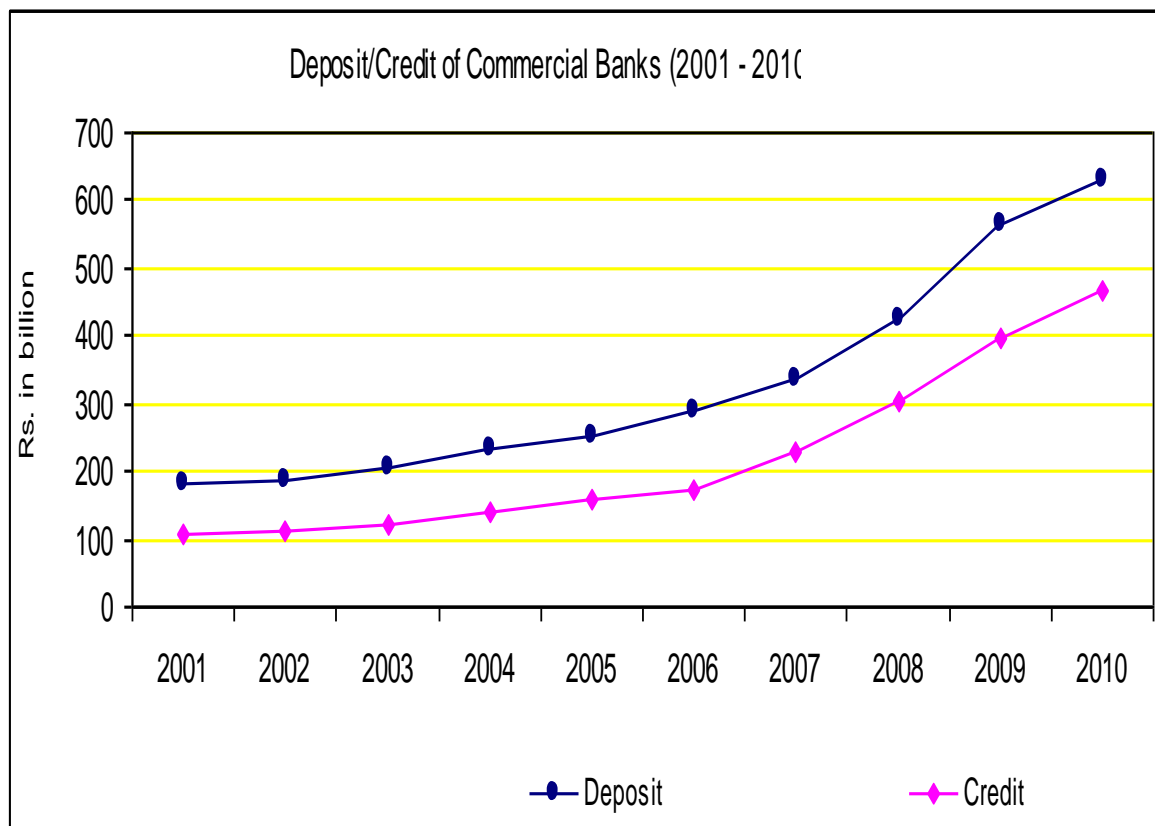


# BANKING AND FINANCIAL STATISTICS

MID - JULY, 2010

No. 55



NEPAL RASTRA BANK

BANK AND FINANCIAL INSTITUTION REGULATION DEPARTMENT

STATISTICS DIVISION

## 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:

- Financial institutions licensed by NRB viz. Development Banks, Finance Companies, Micro-finance Development Banks, Co-operative Financial Institutions, Non-governmental Organizations (NGOs) performing limited banking activities and
- Financial institutions other than licensed by NRB viz. 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, which are licensed by NRB up to Mid - July, 2010.

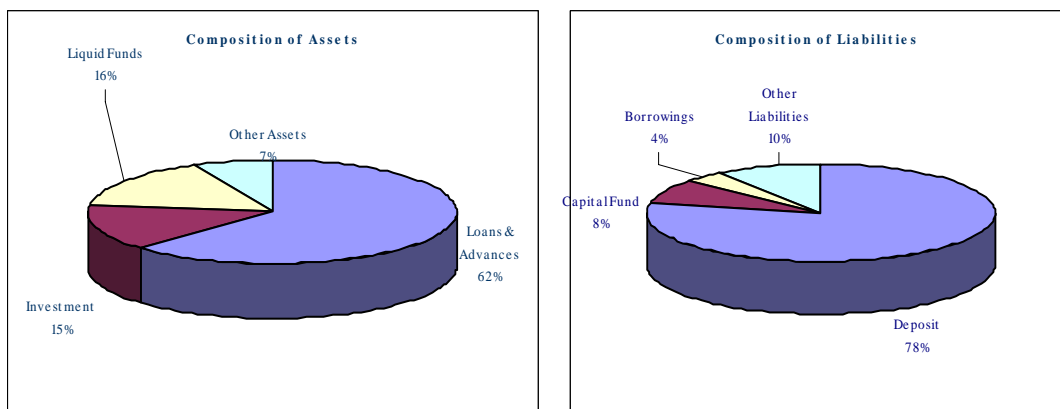
2. During the last two and half decades the Nepalese Financial System has grown significantly. At the beginning of 1980s, there were only two commercial banks and two development banks in the country. After the adoption of economic liberalization policy, particularly the financial sector liberalization that paved the way for establishment of new banks and non-bank financial institutions into the country. Consequently, by the end of mid – July 2010, altogether 263 banks and non- bank financial institutions licensed by NRB are in operation. Out of them, 27 are “A” class commercial banks, 79 “B” class development banks, 79 “C” class finance companies, 18 “D” class micro-credit development banks, 15 saving and credit co-operatives and 45 NGOs as shown in table below;

**Growth of Financial Institutions**

Types of Financial Institutions	Mid - July										
	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010
Commercial Banks	2	3	5	10	13	17	18	20	25	26	27
Development Banks	2	2	2	3	7	26	28	38	58	63	79
Finance Companies				21	45	60	70	74	78	77	79
Micro-finance Development Banks				4	7	11	11	12	12	15	18
Saving & Credit Co-operatives (Limited Banking Activities)				6	19	20	19	17	16	16	15
NGOs (Financial Intermediaries)					7	47	47	47	46	45	45
<b>Total</b>	<b>4</b>	<b>5</b>	<b>7</b>	<b>44</b>	<b>98</b>	<b>181</b>	<b>193</b>	<b>208</b>	<b>235</b>	<b>242</b>	<b>263</b>

3. As of Mid – July 2010, Commercial Bank group occupied 76.7 percent of total assets/liabilities followed by Finance Companies 10.9 percent, Development Banks 10.6 percent and Micro-finance Development Bank 1.8 percent. In Mid – July 2009, the respective shares were 82.1, 8.8, 6.9 and 1.6 percent respectively.
4. The composition of the total liabilities shows as usual, deposit held dominant share of 82.1 percent followed by others 10.1 Capital fund by 5.3 percent and borrowings by 2.6 percent respectively in Mid – July 2010. Likewise in the assets side, loan and advances accounted the largest share of 65.6 percent followed by liquid funds 14.4 percent, investments 11.4 percent and other assets 8.5 percent in the same period.

Composition of Assets/Liabilities of Financial System as at Mid-July, 2010



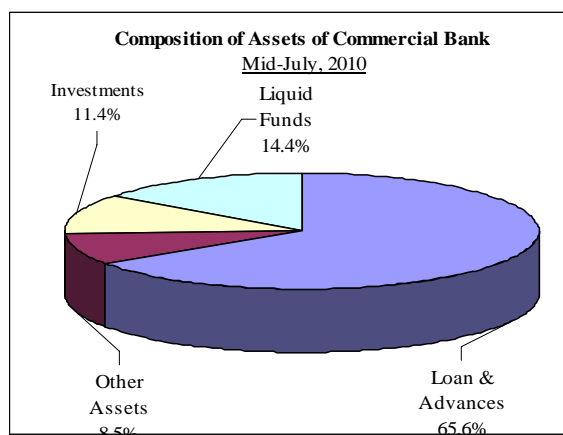
5. Commercial Banks held dominant share on the major balance sheet components of financial system. Of the total deposits Rs.794328.3 million in Mid - July 2010, the commercial banks occupied 79.4 percent. Similarly, finance companies held 9.8 percent, development banks 9.7 percent and micro finance development banks 1.1 percent. Likewise, on the loans and advances the share of commercial banks stood at 75.2 percent, development banks 10.6 percent, finance companies 12.4 percent and micro finance development banks 1.8 percent in Mid - July 2010. In the same year the share of commercial banks in the borrowings, liquid funds and investments constitute 52 percent, 65.7 percent and 92.1 percent respectively.
6. The capital fund, one of the components of liabilities, witnessed a significant growth of 53.43 percent and reached to Rs. 80831.7 million in Mid - July 2010 from Rs.52681.8 million in mid July 2009. The borrowings and deposit increased by 7.51 percent and 17.75 percent respectively, while other liabilities decreased by 6 percent compared to Mid - July 2009. Similarly loans and advances, the major component of assets increased by 21.32 percent and reached to Rs. 620837.54 million in Mid - July 2010 from Rs. 511752.8 million in mid July 2009. While, liquid fund and investment increased by 10 percent and 2.9 percent in Mid – July 2010 compared to the previous period.

### Growth of Major Balance-Sheet Indicators (%)

Particulars	Mid- July									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>Capital Fund</b>	26.56	43.97	26.56	-107.36	-516.43	17.90	192.50	273.5	104.36	53.43
<b>Borrowings</b>	-	-	-	12.46	23.77	34.61	22.32	17.55	12.73	7.51
<b>Deposits</b>	21.95	3.96	11.51	13.12	9.81	15.42	19.28	30.10	32.55	17.75
<b>Liquid Funds</b>	16.20	-5.90	- 20.59	22.08	-14.32	4.23	21.66	68.64	45.18	10.0
<b>Investment</b>	40.59	43.36	31.00	8.64	18.95	33.76	14.53	18.11	17.46	2.91
<b>Loans &amp; Advances</b>	15.94	19.54	11.35	11.67	13.38	10.22	26.55	34.27	30.70	21.32

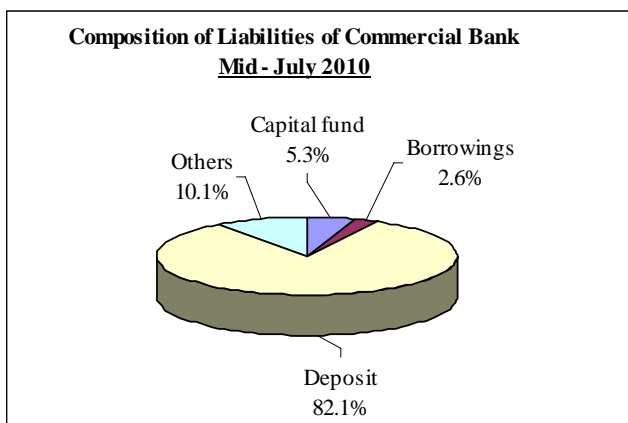
### Commercial Banks

7. The number of commercial bank branches operating in the country increased to 980 in Mid – July 2010 from 752 in mid July 2009. Among the total bank branches, 50.59 percent bank branches are concentrated in the central region alone. By the end of Mid – January 2010, total 430 branches are being operating in this region. However, in the western, eastern, mid-western and far- western region are 18.94 percent (161), 17.65 percent (150), 7.41 percent (63) and 5.41 percent (46) respectively.
8. Though, the entry of new banks in financial system along with increased in the business, the total assets i.e. sources of fund of commercial banks decreased by 3.06 percent compared to increment by 43.30 percent in the previous year. By the end of this fiscal year, the total assets of commercial banking sector reached to Rs. 787300.9 million from Rs 812165.9 million in the last period.
9. The share of loans and advances to total assets increased to 65.6 percent in Mid - July 2010 from 49.02 percent in mid July 2009. Similarly, share of investment and liquid funds to total assets registered 11.4 percent and 14.4 percent respectively. In the preceding year, the respective shares were 16.11 percent and 13.05 percent.



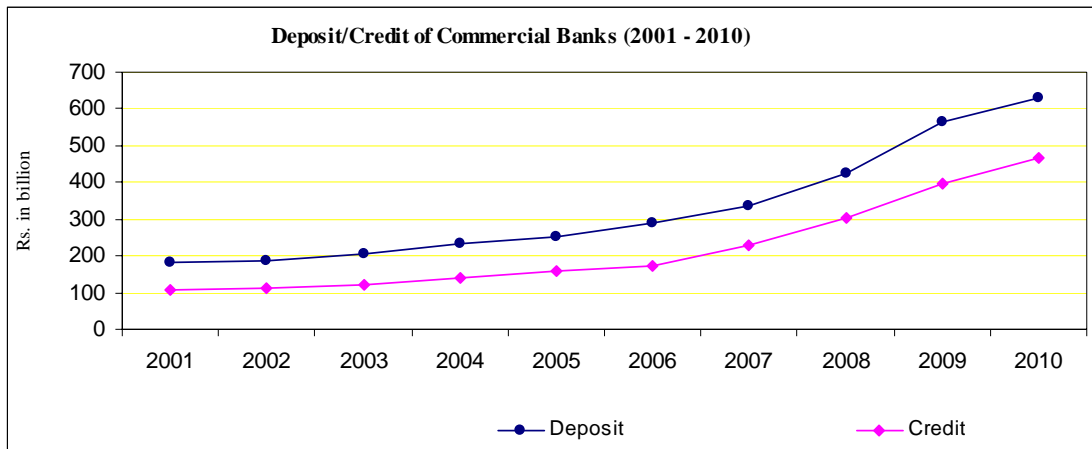
10. The composition of liabilities of commercial banks shows that, the deposit has occupied the dominant share of 82.1 percent followed by other liabilities 10.1 percent and capital fund 5.3 percent in

the Mid - July 2010. The respective shares of deposit, borrowings and capital fund in the previous period were 69.40 percent, 2.26 percent and 3.74 percent respectively.



11. In the Mid - July 2010, the loans and advances increased marginally at lower rate of 17.3 percent compare to 31.44 percent in Mid - July 2009. By the end of Mid - July 2010, the total outstanding amount of loans and advances of commercial banks reached to Rs. 467107.2 million. It was Rs. 398143.0 million in Mid - July 2009.
12. The total investment of commercial banks in Mid - July 2010 increased by 2.43 percent and remained to Rs. 134041.2 million from Rs. 130856.9 million in Mid - July 2009. Similarly liquid fund decreased by 3.1 percent and amounted to Rs. 102749 million.
13. In the Mid - January 2010, total deposit of commercial bank increased by 11.94 percent compare to 32.28 percent growth in the Mid - July 2009. As of Mid - July 2010, it reached to Rs. 630880.8 million from Rs 563604.5 in the Mid - July 2009. Among the component of deposit, current deposit increased with rate of 12.5 percent compare to 27.74 percent in last year. Similarly, saving deposit decreased by 8.55 percent and fixed deposit increased by 41.62 percent.
14. The saving deposit comprises the major share in total deposit followed by fixed deposit, call deposit and current deposit. As of Mid - July 2010, the proportion of saving, fixed, and call & current deposits are 37.68 percent, 31.71 percent, 16.75 and 12.78 percent respectively. In the last year the respective share of saving, fixed, call and current deposit were 46.12 percent, 25.06 percent 15 percent and 12.71 percent.
15. In the Mid - July 2010, the borrowing increased by 7.99 percent compared to 27.15 percent in the previous year. By the end of Mid – July 2010, it reached to Rs.19783.9 million from Rs. 18320.2 million in the Mid - July 2009.
16. Capital fund of commercial banks is increased by 33.95 percent compared to previous year and reached to Rs. 40719.8 million in Mid - July 2010. It was Rs. 30399.5 million in Mid - July 2009.

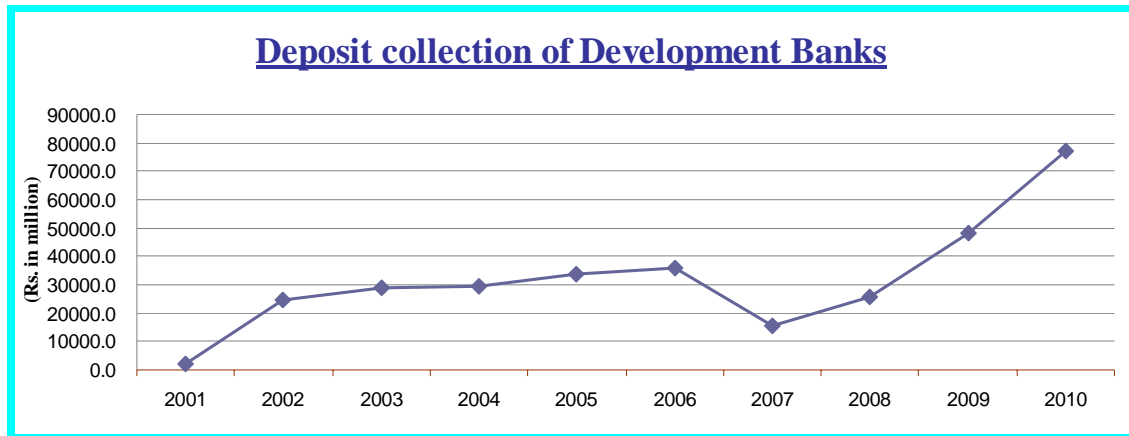
17. Out of the Rs. 469298.4 million outstanding sector wise credits in Mid - July 2010, the largest proportion of the loans and advances is occupied by manufacturing sector. The share of this sector is 20.13 percent followed by wholesale & retailers 18.90 percent, other sector 14.65 percent, finance, insurance & fixed assets by 11.51 percent and construction 10.56 percent. Similarly, transportation, communication & public services comprise 5.52 percent, consumable loan by 5.38 percent, other service industries by 4.95 percent and agriculture by 3.05 percent in the same period.
18. The outstanding of deprived sector credit of commercial banks in the Mid - July 2010 increased by 23.32 percent compared to 76.36 percent in the Mid - July 2009. By the end of Mid - July 2010, it reached to Rs. 16728.9 million from Rs. 13565.1 million in Mid - July 2009. The ratio of deprived sector credit to total outstanding of product wise loans and advances stood at 3.56 percent in the current period. Last year it was 2.96 percent.
19. In Mid - July 2010, the credit to deposit ratio of the commercial banks significantly increased by 74 percent compared to 70.64 percent in Mid - July 2009 and 71.09 percent in Mid - July 2008.



20. The non-performing loan of commercial banks declined to 2.39 percent in Mid – July 2010 from 3.53 percent in the Mid - July 2009. The total amount of NPA remained to Rs. 11223.34 million from Rs. 13574.6 million in the Mid - July 2009.

## Development Banks

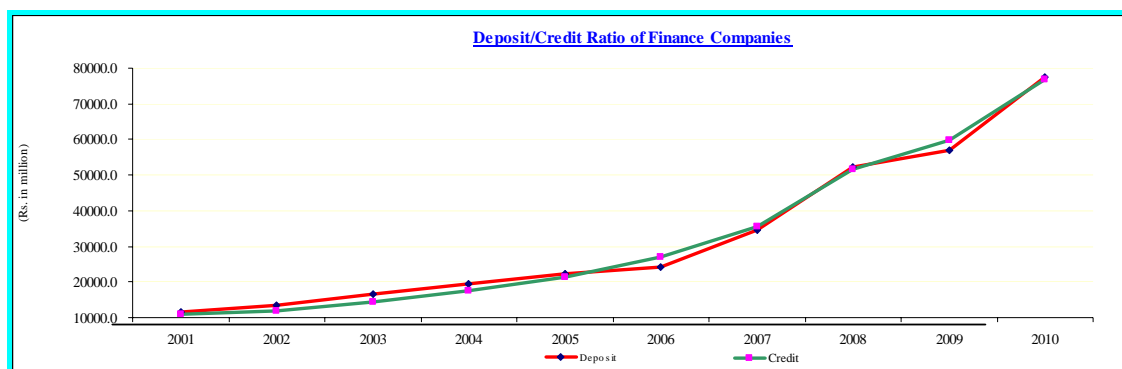
21. The total number of development banks increased to 79 in Mid - July 2010 from 63 in Mid - July 2009. Out of them, twelve are national level and rests are district level development banks.
22. The total assets/liabilities of development banks increased by 59.48 percent and reached to Rs. 108459.73 million in the Mid - July 2010 from Rs. 68009.3 million in Mid - July 2009. The entry of new development banks along with business expansion resulted to increase in the total assets and liabilities.
23. Among the component of liabilities, deposit constituted 70.95 percent followed by capital fund 14.13 percent and borrowing 4.10 percent in Mid - July 2010. In the previous year the respective share of deposit, capital fund and borrowing were 70.58 percent, 13.71 percent and 3.86 percent. On the assets side, loans and advances constituted to 60.69 percent, liquid funds 24.01 percent and aggregate investment 6.27 percent in Mid - July 2010.
24. During the period of current fiscal year, the deposit collection of Development Banks increased by 60.31 percent and reached to Rs. 76950.81 million from Rs. 48001.6 million in Mid – July 2009. Similarly capital fund increased by 64.38 percent and reached to Rs. 15328.22 million in the same period and borrowings increased 69.40 percent and reached to Rs. 4442.79 million compared to Rs. 2622.6 million in last fiscal year.



25. The average proportion of non-performing loan to total outstanding loan of development banks remained to 1.57 percent in Mid - July 2010 from 1.50 percent in Mid - July 2009. Total amount of NPL as end of the Mid - January 2010 is Rs. 10992.84 million. It was Rs. 598.7 million in the Mid - July 2009.

## Finance Companies

26. The total number of finance companies increased to 79 in Mid - July 2010 from 77 in Mid - July 2009. During this period, Narayani Finance Ltd. and National Finance Ltd. get merged to Narayani National Finance Ltd. and two new finance companies started operation.
27. The total assets/liabilities of the finance companies increased by 28.34 percent in Mid -July 2010 and reached to Rs. 112208.47 million from 87430.08 million in Mid - July 2009. Among the total liabilities deposits held the largest share of 68.98 percent followed by other liabilities 7.01 percent, capital funds 17.32 percent and borrowings 2.81 percent. The respective share of deposit, capital fund and borrowing were 65.28 percent, 12.06 percent and 5.94 percent in the previous year.
28. On the assets side, loan and advances held 68.61 percent of total assets followed by liquid funds 19.35 percent, investments 3.95 percent and other assets 2.98 percent in Mid – July 2010.
29. The total deposit mobilization by the finance companies in the current fiscal year increased by 35.63 percent in Mid - July 2010 and reached to Rs. 77406.35 million from Rs. 57073.4 million in Mid - July 2009. Similarly, capital fund increased by 84.40 percent over 41.58 percent in Mid - July 2009 and reached to Rs. 19437.88 million from 10540.9 million. Likewise, borrowing decreased by 39.33 percent and reached to Rs. 3150.96 million in Mid – July 2010.
30. In the Mid - January 2010, liquid fund increased by 32.37 percent and remained to Rs. 21717.93 million. Likewise, loan & advances observed growth of 28.48 percent over 16.37 percent in Mid - July 2009. The total outstanding amount of loan and advances reached to Rs. 76986.77 million in Mid – July 2010 from Rs. 59921.22 million in Mid - July 2009. Likewise, the investment is increased by 35.59 percent and remained to Rs. 4427.7 million in Mid – July 2010.
31. Credit deposit ratio of finance companies remained to 99.46 percent in Mid - July 2010 from 104.98 percent in the Mid - July 2009.

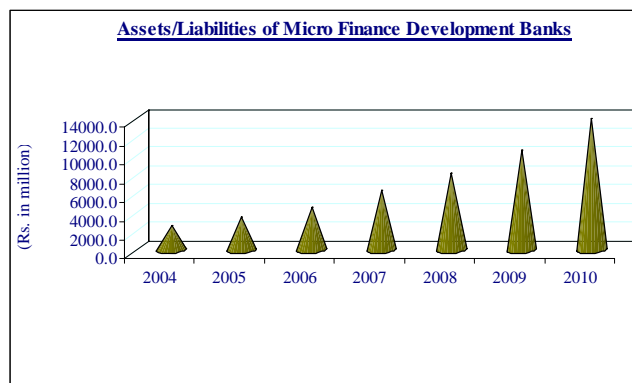




## Micro Finance Development Bank

32. Currently there are 18 'D' class rural & micro finance development banks in the country. Out of them five are regional level rural development banks and remaining are micro finance development banks.

33. In Mid - July 2010, the total assets/liabilities of micro finance development banks increased by 31.10 percent compared to 29.69 percent in the Mid - July 2009. By the end of Mid - July 2010, the total assets/liabilities of these banks reached to Rs.13984.47 million from Rs. 10667.3 million in the Mid - July 2009.

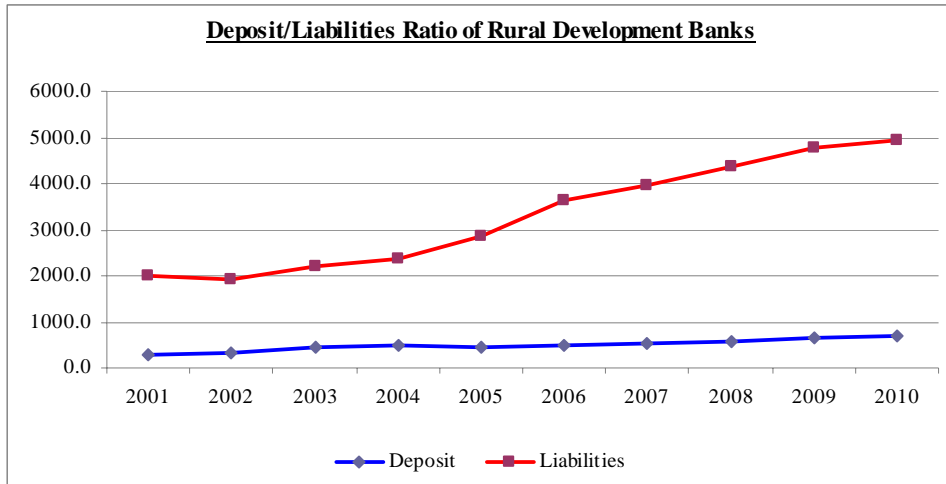


34. As of Mid - January 2010 the total outstanding loan and advances of micro finance development banks is increased by 41 percent and reached to Rs. 8288.44 million from Rs. 5878.3 million in Mid - July 2009.

## Rural Development Banks

35. The total assets/liabilities of five rural development banks increased by 3.48 percent amounting Rs. 4937.72 million in Mid - July 2010 from Rs. 4771.48 million in the Mid - July 2009. Among the total liabilities, borrowing constituted the largest share of 61.92 percent followed by deposit 14 percent, other liabilities 13.18 percent and capital fund 8 percent. Similarly on the assets side, loans and advances constituted 57.28 percent followed by aggregate investment 17.46 percent, other assets 9.25 percent and liquid fund 8.50 percent in the same period.

36. In the Mid – July 2010, deposits and borrowings are inched up by 6.92 percent and 9 percent respectively. By the end of Mid – July 2010, the total amount of deposit and borrowings are Rs. 693.8 million and Rs 3057.8 million respectively. The total capital fund of rural development banks decreased by 5.24 percent and remained to Rs.396.37 million. It was Rs.418.3 million in Mid - July 2009. Similarly, in Mid - July 2010 the loan and advances increased by 20.65 percent, whereas liquid funds and investment increased by 21.94 percent and 8.52 percent respectively. As of Mid - July 2010, the total amount of loans and advances, investment and liquid funds stood at Rs. 2828.54 million, Rs. 862.61 million and Rs. 419.9 million respectively.



### **Cooperatives and NGOs**

37. The number of financial cooperatives licensed by NRB to conduct limited banking activities and number of NGOs are 15 and 45 respectively in Mid – July 2010. Due to unavailability of current data, the statistical information of cooperatives and NGOs are not included in this bulletin.

Table No.1  
Financial System at a Glance

(Rs in Million)

	Mid - July									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>1 Capital Fund</b>	<b>10993.5</b>	<b>15827.2</b>	<b>20031.0</b>	<b>(1474.3)</b>	<b>(9088.1)</b>	<b>(7461.5)</b>	<b>6901.7</b>	<b>25778.0</b>	<b>52681.8</b>	<b>80831.7</b>
Commercial Banks	74.9%	64.5%	59.0%	-692.0%	-210.5%	-237.8%	-60.1%	38.6%	57.7%	50.4%
Development Banks	5.7%	17.2%	20.6%	282.0%	52.2%	63.9%	58.8%	25.4%	17.7%	19.0%
Finance Companies	17.5%	16.8%	16.0%	247.8%	46.8%	57.8%	78.0%	28.9%	20.0%	23.6%
Micro Finance Development Banks			3.1%	45.3%	8.1%	11.1%	16.2%	4.9%	3.7%	7.1%
Others	1.9%	1.6%	1.4%	16.9%	3.4%	5.0%	7.1%	2.2%	0.9%	0.0%
<b>2 Borrowing</b>			<b>11650.9</b>	<b>13102.9</b>	<b>16217.6</b>	<b>21830.3</b>	<b>26703.7</b>	<b>31391.5</b>	<b>35387.8</b>	<b>38047.1</b>
Commercial Banks			27.2%	23.1%	42.2%	43.6%	47.7%	45.9%	51.8%	52.0%
Development Banks			50.5%	45.5%	27.7%	23.9%	8.4%	8.1%	7.4%	11.7%
Finance Companies			1.2%	10.0%	6.1%	5.3%	13.0%	13.9%	14.7%	8.1%
Micro Finance Development Banks			20.5%	21.1%	21.0%	24.4%	26.0%	26.8%	25.4%	28.3%
Others			0.6%	0.3%	3.0%	2.8%	4.9%	5.4%	0.8%	0.0%
<b>3 Deposits</b>	<b>197325.6</b>	<b>205135.3</b>	<b>228736.4</b>	<b>258742.3</b>	<b>284115.2</b>	<b>327925.3</b>	<b>391152.6</b>	<b>508905.7</b>	<b>674584.3</b>	<b>794328.3</b>
Commercial Banks	92.1%	90.3%	89.1%	90.4%	88.8%	88.8%	86.3%	83.7%	83.5%	79.4%
Development Banks	1.3%	2.4%	2.8%	1.5%	2.4%	1.8%	3.9%	5.1%	7.1%	9.7%
Finance Companies	5.9%	6.6%	7.2%	7.5%	7.9%	8.3%	8.8%	10.3%	8.5%	9.8%
Micro Finance Development Banks			0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	1.1%
Others	0.7%	0.8%	0.5%	0.3%	0.6%	0.8%	0.7%	0.6%	0.6%	0.0%
<b>4 Other Liabilities</b>			<b>96632.6</b>	<b>117061.3</b>	<b>183080.3</b>	<b>163664.3</b>	<b>157719.2</b>	<b>140248.7</b>	<b>107071.3</b>	<b>100647.1</b>
Commercial Banks			89.7%	89.4%	93.4%	89.0%	91.6%	82.9%	81.9%	76.9%
Development Banks			6.8%	7.1%	4.0%	6.5%	0.6%	3.6%	5.2%	8.1%
Finance Companies			2.3%	2.4%	1.6%	3.7%	6.4%	11.6%	9.9%	7.8%
Micro Finance Development Banks			0.7%	0.7%	0.8%	0.7%	0.7%	1.0%	2.0%	7.2%
Others			0.4%	0.3%	0.3%	0.1%	0.6%	0.9%	1.0%	0.0%
<b>5 Liquid Fund</b>	<b>58587.3</b>	<b>55133.5</b>	<b>43782.0</b>	<b>53448.8</b>	<b>45792.5</b>	<b>47728.1</b>	<b>58064.2</b>	<b>97917.7</b>	<b>142159.2</b>	<b>156369.4</b>
Commercial Banks	94.9%	90.6%	87.0%	86.3%	83.8%	81.4%	75.9%	68.3%	74.6%	65.7%
Development Banks	1.0%	3.4%	5.6%	4.1%	4.9%	3.3%	6.4%	10.2%	11.3%	16.7%
Finance Companies	3.5%	5.2%	5.9%	8.2%	8.5%	11.3%	12.9%	18.1%	11.5%	13.8%
Micro Finance Development Banks			0.8%	0.9%	1.4%	2.8%	3.1%	1.2%	2.0%	3.8%
Others	0.6%	0.8%	0.7%	0.5%	1.3%	1.3%	1.6%	2.2%	0.6%	0.0%
<b>6 Investment</b>	<b>27398.5</b>	<b>39279.7</b>	<b>51457.9</b>	<b>55903.1</b>	<b>66499.1</b>	<b>88959.6</b>	<b>101888.2</b>	<b>120335.6</b>	<b>141347.3</b>	<b>145461.3</b>
Commercial Banks	92.9%	87.1%	88.2%	88.8%	90.5%	92.4%	91.8%	90.5%	92.6%	92.1%
Development Banks	1.8%	8.3%	6.7%	6.3%	3.0%	2.4%	1.5%	2.8%	3.5%	4.7%
Finance Companies	4.6%	4.1%	4.6%	4.5%	3.6%	3.1%	4.5%	3.6%	2.3%	3.0%
Micro Finance Development Banks			2.0%	2.2%	2.3%	1.9%	2.0%	2.9%	1.5%	0.2%
Others	0.7%	0.5%	0.5%	0.3%	0.6%	0.2%	0.2%	0.2%	0.2%	0.0%
<b>7 Loans and Advances</b>	<b>124048.9</b>	<b>148290.7</b>	<b>165119.1</b>	<b>184389.1</b>	<b>209053.7</b>	<b>230424.7</b>	<b>291605.8</b>	<b>391537.7</b>	<b>511752.8</b>	<b>620837.5</b>
Commercial Banks	88.0%	76.3%	75.4%	75.9%	78.3%	76.7%	79.5%	78.3%	77.8%	75.2%
Development Banks	2.3%	14.7%	14.9%	13.8%	9.2%	8.7%	5.3%	6.0%	8.2%	10.6%
Finance Companies	8.8%	8.1%	8.8%	9.5%	10.2%	11.8%	12.2%	13.2%	11.7%	12.4%
Micro Finance Development Banks			1.5%	1.5%	1.7%	1.9%	2.0%	1.8%	1.6%	1.8%
Others	1.0%	0.9%	0.9%	0.7%	0.7%	0.9%	1.0%	0.7%	0.7%	0.0%
<b>8 Other Assets</b>			<b>96691.9</b>	<b>93691.2</b>	<b>152979.7</b>	<b>138846.1</b>	<b>130919.0</b>	<b>96532.9</b>	<b>67366.6</b>	<b>70130.0</b>
Commercial Banks			100.8%	101.7%	97.2%	94.3%	92.6%	87.3%	87.8%	86.6%
Development Banks			-4.4%	-5.5%	0.0%	1.9%	1.5%	3.0%	4.1%	7.4%
Finance Companies			2.7%	2.9%	1.9%	2.6%	4.4%	7.1%	4.3%	4.8%
Micro Finance Development Banks			0.3%	0.3%	0.4%	0.6%	0.6%	0.9%	2.3%	1.3%
Others			0.6%	0.5%	0.4%	0.6%	1.0%	1.7%	1.6%	0.0%
<b>9 Total Assets / Liabilities</b>	<b>273946.2</b>	<b>314567.1</b>	<b>357050.9</b>	<b>387432.2</b>	<b>474325.9</b>	<b>505958.5</b>	<b>582477.3</b>	<b>706324.0</b>	<b>988878.8</b>	<b>1026595.1</b>
Commercial Banks	91.8%	87.4%	85.6%	87.7%	86.7%	84.7%	84.2%	80.2%	82.1%	76.7%
Development Banks	1.7%	6.0%	7.5%	4.7%	4.9%	5.2%	3.9%	5.6%	6.9%	10.6%
Finance Companies	5.8%	5.9%	6.2%	7.0%	6.4%	7.7%	9.2%	11.4%	8.8%	10.9%
Micro Finance Development Banks			1.2%	1.3%	1.3%	1.6%	1.8%	1.8%	1.6%	1.8%
Others	0.7%	0.7%	0.7%	0.6%	0.7%	0.7%	0.9%	1.0%	0.6%	0.0%

Table No. 2  
Major Indicators of COMMERCIAL BANKS

	Unit	Mid - July									
		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Gross Domestic Product	Rs.in million	441519.00	459443.00	492231.00	536749.00	589412.00	654055.00	727089.00	818401.00	960011.00	1345767.00
2. Number of Bank Branches	In Unit	430.00	413.00	447.00	423	422	437	470	555	752	980
3. Population per Bank Branches	In Thousand	53.84	57.31	54.14	58.49	59.95	59.18	56.26	48.70	36.76	28.84
4. Total Deposits	Rs.in million	181767.00	185144.70	203879.30	233811.20	252409.80	291245.50	337497.20	426080.30	563604.40	630880.84
A. Current	Rs.in million	25100.70	24327.00	28862.50	33729.90	34646.40	37386.50	45031.20	56089.30	71651.00	80606.2
B. Savings	Rs.in million	80988.40	83855.60	97238.90	114137.20	129995.00	151639.40	174732.50	211452.00	259925.40	237709.33
C. Fixed	Rs.in million	65322.30	64171.40	63287.60	65130.90	67318.20	76572.80	87212.60	104772.50	141259.40	200058.50
D. Others	Rs.in million	10355.60	12790.70	14490.30	20813.20	20450.20	25646.80	30520.90	53766.50	90768.60	112506.81
5. Total Credit	Rs.in million	109121.20	113174.60	124522.40	140031.40	163718.80	176820.30	231829.50	302913.40	398143.00	469378.47
6. Total Investment	Rs.in million	25446.50	34209.80	45386.30	49668.60	60181.10	82173.70	93530.80	108954.80	130856.90	134041.09
7. Credit to Government Enterprises	Rs.in million	2909.70	2651.10	2867.70	2519.40	2442.50	4988.70	5461.40	2772.90	2608.00	6268.51
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	749.47	643.76
9. Per Capita Deposits	Rs. in Unit	7851.71	7997.61	8806.88	10099.84	10903.23	11515.46	13344.19	15763.24	20390.90	22324.95
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	529.45	478.96
11. Per Capita Credit	Rs. in Unit	4713.66	4888.75	5378.94	6048.87	7072.09	6991.24	9166.23	11206.56	14404.59	16609.88
12. Deposit Growth	In Percentage	17.31	1.86	10.12	14.68	7.95	9.60	15.88	26.25	32.28	11.94
13. Credit Growth	In Percentage	13.28	3.71	10.03	12.45	16.92	3.03	31.11	30.66	31.44	17.89
14. Investment Growth	In Percentage	41.63	34.44	32.67	9.44	21.17	24.51	13.82	16.49	20.10	2.43
15. Time Deposit Growth	In Percentage	14.39	1.17	8.44	11.68	10.07	10.04	13.90	20.13	34.82	41.62
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	56912.90	66878.00

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

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

(Rs. In million)

	Mid-July									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>1 CAPITAL FUND</b>	<b>8230.2</b>	<b>10202.5</b>	<b>11814.6</b>	<b>(10201.7)</b>	<b>(19129.5)</b>	<b>(17742.1)</b>	<b>(4149.5)</b>	<b>9960.7</b>	<b>30399.5</b>	<b>40719.8</b>
a. Paid-up Capital	5504.1	6431.0	7726.0	8350.0	9723.9	10571.7	20017.1	31829.9	40738.3	46630.4
b. Calls in advance										260.4
c. Statutory Reserves	1787.1	2540.0	2820.0	3385.0	3825.9	4841.7	6586.0	7467.1	9514.2	12146.3
d. Share Premium					10.0	10.0	10.0	347.4	298.4	303.5
e. Retained Earning		260.9	75.7	(25056.1)	(34292.8)	(34912.0)	(32800.2)	(31727.9)	(27143.0)	(26722.0)
f. Others Reserves	939.0	970.6	1192.9	3119.4	1062.5	1376.8	1607.8	1911.2	6670.4	7414.6
g. Exchange Fluctuation Fund					541.1	369.7	429.8	133.0	321.4	686.7
<b>2 BORROWINGS</b>	<b>2308.7</b>	<b>2349.5</b>	<b>3170.4</b>	<b>3023.6</b>	<b>6842.9</b>	<b>9519.6</b>	<b>12750.4</b>	<b>14408.2</b>	<b>18320.2</b>	<b>19783.9</b>
a. NRB	411.8	1167.7	1437.0	731.6	4488.6	3644.5	3767.7	2673.1	2154.3	6752.6
b. "A"Class Licensed Institution	1896.9	953.4	1599.2	1770.5	1347.2	1991.9	3119.3	4410.5	8132.5	4816.8
c. Foreign Banks and Fin. Ins.	0.0	228.5	134.2	521.4	27.6	2273.2	3692.1	4022.7	4012.7	1933.3
d. Other Financial Ins.					979.6		111.4	426.2	520.7	2553.4
e. Bonds and Securities						1610.0	2060.0	2875.7	3500.0	3727.8
<b>3 DEPOSITS</b>	<b>181767.0</b>	<b>185144.7</b>	<b>203879.3</b>	<b>233811.2</b>	<b>252409.8</b>	<b>291245.6</b>	<b>337497.2</b>	<b>426080.3</b>	<b>563604.5</b>	<b>630880.8</b>
a. Current	25100.7	24327.0	28862.5	33729.9	34646.4	37386.6	45031.2	56089.3	71651.0	80606.2
Domestic					29196.3	32794.6	39967.0	48226.3	63927.8	69758.6
Foreign					5450.0	4592.0	5064.2	7863.0	7723.2	10847.6
b. Savings	80988.4	83855.6	97238.9	114137.2	129995.0	151639.4	174732.5	211452.0	259925.4	237709.3
Domestic					123899.0	145701.7	168419.0	203810.7	250353.9	232482.4
Foreign					6095.9	5937.7	6313.5	7641.3	9571.6	5226.9
c. Fixed	65322.3	64171.4	63287.6	65130.9	67318.2	76572.8	87212.6	104772.5	141259.4	200058.5
Domestic					59053.9	63555.6	72661.1	88824.5	110297.3	172137.7
Foreign					8264.3	13017.2	14551.4	15948.0	30962.1	27920.8
d. Call Deposits	7691.8	10531.9	12027.9	18061.1	17681.7	22722.1	26953.3	49417.4	84709.7	105687.2
e. Others	2663.8	2258.8	2462.4	2752.1	2768.5	2924.7	3567.6	4349.2	6058.9	6819.7
<b>4 Bills Payable</b>					<b>480.2</b>	<b>599.6</b>	<b>698.7</b>	<b>975.6</b>	<b>1238.5</b>	<b>1226.0</b>
<b>5 Other Liabilities</b>	<b>59221.3</b>	<b>77221.2</b>	<b>86697.4</b>	<b>113183.6</b>	<b>92900.7</b>	<b>86580.7</b>	<b>79854.6</b>	<b>81303.1</b>	<b>87709.2</b>	<b>77413.0</b>
1. Sundry Creditors					2986.1	4513.5	8064.9	15198.9	17306.4	10050.4
2. Loan Loss Provision					31419.2	26097.4	28485.1	24730.6	23682.5	21631.8
3. Interest Suspense a/c					39070.5	36083.1	33659.7	29554.2	27666.2	24101.3
4. Others	59221.3	77221.2	86697.4	113183.6	19424.9	19886.7	9644.6	11819.3	19054.0	21629.5
<b>6 Reconciliation A/c</b>					<b>65319.8</b>	<b>47230.1</b>	<b>60737.6</b>	<b>19151.2</b>	<b>95621.7</b>	<b>1234.6</b>
<b>7 Profit &amp; Loss A/c</b>					<b>10104.8</b>	<b>11272.7</b>	<b>3249.1</b>	<b>14856.8</b>	<b>14772.4</b>	<b>16042.8</b>
<b>SOURCES OF FUNDS</b>	<b>251527.2</b>	<b>274917.9</b>	<b>305561.7</b>	<b>339816.7</b>	<b>408928.7</b>	<b>428706.2</b>	<b>490638.1</b>	<b>566736.0</b>	<b>812165.9</b>	<b>787300.9</b>
<b>1 LIQUID FUNDS</b>	<b>55583.3</b>	<b>49937.2</b>	<b>38163.6</b>	<b>46252.8</b>	<b>38369.4</b>	<b>38842.1</b>	<b>44089.7</b>	<b>66875.4</b>	<b>105989.0</b>	<b>102749.0</b>
a. Cash Balance	4775.1	5494.8	5440.4	4719.3	5137.3	6306.6	7813.6	13010.3	15839.2	17573.1
Nepalese Notes & Coins	4116.9	4881.1	4735.9	4283.8	4763.8	5908.6	7359.7	12651.6	15014.6	17137.2
Foreign Currency	658.2	613.8	704.5	435.5	373.5	398.0	453.9	358.7	824.6	435.9
b. Bank Balance	37230.9	31115.2	21334.4	26579.7	21173.5	24309.2	28434.1	43459.7	75438.8	69551.5
1. In Nepal Rastra Bank	21440.9	23170.3	16867.6	22728.2	17859.5	21058.2	23233.2	30820.1	55539.2	49542.7
Domestic Currency					16501.0	20866.6	23085.4	30467.6	54348.6	48933.2
Foreign Currency					1358.6	191.6	147.9	352.5	1190.7	609.5
2. "A"Class Licensed Institution	796.1	928.2	683.7	1825.1	848.9	1288.9	1545.4	7094.1	11505.6	8460.4
Domestic Currency					835.2	1287.7	1511.9	6942.8	11462.2	8415.1
Foreign Currency					13.7	1.2	33.0	151.3	43.4	45.3
3. Other Financial Ins.					0.0	0.0	258.6	320.2	415.4	1333.7
4. In Foreign banks	14993.9	7016.7	3783.1	2026.4	2465.1	1962.1	3397.0	5225.2	7978.6	10214.7
c. Money at Call	13577.3	13327.3	11388.8	14953.8	12058.7	8226.3	7841.8	10405.4	14711.1	15624.4
Domestic Currency					1482.0	1805.5	2768.1	3591.0	8418.7	8296.2
Foreign Currency					10576.7	6420.8	5073.7	6814.4	6292.4	7328.1
<b>2 INVESTMENTS</b>	<b>25100.9</b>	<b>28573.8</b>	<b>39045.5</b>	<b>42384.3</b>	<b>50821.9</b>	<b>57539.1</b>	<b>64443.0</b>	<b>71495.5</b>	<b>69261.4</b>	<b>81343.8</b>
a. Govt. Securities	25100.9	28573.8	39045.5	42384.3	47678.2	57464.7	63889.5	71065.8	68902.0	79079.6
b. NRB Bond							0.0	0.0	0.0	1386.8
c. Govt. Non-Fin. Ins.					100.4	0.0	0.0	17.0	17.0	8.5
d. Other Non-Fin Ins.					0.0	0.0	0.0	170.0	70.0	382.3
e. Non Residents					3043.4	74.4	553.5	242.7	272.4	486.7
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>345.6</b>	<b>5636.0</b>	<b>6340.8</b>	<b>7284.3</b>	<b>9359.1</b>	<b>24634.7</b>	<b>29087.8</b>	<b>37459.3</b>	<b>61595.5</b>	<b>52697.3</b>
1. Non Residents					6467.5	17515.0	18240.7	21374.8	33293.2	35917.0
2. Others					2891.5	7119.7	7713.2	19218.6	28302.3	16780.3
<b>4 LOANS &amp; ADVANCES</b>	<b>107118.9</b>	<b>111694.4</b>	<b>123211.1</b>	<b>138922.9</b>	<b>157198.9</b>	<b>173383.4</b>	<b>228951.9</b>	<b>302913.4</b>	<b>398143.0</b>	<b>467107.2</b>
a. Private Sector	104209.3	109043.3	120343.4	136403.5	157198.9	168394.7	218597.7	288246.8	387543.3	453049.0
b. Financial Institutions							4892.7	11893.7	7991.7	11270.6
c. Government Organizations	2909.6	2651.1	2867.7	2519.4	2442.5	4988.7	5461.4	2772.9	2608.0	2787.6
<b>5 BILL PURCHASED</b>	<b>1887.2</b>	<b>1322.2</b>	<b>1143.8</b>	<b>1050.4</b>	<b>3909.2</b>	<b>3353.8</b>	<b>2824.1</b>	<b>3694.9</b>	<b>3745.7</b>	<b>2172.6</b>
a. Domestic Bills Purchased					745.7	669.6	500.4	931.4	1308.0	662.0
b. Foreign Bills Purchased	1887.2	1322.2	1143.8	1050.4	1053.4	1230.9	1060.3	1381.8	1560.5	742.8
c. Import Bills & Imports					2110.1	1453.3	1263.3	1381.7	877.3	767.8
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>115.0</b>	<b>158.0</b>	<b>167.5</b>	<b>58.2</b>	<b>168.2</b>	<b>83.0</b>	<b>53.5</b>	<b>29.7</b>	<b>17.9</b>	<b>98.6</b>
a. Against Domestic Bills					21.7	21.2	1.4	29.6	17.8	71.4
b. Against Foreign Bills	115.0	158.0	167.5	58.2	146.5	61.8	52.1	0.0	0.1	27.3
<b>7 FIXED ASSETS</b>					<b>3809.6</b>	<b>4026.7</b>	<b>6077.7</b>	<b>8101.2</b>	<b>11004.8</b>	<b>13896.1</b>
<b>8 OTHER ASSETS</b>	<b>61376.3</b>	<b>77596.3</b>	<b>97489.4</b>	<b>103863.8</b>	<b>50728.6</b>	<b>52632.7</b>	<b>59145.6</b>	<b>55347.5</b>	<b>59152.5</b>	<b>60702.9</b>
a. Accrued Interests	19888.5	23742.8	27722.2	34458.5	38786.5	36718.0	33444.3	30046.4	28776.5	25188.4
Govt. Entp.	334.3	308.2	297.8	180.3	161.9	297.7	423.6	432.7	429.2	170.3
Private Sector	19554.2	23434.6	27424.4	34278.2	38624.6	36420.3	33020.8	29613.7	28347.2	25018.1
b. Staff Loans / Adv.					2427.5	4448.0	5877.6	7959.1	8978.3	10127.5
c. Sundry Debtors					795.8	513.6	584.8	1042.0	993.7	279.6
d. Cash In Transit					8718.8	9202.6	12186.9	12849.4	16064.4	19160.5
e. Others	41487.8	53853.5	69767.2	69405.3	262.4	377.5	350.0	390.8	475.2	458.8
<b>9 Expenses not Written off</b>					<b>1269.9</b>	<b>2109.7</b>	<b>2633.5</b>	<b>2257.1</b>	<b>1889.1</b>	<b>1616.6</b>
<b>10 Non Banking Assets</b>					<b>75288.9</b>	<b>59040.3</b>	<b>50313.4</b>	<b>7186.3</b>	<b>93915.3</b>	<b>4457.9</b>
<b>11 Reconciliation Account</b>					<b>17742.5</b>	<b>12683.2</b>	<b>2667.8</b>	<b>10984.9</b>	<b>6976.4</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>										
<b>USES OF FUNDS</b>	<b>251527.2</b>	<b>274917.9</b>	<b>305561.7</b>	<b>339816.7</b>	<b>408928.7</b>	<b>428706.2</b>	<b>490638.1</b>	<b>566736.0</b>	<b>812165.9</b>	<b>787300.9</b>

Table No. 4  
Some Ratios of COMMERCIAL BANKS

	Mid July									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b><u>A. GDP, DEPOSITS, CREDIT &amp; INVESTMENT</u></b>										
1. Deposit / GDP	44.25	43.85	41.42	43.56	42.82	44.53	46.91	51.91	58.71	46.88
2. Credit / GDP	26.56	26.80	25.30	26.09	27.78	27.03	32.22	36.90	41.47	34.88
3. Investment / GDP	6.19	8.10	9.22	9.25	10.21	12.56	13.00	13.27	13.63	9.96
4. Credit & Investment / GDP	32.76	34.91	34.52	35.34	37.99	39.60	45.22	50.18	55.10	44.84
5. Time Deposit / GDP	35.62	35.06	32.61	33.40	33.48	34.89	36.41	38.53	14.71	14.87
6. Current Deposit / GDP	8.63	8.79	5.86	6.28	5.88	5.72	6.26	6.83	7.46	5.99
7. Credit / Total Deposit	60.03	61.13	61.08	59.89	64.86	60.71	68.69	71.09	70.64	74.40
8. Investment / Total Deposit	14.00	18.48	22.26	21.24	23.84	28.21	27.71	25.57	23.22	21.25
9. Credit & Investment / Total Deposit	74.03	79.60	83.34	81.13	88.70	88.93	96.40	96.66	93.86	95.65
10. Fixed Deposit / Total Deposit	35.94	34.66	31.04	27.86	26.67	26.29	25.84	25.06	25.06	31.71
11. Current Deposit / Total Deposit	19.51	20.05	14.16	14.43	13.73	12.84	13.34	13.16	12.71	12.78
12. Credit to Govt. Entp. / Total Credit	2.67	2.34	2.30	1.80	1.49	2.82	2.36	0.66	0.66	1.34
13. Credit to Pvt.Sector / Total Credit	97.33	97.66	97.70	98.20	98.51	97.18	95.53	95.16	99.34	96.52
<b><u>B. LIQUIDITY</u></b>										
1. NRB Balance / Total Deposit	12.51	13.44	8.91	9.72	7.08	7.23	6.88	7.23	9.85	7.85
2. Vault / Total Deposit	2.79	3.19	2.87	1.83	1.89	2.17	2.32	2.97	2.81	2.79
3. Total Liquid Fund / Total Deposit	32.43	28.97	20.15	19.78	15.20	13.34	13.06	15.70	18.81	16.29
<b><u>C. CAPITAL ADEQUACY</u></b>										
1. Capital / Total Deposit	4.53	5.51	5.79	(4.36)	(7.58)	(6.09)	(1.23)	2.34	5.39	7.39
2. Capital / Total Credit	7.54	9.01	9.49	(7.29)	(10.82)	(10.03)	(1.79)	3.29	7.64	9.98
3. Capital / Total Assets	3.27	3.71	3.87	(3.00)	(4.65)	(4.14)	(0.85)	1.76	3.74	5.92
4. Capital Fund / Risk weighted Assets	(5.49)	(9.88)	(12.04)	(9.07)	(6.33)	(5.30)	(1.71)	4.04	7.22	6.58

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-July 2009		Mid-July 2010	
	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 (%)	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)	(5404.00)	(14.85)	(4851.80)	(11.17)
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)	(13823.20)	(37.70)	(8617.08)	(24.08)
3 Agriculture Development Bank Ltd.											1753.24	4.19	6661.59	14.93	11206.60	15.79	8976.24	18.05
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	4065.20	11.71	3129.41	11.61
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	5538.10	12.10	3765.16	11.69
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	3190.40	14.70	3053.00	17.78
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	3980.70	11.31	3119.88	11.02
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	2048.40	12.18	2141.89	14.14
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)	855.60	6.62	1112.24	12.87
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	2875.90	11.04	2203.62	10.56
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	2067.70	11.91	1741.60	11.45
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	992.00	10.93	1099.00	14.25
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	998.40	17.78	1151.52	24.62
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	1963.70	14.60	1660.25	15.30
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	1776.60	11.61	1700.20	11.18
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	2060.80	11.57	1624.51	13.80
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	1721.60	11.49	1795.60	14.99
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	1630.70	10.45	1492.79	10.73
19 Global Bank Ltd											487.34	14.69	767.61	11.66	1054.70	9.53	1522.28	11.36
20 Citizens Bank International Ltd.											565.12	21.43	668.00	11.80	1116.10	11.65	1308.27	11.28
21 Prime Commercial Bank Ltd													776.41	13.28	1131.90	10.35	1329.21	11.68
22 Sunrise Bank Ltd.													707.89	14.16	1493.70	13.36	1582.12	11.74
23 Bank of Asia Nepal Ltd.													732.10	21.30	1143.00	12.45	1534.98	14.86
24 Development Credit Bank Ltd.													1318.80	28.23	1929.80	21.02	1883.79	24.03
25 NMB Bank Ltd.													1286.50	36.25	1642.80	20.14	1816.05	20.68
26 Kist Bank Ltd.																	2045.10	14.83
27 Janata Bank Nepal Limited																	1400.00	67.81
<b>Total</b>	<b>(20509.78)</b>	<b>(12.04)</b>	<b>(17545.71)</b>	<b>(9.07)</b>	<b>(13750.28)</b>	<b>(6.33)</b>	<b>(12966.30)</b>	<b>(4.72)</b>	<b>(4251.95)</b>	<b>(5.30)</b>	<b>(4870.10)</b>	<b>(1.71)</b>	<b>15460.31</b>	<b>235.00</b>	<b>37257.20</b>	<b>241.74</b>	<b>40719.83</b>	<b>377.06</b>

Table No.6  
Non Performing Loan Status of Commercial Banks Included overdue from 3 months

(Rs. in million)

Banks	Mid - July																								
	2003			2004			2005			2006			2007			2008			2009			2010			
	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 (%)	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	19482.25	1151.40	5.91	25086.80	573.20	2.28
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	31606.96	4955.97	15.68	35692.51	4085.02	11.45
3	Agriculture Development Bank Ltd.										33310.75	6858.99	20.59	34440.37	6185.29	17.96	36585.40	4256.20	11.63	32566.53	2875.62	8.83	39375.27	3235.90	8.22
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	27589.93	220.72	0.80	33030.93	45.58	0.14
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	36827.16	301.98	0.82	40948.44	189.82	0.46
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	13679.76	90.29	0.66	16176.65	87.17	0.54
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	25519.14	551.21	2.16	29123.76	920.29	3.16
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	0.45	12742.60	464.90	3.65	15131.75	305.66	2.02	18023.36	264.94	1.47
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	7025.65	1355.95	19.30	9119.03	161.50	1.77
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	24469.56	117.45	0.48	28156.40	43.71	0.16
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	14945.72	189.81	1.27	17113.33	202.08	1.18
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	7183.68	196.83	2.74	8387.77	227.72	2.71
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	5681.39	514.73	9.06	5272.30	245.87	4.66
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	13679.39	123.11	0.90	12929.30	72.40	0.56
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	12467.19	342.85	2.75	14972.07	266.27	1.78
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	14593.57	62.75	0.43	14938.51	60.14	0.40
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	13463.35	6.73	0.05	14736.41	17.73	0.12
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	13330.80	59.99	0.45	16895.41	70.57	0.42
19	Global Bank Ltd.													2601.70	0.00	0.00	5134.07	0.00	0.00	9063.09	8.52	0.09	12163.64	74.47	0.61
20	Citizens Bank International Ltd.																4798.30	0.00	0.00	8128.11	0.00	0.00	10924.88	4.37	0.04
21	Prime Commercial Bank Ltd																5156.00	0.00	0.00	9732.59	0.00	0.00	14102.43	29.97	0.21
22	Sunrise Bank Ltd.																4057.69	0.00	0.00	8963.62	13.89	0.16	12235.68	163.60	1.34
23	Bank of Asia Nepal Ltd.																2755.30	0.00	0.00	7635.76	0.76	0.01	11229.90	11.56	0.10
24	Development Credit Bank Ltd.																3692.54	79.80	2.16	6353.98	102.93	1.62	7500.48	89.53	1.19
25	NMB Bank Ltd.																2009.90	30.50	1.52	5194.21	25.45	0.49	7931.13	55.83	0.70
26	Kist Bank Ltd.																			0.00	0.00	0.00	12486.12	24.10	0.19
26	Janata Bank Nepal Ltd.																			0.00	0.00	0.00	608.33	0.00	0.00
	<b>Total</b>	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	384315.13	13574.64	3.53	469160.83	11223.34	2.39



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

(Rs. In million)

	Mid-July									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>1 CAPITAL FUND</b>	<b>1125.7</b>	<b>1349.5</b>	<b>1449.1</b>	<b>1064.3</b>	<b>(10347.5)</b>	<b>(10066.5)</b>	<b>(6056.7)</b>	<b>(5399.8)</b>	<b>(4958.8)</b>	<b>(4851.8)</b>
a. Paid-up Capital	380.4	380.4	380.4	380.4	380.4	380.4	380.4	380.4	380.4	380.4
b. Calls in advance										0.0
c. Statutory Reserves	544.6	544.6	557.2	557.2	699.3	1045.3	1286.8	1332.2	1380.0	1558.8
d. Share Premium					0.0	0.0		0.0	0.0	0.0
e. Retained Earning					(11672.7)	(11672.7)	(7877.3)	(7306.4)	(6976.4)	(7363.0)
f. Others Reserves	200.7	424.6	511.5	126.7	127.4	180.5	127.7	193.9	206.2	504.0
g. Exchange Fluctuation Fund					118.1	0.0	25.7	0.0	51.0	68.0
<b>2 BORROWINGS</b>	<b>266.2</b>	<b>215.0</b>	<b>52.4</b>	<b>0.0</b>	<b>1124.9</b>	<b>1717.4</b>	<b>1604.9</b>	<b>1820.1</b>	<b>1970.7</b>	<b>2125.1</b>
a. NRB	264.8	213.7	52.4	0.0	1124.5	1717.4	1604.9	1820.1	1970.7	300.0
b. "A" Class Licensed Institution	1.4	1.4	0.0	0.0	0.3	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	1825.1
d. Other Financial Ins.					0.1	0.0	0.0	0.0	0.0	0.0
e. Bonds and Securities								0.0	0.0	0.0
<b>3 DEPOSITS</b>	<b>35528.6</b>	<b>34060.1</b>	<b>34737.4</b>	<b>36288.5</b>	<b>34744.2</b>	<b>35444.9</b>	<b>38715.2</b>	<b>41451.7</b>	<b>44346.1</b>	<b>42129.9</b>
a. Current	5000.7	4311.7	4689.5	6300.0	5714.4	6030.5	6761.5	7799.1	9572.1	10540.7
Domestic					5522.7	5873.6	6605.7	7639.1	9382.8	10342.5
Foreign					191.8	156.9	155.8	160.0	189.3	198.2
b. Savings	20281.6	19851.5	21534.5	22063.0	22671.8	23547.9	26425.4	28545.1	31079.7	27241.3
Domestic					22665.5	23538.9	26412.9	28530.9	31074.0	27233.9
Foreign					6.3	9.0	12.5	14.1	5.7	7.4
c. Fixed	9921.8	9731.8	8396.9	7481.0	6269.3	5790.9	5393.2	4757.9	3579.4	4241.1
Domestic					6263.3	5784.5	5387.6	4752.0	3572.6	4234.6
Foreign					5.9	6.4	5.6	6.0	6.8	6.5
d. Call Deposits	0.0	7.8	12.4	270.0	2.8	0.0		250.0	0.0	0.0
e. Others	324.5	157.4	104.1	174.5	86.0	75.6	135.1	99.6	115.0	106.8
<b>4 Bills Payable</b>					<b>169.2</b>	<b>76.1</b>	<b>92.4</b>	<b>35.9</b>	<b>56.9</b>	<b>47.1</b>
<b>5 Other Liabilities</b>	<b>13947.3</b>	<b>28191.9</b>	<b>30090.6</b>	<b>26711.0</b>	<b>36401.0</b>	<b>23575.4</b>	<b>10265.5</b>	<b>9718.7</b>	<b>10191.6</b>	<b>9280.3</b>
1. Sundry Creditors					814.5	1641.5	2362.0	2556.3	3273.2	3934.3
2. Loan Loss Provision					9249.9	3269.6	2376.3	2141.8	2188.6	1527.4
3. Interest Suspense a/c					13629.7	6456.8	5090.4	4510.5	4046.0	3285.8
4. Others	13947.3	28191.9	30090.6	26711.0	12707.0	12207.5	436.8	510.1	683.8	532.8
<b>6 Reconciliation A/c</b>					<b>1768.0</b>	<b>1056.0</b>	<b>3085.8</b>	<b>2033.4</b>	<b>3002.2</b>	<b>934.3</b>
<b>7 Profit &amp; Loss A/c</b>					<b>1399.5</b>	<b>2329.7</b>				<b>428.6</b>
<b>SOURCES OF FUNDS</b>	<b>50867.7</b>	<b>63816.6</b>	<b>66329.5</b>	<b>64063.8</b>	<b>65259.2</b>	<b>54133.0</b>	<b>47707.1</b>	<b>49660.0</b>	<b>54608.8</b>	<b>50093.5</b>
<b>1 LIQUID FUNDS</b>	<b>8050.5</b>	<b>8063.8</b>	<b>4770.6</b>	<b>6444.0</b>	<b>5886.2</b>	<b>5517.4</b>	<b>7003.6</b>	<b>5055.2</b>	<b>9454.8</b>	<b>9968.6</b>
a. Cash Balance	1784.8	1648.9	1420.9	969.4	1020.7	1116.5	1084.9	1180.5	1498.6	1573.7
Nepalese Notes & Coins	1479.4	1409.9	1198.1	885.9	942.5	1048.4	1012.9	1120.2	1469.1	1536.8
Foreign Currency	305.4	239.0	222.8	83.5	78.2	68.1	72.0	60.3	29.5	36.9
b. Bank Balance	6265.7	6410.9	3349.7	4452.6	4315.5	4400.9	5918.7	3874.7	7556.1	8394.9
1. In Nepal Rastra Bank	3050.4	3307.4	2524.1	3783.5	3793.6	3702.9	5112.8	2868.8	6519.7	7350.2
Domestic Currency					2626.6	3702.2	5125.8	2868.8	6487.1	7319.9
Foreign Currency					1167.0	0.7	(13.0)	0.0	32.6	30.3
2. "A" Class Licensed Institution	328.1	244.0	84.8	129.1	183.8	291.8	327.6	316.4	452.3	350.2
Domestic Currency					183.8	291.8	320.0	316.4	452.3	348.6
Foreign Currency					0.0	0.0	7.6	0.0	0.0	1.6
3. Other Financial Ins.					0.0	0.0	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	584.1	694.5
c. Money at Call	0.0	4.1	0.0	1022.0	550.0	0.0	0.0	0.0	400.0	0.0
Domestic Currency					550.0	0.0			400.0	0.0
Foreign Currency								0.0	0.0	0.0
<b>2 INVESTMENTS</b>	<b>6720.0</b>	<b>7115.2</b>	<b>11722.8</b>	<b>10593.8</b>	<b>13838.6</b>	<b>11776.9</b>	<b>13226.3</b>	<b>12918.4</b>	<b>10597.9</b>	<b>4339.8</b>
a. Govt. Securities	6720.0	7115.2	11722.8	10593.8	11278.0	11776.9	13226.3	12918.4	10597.9	4212.4
b. NRB Bond					0.0	0.0	0.0	0.0	0.0	127.4
c. Govt. Non-Fin. Ins.					0.0	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	0.0
e. Non Residents					2560.6	0.0	0.0	0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>56.3</b>	<b>37.6</b>	<b>59.8</b>	<b>429.9</b>	<b>51.2</b>	<b>2644.5</b>	<b>3057.0</b>	<b>3733.5</b>	<b>2881.1</b>	<b>1476.0</b>
1. Non Residents					0.0	2597.2	2045.5	2426.9	2249.0	1332.6
2. Others					51.2	47.3	1011.5	1306.6	632.1	143.4
<b>4 LOANS &amp; ADVANCES</b>	<b>21728.8</b>	<b>20755.6</b>	<b>19078.1</b>	<b>19108.0</b>	<b>17456.0</b>	<b>12180.4</b>	<b>13377.5</b>	<b>15480.6</b>	<b>19261.0</b>	<b>25074.2</b>
a. Private Sector	21131.0	20103.4	18335.1	18616.7	16883.7	11414.9	12424.1	14809.8	18208.9	24747.4
b. Financial Institutions							210.7	274.8	391.3	326.8
c. Government Organizations	597.8	652.2	743.0	491.3	572.3	765.5	742.7	396.1	660.8	0.0
<b>5 BILL PURCHASED</b>	<b>234.2</b>	<b>139.2</b>	<b>88.4</b>	<b>33.7</b>	<b>1073.3</b>	<b>610.7</b>	<b>373.1</b>	<b>290.1</b>	<b>221.2</b>	<b>12.5</b>
a. Domestic Bills Purchased					22.6	1.6		7.9	9.3	0.1
b. Foreign Bills Purchased	234.2	139.2	88.4	33.7	21.2	15.3	6.8	6.1	6.6	6.4
c. Import Bills & Imports					1029.5	593.8	366.3	276.2	205.3	6.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>99.3</b>	<b>102.7</b>	<b>99.6</b>	<b>0.0</b>	<b>1.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills					1.3	0.0	0.0	0.0	0.0	0.0
b. Against Foreign Bills	99.3	102.7	99.6	0.0						0.0
<b>7 FIXED ASSETS</b>					<b>208.9</b>	<b>210.6</b>	<b>189.7</b>	<b>229.4</b>	<b>265.8</b>	<b>327.9</b>
<b>8 OTHER ASSETS</b>	<b>13978.6</b>	<b>27602.5</b>	<b>30510.2</b>	<b>27454.4</b>	<b>15731.5</b>	<b>10504.9</b>	<b>8933.9</b>	<b>9382.5</b>	<b>10569.4</b>	<b>8410.0</b>
a. Accrued Interests	6958.2	8793.0	9772.9	11498.8	12950.6	6456.0	4146.0	4510.6	4044.2	3250.1
Govt. Entp.	101.9	132.1	195.1	141.0	161.9	128.3	306.8	273.2	313.8	0.0
Private Sector	6856.3	8660.9	9577.8	11357.8	12788.7	6327.7	3839.2	4237.4	3730.4	3250.1
b. Staff Loans / Adv.						1314.2	1251.2	1579.9	1733.7	1634.7
c. Sundry Debtors					322.4	254.9	293.2	131.4	409.7	370.9
d. Cash In Transit					147.1	513.6		544.8	474.1	276.0
e. Others	7020.4	18809.5	20737.3	15955.6	2311.4	1966.2	3243.5	2615.7	3907.6	2878.3

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

(Rs. In million)

	Mid-July									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>1 CAPITAL FUND</b>	<b>1506.7</b>	<b>1538.2</b>	<b>1557.5</b>	<b>(23839.8)</b>	<b>(21437.9)</b>	<b>(20282.5)</b>	<b>(18385.1)</b>	<b>(17219.5)</b>	<b>(13290.5)</b>	<b>(8617.1)</b>
a. Paid-up Capital	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3
b. Calls in advance										0.0
c. Statutory Reserves										1911.0
d. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0
e. Retained Earning				(25607.0)	(23032.3)	(22085.0)	(20826.9)	(19675.7)	(16090.4)	(12283.2)
f. Others Reserves	266.2	297.7	317.0	225.7	5.5	5.5	5.5	101.4	101.4	486.9
g. Exchange Fluctuation Fund					140.4	83.9	68.6	0.0	0.0	95.9
<b>2 BORROWINGS</b>	<b>146.9</b>	<b>156.1</b>	<b>161.9</b>	<b>338.0</b>	<b>3215.7</b>	<b>4351.5</b>	<b>2213.1</b>	<b>2516.0</b>	<b>3873.6</b>	<b>4039.8</b>
a. NRB	146.9	156.1	161.9	338.0	3215.7	1646.0	149.5	165.3	50.3	2903.9
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	440.0		0.0	1172.6	1022.5
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	2265.5	2063.6	2350.7	2650.7	0.0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	113.5
e. Bonds and Securities						0.0		0.0	0.0	0.0
<b>3 DEPOSITS</b>	<b>40500.4</b>	<b>38964.6</b>	<b>39308.6</b>	<b>40313.6</b>	<b>43489.2</b>	<b>45700.7</b>	<b>50192.6</b>	<b>57990.8</b>	<b>67976.3</b>	<b>68623.2</b>
a. Current	4864.0	4639.7	4687.9	5227.5	6419.8	7891.2	10084.7	12853.0	17642.1	17949.1
Domestic					6341.1	7872.8	9946.0	12678.2	17599.7	17923.0
Foreign					78.7	18.4	138.7	174.8	42.4	26.1
b. Savings	18822.1	18997.2	20861.2	23288.9	26848.2	29494.9	32909.4	40213.0	46102.8	42826.9
Domestic					25690.0	29480.3	32847.4	40134.3	46089.7	42778.7
Foreign					1158.2	14.6	62.0	78.7	13.1	48.2
c. Fixed	16477.2	15166.6	13579.5	11572.8	9001.5	8103.8	6997.5	4479.8	3207.8	6539.2
Domestic					8712.2	8099.9	6698.6	4093.1	3207.8	6539.2
Foreign					289.3	3.9	298.9	386.7	0.0	0.0
d. Call Deposits	0.8	6.7	2.2	134.6	1034.9	45.0	6.6	14.4	140.8	539.3
e. Others	336.3	154.4	177.8	89.8	184.8	165.8	194.4	430.6	882.8	768.6
<b>4 Bills Payable</b>					<b>38.3</b>	<b>40.8</b>	<b>62.6</b>	<b>70.9</b>	<b>87.4</b>	<b>31.4</b>
<b>5 Other Liabilities</b>	<b>31490.7</b>	<b>35459.2</b>	<b>41070.3</b>	<b>64012.7</b>	<b>40601.2</b>	<b>42099.9</b>	<b>29501.0</b>	<b>26952.2</b>	<b>26740.8</b>	<b>23360.3</b>
1. Sundry Creditors					575.2	602.7	663.9	724.3	818.5	587.5
2. Loan Loss Provision					15214.4	13593.1	8967.5	7709.4	6483.4	5362.5
3. Interest Suspense a/c					21558.6	24786.8	19059.7	17715.9	17946.0	15782.3
4. Others	31490.7	35459.2	41070.3	64012.7	3253.0	3117.3	809.9	802.6	1492.9	1628.0
<b>6 Reconciliation A/c</b>					<b>11299.2</b>	<b>7227.0</b>	<b>6680.0</b>	<b>12528.9</b>	<b>12242.9</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>					<b>388.4</b>	<b>1949.7</b>	<b>1777.1</b>	<b>1846.9</b>	<b>2032.1</b>	<b>2010.7</b>
<b>SOURCES OF FUNDS</b>	<b>73644.7</b>	<b>76118.1</b>	<b>82098.3</b>	<b>80824.5</b>	<b>77594.1</b>	<b>81087.1</b>	<b>72041.3</b>	<b>84686.2</b>	<b>99662.6</b>	<b>89448.2</b>
<b>1 LIQUID FUNDS</b>	<b>14559.8</b>	<b>15089.9</b>	<b>8158.8</b>	<b>10704.1</b>	<b>6714.9</b>	<b>7495.5</b>	<b>5707.9</b>	<b>14584.8</b>	<b>13482.1</b>	<b>11587.4</b>
a. Cash Balance	899.6	853.8	1016.4	840.4	1027.1	1086.6	1431.2	2307.5	2031.3	1674.7
Nepalese Notes & Coins	736.1	725.0	884.6	738.4	919.8	1006.5	1339.2	2256.0	1716.3	1590.4
Foreign Currency	163.5	128.8	131.8	102.0	107.3	80.1	92.0	51.5	315.0	84.3
b. Bank Balance	13660.2	14236.1	7142.4	9763.7	5687.8	6408.9	4256.7	11727.3	11450.8	9912.8
1. In Nepal Rastra Bank	11881.8	13077.4	5917.5	8845.8	4788.2	5959.7	3749.7	11105.4	9776.1	8264.6
Domestic Currency					4788.2	5959.7	3749.7	11105.4	9796.2	8194.3
Foreign Currency					0.0	0.0	0.0	0.0	(20.1)	70.3
2. "A"Class Licensed Institution	(36.0)	(43.7)	6.8	709.9	105.2	109.2	84.0	96.8	252.0	141.7
Domestic Currency					107.7	109.2	84.0	96.8	252.0	141.7
Foreign Currency					(2.5)	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	1814.4	1202.4	1218.1	208.0	794.4	340.0	423.0	525.1	1422.7	1506.5
c. Money at Call	0.0	0.0	0.0	100.0	0.0	0.0	20.0	550.0	0.0	0.0
Domestic Currency					0.0	0.0	20.0	550.0	0.0	0.0
Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0
<b>2 INVESTMENTS</b>	<b>5576.3</b>	<b>4088.5</b>	<b>4137.1</b>	<b>2918.9</b>	<b>6494.8</b>	<b>9025.7</b>	<b>10129.2</b>	<b>10565.9</b>	<b>8365.5</b>	<b>9576.3</b>
a. Govt. Securities	5576.3	4088.5	4137.1	2918.9	6494.8	9025.7	10129.2	10565.9	8365.5	9364.0
b. NRB Bond					0.0	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	0.0
d. Other Non-Fin Ins.					0.0	0.0	0.0	0.0	0.0	212.3
e. Non Residents					0.0	0.0	0.0	0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>80.6</b>	<b>82.1</b>	<b>95.8</b>	<b>223.1</b>	<b>2058.1</b>	<b>2753.2</b>	<b>2693.0</b>	<b>4165.6</b>	<b>7277.4</b>	<b>3413.2</b>
1. Non Residents					0.0	2445.8	0.0	0.0	0.0	0.0
2. Others					2058.1	307.4	2693.0	4165.6	7277.4	3413.2
<b>4 LOANS &amp; ADVANCES</b>	<b>28081.2</b>	<b>28183.5</b>	<b>27969.6</b>	<b>26514.4</b>	<b>28614.0</b>	<b>26863.8</b>	<b>25214.8</b>	<b>27353.6</b>	<b>31464.1</b>	<b>35616.6</b>
a. Private Sector	27446.5	27622.5	27403.5	26211.5	28291.2	25257.8	23271.9	25867.2	30785.6	34697.1
b. Financial Institutions							818.2	746.6	316.1	584.7
c. Government Organizations	634.7	561.0	566.1	302.9	322.8	1606.0	1124.7	739.8	362.4	334.8
<b>5 BILL PURCHED</b>	<b>327.7</b>	<b>316.6</b>	<b>276.8</b>	<b>267.3</b>	<b>305.8</b>	<b>300.9</b>	<b>207.5</b>	<b>137.6</b>	<b>143.5</b>	<b>75.9</b>
a. Domestic Bills Purchased					19.2	28.0	87.4	21.7	60.0	57.0
b. Foreign Bills Purchased	327.7	316.6	276.8	267.3	286.6	272.9	120.1	115.9	83.5	18.9
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>15.8</b>	<b>15.9</b>	<b>12.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.2</b>	<b>0.0</b>	<b>3.4</b>	<b>0.3</b>	<b>0.0</b>
a. Against Domestic Bills						0.2		3.4	0.2	0.0
b. Against Foreign Bills	15.8	15.9	12.5	0.0	0.0	0.0	0.0	0.0	0.1	0.0
<b>7 FIXED ASSETS</b>					<b>549.4</b>	<b>603.3</b>	<b>670.1</b>	<b>731.7</b>	<b>782.9</b>	<b>890.8</b>
<b>8 OTHER ASSETS</b>	<b>25003.3</b>	<b>28341.6</b>	<b>41447.7</b>	<b>40196.7</b>	<b>25419.8</b>	<b>30034.5</b>	<b>25707.7</b>	<b>23373.3</b>	<b>23626.8</b>	<b>23561.3</b>
a. Accrued Interests	11277.3	13302.1	15401.4	19136.8	21504.1	24739.4	19042.9	17682.9	17893.9	15768.1
Govt. Entp.	232.4	162.8	92.8	29.5	0.0	142.3	57.2	2.4	1.1	9.3
Private Sector	11044.9	13139.3	15308.6	19107.3	21504.1	24597.1	18985.7	17680.5	17892.8	15758.8
b. Staff Loans / Adv.						1944.7	2141.2	2949.5	3011.2	3085.7
c. Sundry Debtors					1128.4	536.8	1013.0	770.7	1246.4	0.0
d. Cash In Transit					645.5	0.0	532.8	269.0	434.6	0.0
e. Others	13726.0	15039.5	26046.3	21059.9	2141.8	2813.6	2977.8	1701.2	1040.7	4707.5
<b>9 Expenses not Written off</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>10.4</b>	<b>7.9</b>	<b>28.1</b>
<b>10 Non Banking Assets</b>					<b>273.2</b>	<b>403.0</b>	<b>316.2</b>	<b>295.8</b>	<b>242.5</b>	<b>199.1</b>
<b>11 Reconciliation Account</b>					<b>7164.1</b>	<b>3607.0</b>	<b>1394.9</b>	<b>3464.1</b>	<b>14269.6</b>	<b>4499.5</b>
<b>12 Profit &amp; Loss A/c</b>										<b>0.0</b>
<b>USES OF FUNDS</b>	<b>73644.7</b>	<b>76118.1</b>	<b>82098.3</b>	<b>80824.5</b>	<b>77594.1</b>	<b>81087.1</b>	<b>72041.3</b>	<b>84686.2</b>	<b>99662.6</b>	<b>89448.2</b>

Table No. 9

## Sources &amp; Uses of Fund of NABIL BANK LTD.

(Rs. In million)

	Mid-July									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>1 CAPITAL FUND</b>	<b>1046.9</b>	<b>1062.8</b>	<b>1146.4</b>	<b>1804.2</b>	<b>1482.4</b>	<b>1657.7</b>	<b>1874.8</b>	<b>2057.0</b>	<b>2436.2</b>	<b>3129.4</b>
a. Paid-up Capital	849.1	491.7	491.7	491.7	491.7	491.7	491.7	689.2	965.7	1449.1
b. Calls in Advance										0.0
c. Statutory Reserves	0.0	514.5	568.8	652.0	743.2	847.0	975.0	983.5	1133.5	1340.5
d. Share Premium					0.7	0.1	0.1	0.1	0.1	0.1
e. Retained Earning		26.2	2.1	26.1	29.8	30.0	33.4	112.4	160.7	103.6
f. Others Reserves	197.8	30.4	83.8	634.4	183.1	251.1	330.4	271.8	112.1	160.7
g. Exchange Fluctuation Fund					33.9	37.8	44.2	0.0	64.1	75.4
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>280.0</b>	<b>961.5</b>	<b>229.7</b>	<b>17.1</b>	<b>173.2</b>	<b>882.6</b>	<b>1600.0</b>	<b>1981.3</b>	<b>374.9</b>
a. NRB	0.0	0.0	611.5	0.0	0.0	0.0	600.0	600.0	0.0	0.0
b. "A" Class Licensed Institution	0.0	280.0	350.0	229.7	17.1	173.2	282.6	760.0	1050.0	74.9
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	631.3	0.0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	240.0	0.0	0.0
e. Bonds and Securities									300.0	300.0
<b>3 DEPOSITS</b>	<b>15838.9</b>	<b>15370.6</b>	<b>13437.7</b>	<b>14098.0</b>	<b>14586.8</b>	<b>19348.4</b>	<b>23342.4</b>	<b>31915.0</b>	<b>37348.3</b>	<b>46334.8</b>
a. Current	2957.1	2723.0	3025.0	2687.0	2843.5	2953.3	3446.1	5365.8	5515.9	7920.7
Domestic					2046.1	2326.5	2603.3	3210.0	4063.1	6312.7
Foreign					797.4	626.8	842.8	2155.8	1452.8	1608.0
b. Savings	4917.1	4889.0	5237.4	5994.1	7026.4	8770.8	10187.4	12160.0	14620.4	13783.6
Domestic					6114.6	7757.0	9103.6	10959.0	12932.8	12739.9
Foreign					911.8	1013.8	1083.8	1201.0	1687.6	1043.7
c. Fixed	3719.2	2446.8	2252.6	2310.6	2078.6	3450.2	5435.2	8464.1	8310.7	14711.1
Domestic					1012.9	1105.1	2892.4	5877.2	5568.3	12694.3
Foreign					1065.7	2345.1	2542.8	2586.9	2742.4	2016.8
d. Call Deposits	3948.3	4944.7	2540.7	2801.6	2341.3	3851.2	3961.6	5563.4	8438.3	9294.0
e. Others	297.2	367.1	382.0	304.7	297.0	322.9	312.1	361.8	463.0	625.5
<b>4 Bills Payable</b>					<b>71.3</b>	<b>113.8</b>	<b>94.2</b>	<b>141.9</b>	<b>407.7</b>	<b>101.1</b>
<b>5 Other Liabilities</b>	<b>2568.6</b>	<b>2932.4</b>	<b>2730.3</b>	<b>2102.4</b>	<b>1639.4</b>	<b>1862.4</b>	<b>2780.8</b>	<b>2014.4</b>	<b>2143.3</b>	<b>2870.9</b>
1. Sundry Creditors					176.9	216.9	478.0	296.7	491.0	604.2
2. Loan Loss Provision					392.0	352.9	356.3	404.6	409.1	752.2
3. Interest Suspense a/c					166.6	145.0	112.2	132.4	155.9	220.7
4. Others	2568.6	2932.4	2730.3	2102.4	903.9	1147.6	1834.3	1180.7	1087.4	1293.8
<b>6 Reconciliation A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>					<b>817.9</b>	<b>979.1</b>	<b>685.6</b>	<b>750.4</b>	<b>1624.9</b>	<b>1798.7</b>
<b>SOURCES OF FUNDS</b>	<b>19454.4</b>	<b>19645.7</b>	<b>18275.9</b>	<b>18234.3</b>	<b>18614.9</b>	<b>24134.6</b>	<b>29660.4</b>	<b>38478.6</b>	<b>45941.6</b>	<b>54609.8</b>
<b>1 LIQUID FUNDS</b>	<b>6284.9</b>	<b>4999.3</b>	<b>4162.1</b>	<b>3916.9</b>	<b>1345.2</b>	<b>2365.2</b>	<b>1963.1</b>	<b>4623.5</b>	<b>3925.4</b>	<b>4513.7</b>
a. Cash Balance	208.2	318.1	190.6	286.9	146.3	237.8	270.4	511.4	674.4	636.0
Nepalese Notes & Coins	182.3	285.4	157.6	263.2	132.4	220.1	243.1	485.6	640.9	602.6
Foreign Currency	25.9	32.7	33.0	23.7	13.9	17.7	27.3	25.9	33.5	33.4
b. Bank Balance	602.6	593.8	957.1	682.5	413.2	392.5	1129.2	2159.7	2698.1	759.6
1. In Nepal Rastra Bank	510.2	366.3	892.8	606.4	107.3	318.4	1113.2	1829.5	2648.6	545.1
Domestic Currency					85.7	299.1	1100.8	1827.4	2617.4	597.8
Foreign Currency					21.6	19.3	12.4	2.1	31.2	(52.7)
2. "A" Class Licensed Institution	4.8	24.0	16.2	37.8	26.2	26.9	31.5	23.0	42.0	47.4
Domestic Currency					26.2	26.9	31.5	23.0	42.0	47.4
Foreign Currency					0.0	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	0.0
4. In Foreign banks	87.6	203.5	48.1	38.3	279.7	47.2	(15.5)	307.2	7.5	167.1
c. Money at Call	5474.1	4087.4	3014.4	2947.5	785.7	1734.9	563.5	1952.4	552.9	3118.1
Domestic Currency					102.5	670.0	100.0	20.0	0.0	1700.0
Foreign Currency					683.2	1064.9	463.5	1932.4	552.9	1418.1
<b>2 INVESTMENTS</b>	<b>2732.9</b>	<b>4120.3</b>	<b>3663.5</b>	<b>3672.6</b>	<b>2826.8</b>	<b>2372.3</b>	<b>5359.2</b>	<b>4889.6</b>	<b>3978.7</b>	<b>8128.3</b>
a. Govt. Securities	2732.9	4120.3	3663.5	3672.6	2413.9	2297.9	4805.7	4646.9	3706.2	7941.3
b. NRB Bond					0.0	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	0.0
d. Other Non-Fin. Ins.					0.0	0.0	0.0	0.0	0.0	0.0
e. Non Residents					412.9	74.4	553.5	242.7	272.4	187.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>19.8</b>	<b>1081.8</b>	<b>24.3</b>	<b>24.5</b>	<b>1526.5</b>	<b>3802.5</b>	<b>3593.1</b>	<b>5077.0</b>	<b>6896.3</b>	<b>5483.8</b>
1. Non Residents					1497.9	3711.2	3521.5	4995.2	6734.6	5391.1
2. Others					28.6	91.3	71.6	81.8	161.7	92.7
<b>4 LOANS &amp; ADVANCES</b>	<b>8173.1</b>	<b>7072.0</b>	<b>7996.9</b>	<b>8635.1</b>	<b>11078.0</b>	<b>13021.3</b>	<b>15657.1</b>	<b>21514.6</b>	<b>27816.6</b>	<b>32902.8</b>
a. Private Sector	7807.3	6751.1	7719.2	8497.3	11018.0	12661.3	15199.6	20857.5	27036.9	31995.5
b. Financial Institutions							397.5	596.4	779.2	627.3
c. Government Organizations	101.3	64.7	20.8	20.3	60.0	360.0	60.0	60.8	0.4	280.0
<b>5 BILL PURCHASD</b>	<b>264.5</b>	<b>256.2</b>	<b>256.9</b>	<b>117.5</b>	<b>144.7</b>	<b>218.1</b>	<b>221.2</b>	<b>255.1</b>	<b>180.5</b>	<b>41.8</b>
a. Domestic Bills Purchased					77.2	66.7	63.0	216.6	83.9	8.5
b. Foreign Bills Purchased	264.5	256.2	256.9	117.5	67.5	151.4	158.2	38.6	96.6	33.3
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>14.0</b>	<b>17.1</b>	<b>137.6</b>	<b>39.4</b>	<b>24.7</b>	<b>0.0</b>	<b>0.0</b>	<b>86.4</b>
a. Against Domestic Bills					20.4	21.0	0.0	0.0	0.0	61.9
b. Against Foreign Bills	0.0	0.0	14.0	17.1	117.2	18.4	24.7	0.0	0.0	24.5
<b>7 FIXED ASSETS</b>					<b>361.2</b>	<b>319.1</b>	<b>289.0</b>	<b>511.6</b>	<b>636.1</b>	<b>781.2</b>
<b>8 OTHER ASSETS</b>	<b>1979.2</b>	<b>2116.3</b>	<b>2158.2</b>	<b>1850.6</b>	<b>1194.9</b>	<b>1996.7</b>	<b>2553.0</b>	<b>1607.1</b>	<b>2508.1</b>	<b>2669.8</b>
a. Accrued Interests	369.5	377.3	241.2	212.7	185.0	288.1	220.0	224.2	378.3	440.3
Govt. Entp.	0.0	3.6	3.6	0.0	0.0	0.6	0.0	0.0	0.0	0.0
Private Sector	369.5	373.7	237.6	212.7	185.0	287.5	220.0	224.2	378.3	440.3
b. Staff Loans / Adv.						286.7	335.2	392.2	490.4	526.5
c. Sundry Debtors					126.6	148.7	374.6	2.1	273.7	73.3
d. Cash In Transit		0.1			0.0	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	1365.7	1629.6
<b>9 Expenses not Written off</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>10 Non Banking Assets</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>11 Reconciliation Account</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>2.1</b>
<b>12 Profit &amp; Loss A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>19454.4</b>	<b>19645.7</b>	<b>18275.9</b>	<b>18234.3</b>	<b>18614.9</b>	<b>24134.6</b>	<b>29660.4</b>	<b>38478.6</b>	<b>45941.6</b>	<b>54609.8</b>

Table No.10

## Sources &amp; Uses of Fund of NEPAL INVESTMENT BANK LTD.

(Rs. In million)

	Mid-July									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>1 CAPITAL FUND</b>	<b>407.1</b>	<b>419.9</b>	<b>557.1</b>	<b>740.7</b>	<b>1234.5</b>	<b>1158.1</b>	<b>1370.8</b>	<b>1959.0</b>	<b>3421.1</b>	<b>3765.2</b>
a. Paid-up Capital	135.3	170.0	295.3	295.3	587.7	590.6	801.4	1203.9	2407.1	2409.1
b. Calls in Advance										0.0
c. Statutory Reserves	222.5	233.8	245.2	268.7	299.3	345.7	415.8	516.1	655.9	836.0
d. Share Premium					0.0	0.0	0.0	0.0	0.0	11.8
e. Retained Earning				49.9	0.0	0.0	0.0	0.0	0.0	0.0
f. Others Reserves	49.3	16.1	16.6	126.8	329.6	203.5	131.5	213.1	330.3	480.4
g. Exchange Fluctuation Fund					17.9	18.3	22.1	25.9	27.8	27.8
<b>2 BORROWINGS</b>	<b>120.0</b>	<b>98.5</b>	<b>6.8</b>	<b>61.5</b>	<b>50.0</b>	<b>550.0</b>	<b>800.0</b>	<b>1050.0</b>	<b>1088.8</b>	<b>1087.3</b>
a. NRB	0.0	98.5	6.8	61.5	50.0	0.0	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	38.8	37.3
c. Foreign Banks and Fin. Ins.	0.0	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	0.0
e. Bonds and Securities						550.0	800.0	1050.0	1050.0	1050.0
<b>3 DEPOSITS</b>	<b>4256.2</b>	<b>4174.8</b>	<b>7922.8</b>	<b>11706.3</b>	<b>14254.8</b>	<b>18927.3</b>	<b>24488.9</b>	<b>34451.8</b>	<b>46697.9</b>	<b>50094.7</b>
a. Current	769.0	787.5	979.0	1625.1	1583.2	1705.6	2175.1	3138.7	3756.4	4025.8
Domestic					1233.7	1307.0	1749.6	2590.1	2975.0	3692.4
Foreign					349.5	398.6	425.5	548.6	781.4	333.4
b. Savings	1259.6	1276.7	2433.9	4922.0	6703.5	8082.0	10742.2	13688.8	17066.2	14322.5
Domestic					6352.2	7695.5	10262.6	13060.1	15949.4	14075.8
Foreign					351.3	386.5	479.6	628.7	1116.8	246.6
c. Fixed	1658.7	945.9	1672.8	2294.7	3212.4	5413.0	7516.8	7944.2	11633.4	16825.1
Domestic					2242.2	3293.4	5265.6	5789.3	8144.9	16778.6
Foreign					970.2	2119.6	2251.2	2154.9	3488.5	46.5
d. Call Deposits	502.5	1052.0	2610.6	2576.6	2469.7	3448.2	3683.1	9073.0	13513.9	14141.8
e. Others	66.4	112.7	226.5	287.9	286.0	278.5	371.7	607.1	728.0	779.5
<b>4 Bills Payable</b>					<b>14.3</b>	<b>18.8</b>	<b>32.4</b>	<b>78.8</b>	<b>75.5</b>	<b>27.2</b>
<b>5 Other Liabilities</b>	<b>750.2</b>	<b>694.6</b>	<b>615.7</b>	<b>1056.8</b>	<b>804.0</b>	<b>943.0</b>	<b>1308.2</b>	<b>1835.2</b>	<b>2369.2</b>	<b>3154.3</b>
1. Sundry Creditors					114.5	192.8	223.4	290.7	441.3	489.9
2. Loan Loss Provision					256.2	374.3	442.7	537.2	584.4	627.5
3. Interest Suspense a/c					54.1	78.0	90.5	106.7	153.7	185.3
4. Others	750.2	694.6	615.7	1056.8	379.2	297.9	551.6	900.6	1189.8	1851.6
<b>6 Reconciliation A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>10.8</b>	<b>0.0</b>	<b>0.0</b>	<b>3.6</b>
<b>7 Profit &amp; Loss A/c</b>					<b>280.3</b>	<b>410.0</b>	<b>561.7</b>	<b>830.7</b>	<b>982.0</b>	<b>1422.5</b>
<b>SOURCES OF FUNDS</b>	<b>5533.5</b>	<b>5387.8</b>	<b>9102.4</b>	<b>13565.3</b>	<b>16637.9</b>	<b>22007.2</b>	<b>28572.8</b>	<b>40205.5</b>	<b>54634.5</b>	<b>59554.7</b>
<b>1 LIQUID FUNDS</b>	<b>446.7</b>	<b>1899.1</b>	<b>926.4</b>	<b>1215.2</b>	<b>1340.4</b>	<b>2354.9</b>	<b>2791.5</b>	<b>3755.0</b>	<b>7918.0</b>	<b>7558.4</b>
a. Cash Balance	71.5	61.5	200.9	315.4	374.2	562.5	764.0	1464.5	1833.4	1525.4
Nepalese Notes & Coins	62.9	50.8	178.6	288.0	350.4	542.0	736.9	1434.6	1763.9	1487.6
Foreign Currency	8.6	10.7	22.3	27.4	23.8	20.5	27.1	29.9	69.5	37.9
b. Bank Balance	375.2	1837.6	725.5	899.8	966.2	1792.4	1677.5	2290.5	6084.6	5290.4
1. In Nepal Rastra Bank	212.3	166.3	450.4	533.9	780.2	1526.1	1381.3	1820.1	4411.2	3237.2
Domestic Currency					739.1	1506.3	1357.6	1736.5	4303.0	3125.3
Foreign Currency					41.1	19.8	23.7	83.6	108.2	111.9
2. "A"Class Licensed Institution	3.8	2.8	3.5	85.8	15.6	25.7	20.8	70.8	201.8	74.6
Domestic Currency					15.3	21.1	19.2	69.0	201.5	73.4
Foreign Currency					0.3	4.6	1.6	1.8	0.3	1.2
3. Other Financial Ins.					0.0	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	1471.6	1978.7
c. Money at Call	0.0	0.0	0.0	0.0	0.0	0.0	350.0	0.0	0.0	742.5
Domestic Currency							350.0	0.0	0.0	370.0
Foreign Currency							0.0	0.0	0.0	372.5
<b>2 INVESTMENTS</b>	<b>300.0</b>	<b>224.4</b>	<b>400.0</b>	<b>2001.1</b>	<b>1948.5</b>	<b>2522.3</b>	<b>3256.4</b>	<b>3155.0</b>	<b>2531.3</b>	<b>4201.9</b>
a. Govt. Securities	300.0	224.4	400.0	2001.1	1948.5	2522.3	3256.4	3155.0	2531.3	4201.9
b. NRB Bond								0.0	0.0	0.0
c. Govt. Non-Fin. Ins.								0.0	0.0	0.0
d. Other Non-Fin Ins.								0.0	0.0	0.0
e. Non Residents								0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>12.7</b>	<b>37.6</b>	<b>1345.3</b>	<b>2171.4</b>	<b>2125.7</b>	<b>3150.6</b>	<b>3262.2</b>	<b>3724.4</b>	<b>4871.8</b>	<b>3694.5</b>
1. Non Residents					1922.2	3043.1	3207.4	3664.5	4807.5	0.0
2. Others					203.5	107.5	54.8	59.9	64.3	3694.5
<b>4 LOANS &amp; ADVANCES</b>	<b>2385.5</b>	<b>2693.0</b>	<b>5872.6</b>	<b>7174.4</b>	<b>10295.4</b>	<b>13007.2</b>	<b>17482.0</b>	<b>27145.5</b>	<b>36250.4</b>	<b>40689.6</b>
a. Private Sector	2360.5	2668.0	5757.6	7004.4	10180.4	12923.2	16904.8	26533.4	33806.8	39101.6
b. Financial Institutions							493.4	561.9	2240.2	1563.2
c. Government Organizations	25.0	25.0	115.0	170.0	115.0	84.0	83.8	50.2	203.4	24.9
<b>5 BILL PURCHED</b>	<b>45.8</b>	<b>22.7</b>	<b>76.6</b>	<b>115.8</b>	<b>195.0</b>	<b>164.3</b>	<b>287.1</b>	<b>383.8</b>	<b>576.8</b>	<b>259.2</b>
a. Domestic Bills Purchased					30.4	49.3	144.7	200.9	345.3	166.1
b. Foreign Bills Purchased	45.8	22.7	76.6	115.8	70.1	0.0	0.0	0.0	162.5	38.5
c. Import Bills & Imports					94.5	115.0	142.4	182.9	69.0	54.6
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								0.0	0.0	0.0
b. Against Foreign Bills								0.0	0.0	0.0
<b>7 FIXED ASSETS</b>					<b>335.9</b>	<b>372.5</b>	<b>759.5</b>	<b>970.1</b>	<b>1126.5</b>	<b>1191.1</b>
<b>8 OTHER ASSETS</b>	<b>2342.8</b>	<b>511.0</b>	<b>481.5</b>	<b>887.4</b>	<b>392.3</b>	<b>432.5</b>	<b>729.7</b>	<b>1063.0</b>	<b>1358.2</b>	<b>1960.1</b>
a. Accrued Interests	120.6	79.3	110.6	112.0	131.2	158.1	174.7	184.0	333.7	220.1
Govt. Entp.	0.0	0.6	0.6	1.0		0.0	0.1	0.0	0.1	0.1
Private Sector	120.6	78.7	110.0	111.0	131.2	158.1	174.6	184.0	333.6	220.0
b. Staff Loans / Adv.						40.3	56.2	62.9	81.3	100.6
c. Sundry Debtors					61.1	64.6	97.7	118.9	36.3	184.0
d. Cash In Transit					0.0	0.0	0.0	0.0	0.0	0.0
e. Others	2222.2	431.7	370.9	775.4	200.0	169.5	401.1	697.2	906.9	1455.5
<b>9 Expenses not Written off</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1.5</b>	<b>0.0</b>
<b>10 Non Banking Assets</b>					<b>4.6</b>	<b>2.9</b>	<b>4.4</b>	<b>1.5</b>	<b>0.0</b>	<b>0.0</b>
<b>11 Reconciliation Account</b>					<b>0.1</b>	<b>0.0</b>	<b>0.0</b>	<b>7.2</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>								<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>5533.5</b>	<b>5387.8</b>	<b>9102.4</b>	<b>13565.3</b>	<b>16637.9</b>	<b>22007.2</b>	<b>28572.8</b>	<b>40205.5</b>	<b>54634.5</b>	<b>59554.7</b>

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

(Rs. In million)

	Mid-July									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>1 CAPITAL FUND</b>	<b>920.3</b>	<b>1012.3</b>	<b>1119.0</b>	<b>1527.9</b>	<b>1278.2</b>	<b>1576.3</b>	<b>1755.3</b>	<b>2117.2</b>	<b>2493.4</b>	<b>3053.0</b>
a. Paid-up Capital	339.5	339.5	339.5	374.6	374.6	374.6	413.3	620.8	932.0	1398.5
b. Calls in Advance										0.0
c. Statutory Reserves	508.9	595.0	679.1	679.1	749.3	749.3	749.3	826.5	990.3	1195.3
d. Share Premium						0.0	0.0	0.0	0.0	0.0
e. Retained Earning		0.0	0.0	99.6		245.2	370.6	504.7	383.3	239.5
f. Others Reserves	71.9	77.8	100.4	374.6	37.5	75.0	74.9	165.2	0.0	0.0
g. Exchange Fluctuation Fund					116.8	132.2	147.2	0.0	187.8	219.7
<b>2 BORROWINGS</b>	<b>1590.0</b>	<b>671.5</b>	<b>79.1</b>	<b>78.3</b>	<b>43.8</b>	<b>10.2</b>	<b>1190.9</b>	<b>0.0</b>	<b>300.0</b>	<b>0.0</b>
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	400.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	1590.0	671.5	28.1	64.7	16.2	10.2	6.5	0.0	300.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	51.0	13.6	27.6	0.0	784.4	0.0	0.0	0.0
d. Other Financial Ins.		0.0	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
<b>3 DEPOSITS</b>	<b>15430.1</b>	<b>15835.7</b>	<b>18755.5</b>	<b>21161.4</b>	<b>19344.0</b>	<b>23050.5</b>	<b>24640.3</b>	<b>29743.9</b>	<b>35871.8</b>	<b>35182.7</b>
a. Current	3279.4	3808.4	5768.6	5816.9	4356.3	4681.8	4794.5	6174.6	6202.8	9763.2
Domestic					2360.6	3071.6	2806.9	3855.5	3582.9	4942.5
Foreign					1995.7	1610.2	1987.6	2319.1	2619.9	4820.7
b. Savings	8404.6	9441.8	10633.1	12771.8	13027.7	14597.5	15244.2	17856.0	19187.7	12430.0
Domestic					10733.3	12078.9	12685.8	14580.4	15389.2	10561.3
Foreign					2294.4	2518.6	2558.4	3275.6	3798.5	1868.7
c. Fixed	3471.7	2264.9	1948.5	1428.5	1416.4	2136.3	3196.5	3301.1	7101.7	9175.1
Domestic					631.9	386.5	413.2	478.5	791.9	3603.1
Foreign					784.5	1749.8	2783.3	2822.6	6309.8	5572.0
d. Call Deposits	0.0	101.1	185.2	941.0	294.9	1125.5	919.0	1938.2	3001.6	3563.2
e. Others	274.4	219.5	220.1	203.2	248.7	509.4	486.1	474.0	378.0	251.2
<b>4 Bills Payable</b>					<b>55.0</b>	<b>55.8</b>	<b>36.2</b>	<b>87.4</b>	<b>72.9</b>	<b>89.2</b>
<b>5 Other Liabilities</b>	<b>3477.7</b>	<b>2156.1</b>	<b>2355.5</b>	<b>1691.5</b>	<b>1279.9</b>	<b>1442.5</b>	<b>1622.6</b>	<b>1550.0</b>	<b>1912.4</b>	<b>2113.5</b>
1. Sundry Creditors					116.8	192.6	259.3	253.9	358.4	476.7
2. Loan Loss Provision					277.7	270.4	287.5	245.4	200.9	217.9
3. Interest Suspense a/c					133.5	160.1	240.6	115.5	117.6	136.2
4. Others	3477.7	2156.1	2355.5	1691.5	751.9	819.4	835.2	935.2	1235.5	1282.7
<b>6 Reconciliation A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>					<b>757.9</b>	<b>662.5</b>	<b>692.1</b>	<b>814.4</b>	<b>1028.3</b>	<b>1086.8</b>
<b>SOURCES OF FUNDS</b>	<b>21418.1</b>	<b>19675.6</b>	<b>22309.1</b>	<b>24459.1</b>	<b>22758.8</b>	<b>26797.8</b>	<b>29937.4</b>	<b>34312.9</b>	<b>41678.8</b>	<b>41525.2</b>
<b>1 LIQUID FUNDS</b>	<b>8086.5</b>	<b>2890.6</b>	<b>3170.0</b>	<b>4241.8</b>	<b>3370.8</b>	<b>3253.5</b>	<b>3996.1</b>	<b>4247.7</b>	<b>6788.5</b>	<b>3598.8</b>
a. Cash Balance	187.6	257.8	198.7	187.7	195.4	279.4	378.4	414.9	463.4	509.1
Nepalese Notes & Coins	169.9	224.0	153.2	154.2	162.1	243.3	336.4	382.8	416.8	471.6
Foreign Currency	17.7	33.8	45.5	33.5	33.3	36.1	42.0	32.1	46.6	37.5
b. Bank Balance	7898.9	570.8	1313.4	1835.5	915.7	996.8	1856.5	1635.3	2673.9	1420.2
1. In Nepal Rastra Bank	659.5	369.8	1141.1	1534.2	692.2	749.8	1613.7	1266.2	1851.2	819.5
Domestic Currency					681.0	731.8	1592.3	1232.6	1832.8	669.4
Foreign Currency					11.2	18.0	21.4	33.6	18.4	150.1
2. "A"Class Licensed Institution	1.4	16.7	112.3	165.1	15.5	18.6	28.8	49.6	51.3	28.6
Domestic Currency					15.5	18.6	28.8	49.6	51.3	28.6
Foreign Currency					0.0	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	7238.0	184.3	60.0	136.2	208.0	228.4	214.0	319.5	771.4	572.1
c. Money at Call	0.0	2062.0	1657.9	2218.6	2259.7	1977.3	1761.2	2197.5	3651.2	1669.5
Domestic Currency								0.0	0.0	0.0
Foreign Currency					2259.7	1977.3	1761.2	2197.5	3651.2	1669.5
<b>2 INVESTMENTS</b>	<b>4811.0</b>	<b>5784.8</b>	<b>6722.8</b>	<b>7948.2</b>	<b>7204.6</b>	<b>8644.9</b>	<b>7115.7</b>	<b>8146.1</b>	<b>10007.3</b>	<b>8540.0</b>
a. Govt. Securities	4811.0	5784.8	6722.8	7948.2	7204.6	8644.9	7115.7	8137.6	9998.8	8531.5
b. NRB Bond								0.0	0.0	0.0
c. Govt. Non-Fin. Ins.								8.5	8.5	8.5
d. Other Non-Fin Ins.								0.0	0.0	0.0
e. Non Residents								0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>11.2</b>	<b>3491.2</b>	<b>3634.9</b>	<b>3412.1</b>	<b>2499.5</b>	<b>4205.7</b>	<b>6448.3</b>	<b>5756.7</b>	<b>8633.2</b>	<b>11307.5</b>
1. Non Residents					2486.1	4190.3	6403.4	5756.7	8300.1	10844.9
2. Others					13.4	15.4	44.9		333.1	462.6
<b>4 LOANS &amp; ADVANCES</b>	<b>5838.7</b>	<b>5675.6</b>	<b>6028.5</b>	<b>6662.0</b>	<b>8213.5</b>	<b>8905.1</b>	<b>10538.1</b>	<b>13355.0</b>	<b>13118.6</b>	<b>15932.2</b>
a. Private Sector	5478.8	5389.4	5977.0	6655.3	7898.3	8821.9	9596.3	12599.0	12722.4	15593.5
b. Financial Institutions							566.6	357.3	252.1	244.6
c. Government Organizations	359.9	286.2	51.5	6.7	315.2	83.2	375.2	398.7	144.1	94.1
<b>5 BILL PURCHED</b>	<b>85.4</b>	<b>112.3</b>	<b>52.2</b>	<b>67.6</b>	<b>313.6</b>	<b>301.2</b>	<b>251.9</b>	<b>609.4</b>	<b>762.1</b>	<b>244.5</b>
a. Domestic Bills Purchased					3.0	4.5	2.6	1.8	4.9	59.0
b. Foreign Bills Purchased	85.4	112.3	52.2	67.6	235.9	296.7	249.3	607.6	757.2	185.5
c. Import Bills & Imports					74.7	0.0	0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								0.0	0.0	0.0
b. Against Foreign Bills								0.0	0.0	0.0
<b>7 FIXED ASSETS</b>					<b>394.4</b>	<b>390.7</b>	<b>427.4</b>	<b>440.5</b>	<b>471.5</b>	<b>480.4</b>
<b>8 OTHER ASSETS</b>	<b>2585.3</b>	<b>1721.1</b>	<b>2700.7</b>	<b>2127.4</b>	<b>754.1</b>	<b>1095.4</b>	<b>1158.3</b>	<b>1755.9</b>	<b>1861.2</b>	<b>1390.3</b>
a. Accrued Interests	186.6	216.0	167.6	290.7	266.6	378.4	441.9	293.5	337.6	251.3
Govt. Entp.	0.0	0.0	2.5	0.0		14.2	0.6	0.0	12.7	9.4
Private Sector	186.6	216.0	165.1	290.7	266.6	364.2	441.3	293.5	324.9	241.9
b. Staff Loans / Adv.						122.9	146.1	161.8	182.5	185.3
c. Sundry Debtors					94.1	59.5	109.0	87.6	143.8	310.5
d. Cash In Transit					0.0	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	1197.3	643.2
<b>9 Expenses not Written off</b>					<b>8.3</b>	<b>1.3</b>	<b>1.6</b>	<b>1.6</b>	<b>36.4</b>	<b>31.5</b>
<b>10 Non Banking Assets</b>						<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>11 Reconciliation Account</b>						<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>						<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>21418.1</b>	<b>19675.6</b>	<b>22309.1</b>	<b>24459.1</b>	<b>22758.8</b>	<b>26797.8</b>	<b>29937.4</b>	<b>34312.9</b>	<b>41678.8</b>	<b>41525.2</b>

Table No. 12

## Sources &amp; Uses of Fund of HIMALAYAN BANK LTD.

(Rs. In million)

	Mid-July									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>1 CAPITAL FUND</b>	<b>501.6</b>	<b>651.6</b>	<b>740.6</b>	<b>1435.9</b>	<b>1328.2</b>	<b>1541.7</b>	<b>1766.1</b>	<b>2146.5</b>	<b>2513.0</b>	<b>3119.9</b>
a. Paid-up Capital	300.0	390.0	429.0	536.3	643.5	772.2	810.8	1013.5	1216.2	1600.0
b. Calls in Advance										0.0
c. Statutory Reserves	183.6	239.7	288.8	329.2	381.8	443.4	534.9	633.3	760.5	911.0
d. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0
e. Retained Earning		0.0		68.9	173.9	158.2	156.6	184.4	96.8	36.5
f. Others Reserves	18.0	21.9	22.8	501.5	102.9	154.3	244.3	295.8	418.6	549.2
g. Exchange Fluctuation Fund					26.1	13.6	19.5	19.5	20.9	23.1
<b>2 BORROWINGS</b>	<b>5.4</b>	<b>48.2</b>	<b>538.8</b>	<b>66.4</b>	<b>485.0</b>	<b>383.0</b>	<b>360.0</b>	<b>870.0</b>	<b>500.0</b>	<b>500.0</b>
a. NRB	0.0	47.6	403.7	66.4	25.0	23.0		0.0	0.0	0.0
b. "A"Class Licensed Institution	5.4	0.6	135.1	0.0	100.0	0.0		10.0	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	360.0	0.0		0.0	0.0	0.0
e. Bonds and Securities						360.0	360.0	860.0	500.0	500.0
<b>3 DEPOSITS</b>	<b>17613.6</b>	<b>18595.2</b>	<b>21002.8</b>	<b>22760.9</b>	<b>24831.1</b>	<b>26456.2</b>	<b>29905.8</b>	<b>31805.3</b>	<b>34681.0</b>	<b>37609.4</b>
a. Current	2313.7	2652.8	3702.2	4353.1	5013.0	4993.6	5447.1	6801.3	7566.4	9036.6
Domestic					3446.9	3647.4	4370.2	4983.3	5614.3	6718.8
Foreign					1566.1	1346.2	1076.9	1818.0	1952.1	2317.8
b. Savings	9164.1	9102.8	10840.8	11719.7	12852.4	14582.8	15784.7	17935.0	20061.0	16294.7
Domestic					11925.3	13287.7	14573.0	16727.3	18477.5	15494.6
Foreign					927.1	1295.1	1211.7	1207.6	1583.5	800.1
c. Fixed	5668.1	6044.9	5880.7	6043.7	6364.3	6350.2	8201.1	6423.9	6377.1	11328.6
Domestic					2540.0	2353.3	4076.4	3101.8	5054.2	10153.6
Foreign					3824.3	3996.9	4124.7	3322.0	1322.9	1175.0
d. Call Deposits	0.0	343.8	201.3	219.6	15.4	41.6	97.9	0.0	11.2	4.4
e. Others	467.7	450.9	377.8	424.8	586.0	488.0	375.0	645.2	665.2	945.0
<b>4 Bills Payable</b>						<b>101.3</b>	<b>94.9</b>	<b>101.3</b>	<b>114.7</b>	<b>303.9</b>
<b>5 Other Liabilities</b>	<b>2808.4</b>	<b>2085.7</b>	<b>2439.0</b>	<b>2488.0</b>	<b>1705.9</b>	<b>2067.2</b>	<b>1557.4</b>	<b>1516.7</b>	<b>1731.4</b>	<b>2175.1</b>
1. Sundry Creditors					17.2	83.6	24.0	25.6	25.4	18.1
2. Loan Loss Provision					937.1	1029.0	760.1	679.0	708.4	1093.3
3. Interest Suspense a/c					518.2	558.2	343.1	350.5	377.6	501.1
4. Others	2808.4	2085.7	2439.0	2488.0	233.4	396.4	430.2	461.7	620.0	562.5
<b>6 Reconciliation A/c</b>					<b>0.0</b>	<b>1.7</b>	<b>132.8</b>	<b>36.1</b>	<b>68.6</b>	<b>188.7</b>
<b>7 Profit &amp; Loss A/c</b>					<b>752.4</b>	<b>513.8</b>	<b>828.5</b>	<b>1050.8</b>	<b>1182.1</b>	<b>871.8</b>
<b>SOURCES OF FUNDS</b>	<b>20929.0</b>	<b>21380.7</b>	<b>24721.2</b>	<b>26751.2</b>	<b>29102.6</b>	<b>31064.9</b>	<b>34645.5</b>	<b>37526.8</b>	<b>40790.7</b>	<b>44768.8</b>
<b>1 LIQUID FUNDS</b>	<b>7192.6</b>	<b>7658.8</b>	<b>8281.7</b>	<b>8613.5</b>	<b>8173.2</b>	<b>2677.6</b>	<b>3259.6</b>	<b>2503.4</b>	<b>4398.5</b>	<b>4324.6</b>
a. Cash Balance	149.9	462.8	382.7	274.2	287.2	305.4	177.2	278.2	473.8	514.2
Nepalese Notes & Coins	131.7	450.1	350.0	274.2	287.2	263.3	154.6	260.4	424.0	478.1
Foreign Currency	18.2	12.7	32.7	0.0	0.0	42.1	22.6	17.8	49.8	36.2
b. Bank Balance	1136.9	768.6	1770.0	1494.5	1262.2	1366.9	1372.4	1118.5	2574.8	3351.9
1. In Nepal Rastra Bank	1073.2	695.4	1130.0	1623.9	1412.0	1093.0	1269.5	959.3	2328.4	2604.8
Domestic Currency					1373.2	1109.6	1255.0	922.2	2180.2	2572.7
Foreign Currency					38.8	(16.6)	14.5	37.0	148.2	32.1
2. "A"Class Licensed Institution	11.0	36.3	40.0	33.0	2.5	78.6	40.8	42.3	80.1	383.0
Domestic Currency					2.5	78.6	38.8	42.0	78.6	369.1
Foreign Currency					0.0	0.0	2.0	0.3	1.5	13.8
3. Other Financial Ins.								0.0	0.0	0.0
4. In Foreign banks	52.7	36.9	600.0	(162.4)	(152.3)	195.3	62.1	117.0	166.2	364.1
c. Money at Call	5905.8	6427.4	6129.0	6844.8	6623.8	1005.3	1710.0	1106.7	1350.0	458.6
Domestic Currency					200.0	0.0	130.0	0.0	700.0	200.0
Foreign Currency					6423.8	1005.3	1580.0	1106.7	650.0	258.6
<b>2 INVESTMENTS</b>	<b>2224.3</b>	<b>2588.6</b>	<b>3980.0</b>	<b>2781.7</b>	<b>5469.7</b>	<b>5144.4</b>	<b>6454.8</b>	<b>7471.7</b>	<b>4212.3</b>	<b>4465.4</b>
a. Govt. Securities	2224.3	2588.6	3980.0	2781.7	5469.7	4577.7	6454.8	7471.7	4212.3	4465.4
b. NRB Bond						566.7		0.0	0.0	0.0
c. Govt. Non-Fin. Ins.								0.0	0.0	0.0
d. Other Non-Fin Ins.								0.0	0.0	0.0
e. Non Residents								0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>10.7</b>	<b>34.3</b>	<b>34.3</b>	<b>96.6</b>	<b>39.9</b>	<b>5746.1</b>	<b>5366.8</b>	<b>5280.3</b>	<b>4319.2</b>	<b>3829.8</b>
1. Non Residents					0.0	5746.1	5294.7	5190.8	4225.3	3750.9
2. Others					39.9		72.1	89.6	93.9	78.9
<b>4 LOANS &amp; ADVANCES</b>	<b>8836.6</b>	<b>9673.5</b>	<b>10894.2</b>	<b>13081.7</b>	<b>13245.0</b>	<b>15515.7</b>	<b>17672.0</b>	<b>19985.2</b>	<b>25292.1</b>	<b>28976.6</b>
a. Private Sector	8300.2	9321.0	10151.5	12315.5	12499.6	14911.1	16969.7	19985.2	25292.1	28976.6
b. Financial Institutions								0.0	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	0.0
<b>5 BILL PURCHED</b>	<b>340.3</b>	<b>0.0</b>	<b>180.0</b>	<b>0.0</b>	<b>345.9</b>	<b>252.6</b>	<b>169.5</b>	<b>248.7</b>	<b>285.3</b>	<b>147.2</b>
a. Domestic Bills Purchased					345.9	252.6	30.3	44.7	152.8	7.3
b. Foreign Bills Purchased	340.3	0.0	180.0	0.0			139.2	204.0	132.6	139.9
c. Import Bills & Imports								0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								0.0	0.0	0.0
b. Against Foreign Bills								0.0	0.0	0.0
<b>7 FIXED ASSETS</b>					<b>481.0</b>	<b>540.8</b>	<b>575.0</b>	<b>705.2</b>	<b>863.6</b>	<b>969.7</b>
<b>8 OTHER ASSETS</b>	<b>2324.5</b>	<b>1425.7</b>	<b>1351.0</b>	<b>2177.7</b>	<b>1035.8</b>	<b>1050.0</b>	<b>1009.9</b>	<b>1191.8</b>	<b>1238.6</b>	<b>1869.9</b>
a. Accrued Interests	115.5	313.4	313.5	661.9	701.4	688.2	415.3	407.4	408.8	573.8
Govt. Entp.	0.0	5.5	0.9	2.2		0.0	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	408.8	573.8
b. Staff Loans / Adv.						109.4	151.7	170.9	231.3	524.5
c. Sundry Debtors					58.8	27.1	33.2	24.1	27.5	60.3
d. Cash In Transit					0.0	0.0		0.4	0.0	0.0
e. Others	2209.0	1112.3	1037.5	1515.8	275.6	225.3	409.7	589.0	571.0	711.3
<b>9 Expenses not Written off</b>						<b>121.5</b>	<b>118.3</b>	<b>115.7</b>	<b>138.9</b>	<b>155.7</b>
<b>10 Non Banking Assets</b>					<b>57.9</b>	<b>16.2</b>	<b>19.6</b>	<b>24.8</b>	<b>42.3</b>	<b>29.9</b>
<b>11 Reconciliation Account</b>					<b>254.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>20929.0</b>	<b>21380.7</b>	<b>24721.2</b>	<b>26751.2</b>	<b>29102.6</b>	<b>31064.9</b>	<b>34645.5</b>	<b>37526.8</b>	<b>40790.7</b>	<b>44768.8</b>

Table No. 13

## Sources &amp; Uses of Fund of NEPAL SBI BANK LTD.

(Rs. In million)

	Mid-July									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>1 CAPITAL FUND</b>	<b>243.5</b>	<b>541.5</b>	<b>582.9</b>	<b>823.2</b>	<b>689.3</b>	<b>1119.8</b>	<b>989.9</b>	<b>1163.3</b>	<b>1414.6</b>	<b>2141.9</b>
a. Paid-up Capital	143.9	424.9	425.2	426.9	431.9	840.2	647.8	874.5	874.5	1653.6
b. Calls in Advance										0.0
c. Statutory Reserves	73.2	75.7	83.9	136.2	191.0	245.7	140.7	191.7	241.2	304.5
d. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0
e. Retained Earning		12.2	40.9	12.2	38.2	5.3	1.7	0.7	1.5	3.8
f. Others Reserves	26.4	28.7	32.9	247.9	22.4	22.4	192.4	88.6	287.1	169.7
g. Exchange Fluctuation Fund					5.8	6.2	7.3	7.8	10.2	10.2
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>264.2</b>	<b>65.8</b>	<b>0.0</b>	<b>67.4</b>	<b>0.0</b>	<b>1015.4</b>	<b>1827.5</b>	<b>927.5</b>	<b>308.2</b>
a. NRB	0.0	264.2	65.8	0.0	67.4	0.0		0.0	0.0	0.0
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0				20.0	0.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0			815.4	1607.5	727.5	108.2
d. Other Financial Ins.		0.0		0.0				0.0	0.0	0.0
e. Bonds and Securities							200.0	200.0	200.0	200.0
<b>3 DEPOSITS</b>	<b>6618.4</b>	<b>5572.2</b>	<b>6522.8</b>	<b>7232.1</b>	<b>8645.8</b>	<b>10852.7</b>	<b>11445.2</b>	<b>13715.4</b>	<b>27957.2</b>	<b>34896.3</b>
a. Current	2359.9	1086.7	1300.0	1712.6	1774.1	1375.4	1930.4	1738.1	2864.7	2861.9
Domestic					1724.2	1326.9	1884.3	1694.8	2671.9	2520.4
Foreign					49.9	48.5	46.1	43.3	192.9	341.5
b. Savings	1259.5	1274.7	1820.7	2024.2	2684.7	2832.7	3274.7	4171.2	5822.3	7348.8
Domestic					2601.0	2764.9	3175.6	4103.7	5751.6	7259.8
Foreign					83.7	67.8	99.1	67.5	70.7	89.0
c. Fixed	2929.4	3132.7	3337.6	3371.4	4086.4	6116.2	5517.3	6854.9	17438.4	22148.9
Domestic					4086.4	5970.4	5354.8	6834.8	7473.0	10408.5
Foreign					0.0	145.8	162.5	20.1	9965.4	11740.5
d. Call Deposits	0.0	26.3	0.0	0.0	0.0	449.0	624.7	828.8	1645.3	2413.5
e. Others	69.6	51.9	64.5	123.9	100.6	79.4	98.1	122.4	186.5	123.1
<b>4 Bills Payable</b>					<b>32.7</b>	<b>35.5</b>	<b>61.6</b>	<b>75.1</b>	<b>62.9</b>	<b>172.6</b>
<b>5 Other Liabilities</b>	<b>538.5</b>	<b>574.3</b>	<b>829.1</b>	<b>877.7</b>	<b>957.2</b>	<b>1263.1</b>	<b>1490.4</b>	<b>1547.9</b>	<b>1289.9</b>	<b>1461.8</b>
1. Sundry Creditors					11.4	86.1	311.2	109.0	95.3	199.8
2. Loan Loss Provision					397.3	613.6	589.2	616.2	474.9	464.2
3. Interest Suspense a/c					475.5	462.8	464.6	513.2	297.9	270.3
4. Others	538.5	574.3	829.1	877.7	73.0	100.6	125.4	309.4	421.8	527.5
<b>6 Reconciliation A/c</b>					<b>7.1</b>	<b>244.7</b>	<b>0.2</b>	<b>9.7</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>					<b>217.1</b>	<b>219.8</b>	<b>394.5</b>	<b>255.1</b>	<b>337.6</b>	<b>400.5</b>
<b>SOURCES OF FUNDS</b>	<b>7400.4</b>	<b>6952.2</b>	<b>8000.6</b>	<b>8933.0</b>	<b>10616.6</b>	<b>13735.6</b>	<b>15397.2</b>	<b>18594.0</b>	<b>31989.8</b>	<b>39381.3</b>
<b>1 LIQUID FUNDS</b>	<b>2348.2</b>	<b>1403.2</b>	<b>1331.6</b>	<b>775.0</b>	<b>459.6</b>	<b>894.5</b>	<b>1754.5</b>	<b>1651.6</b>	<b>1910.9</b>	<b>3549.4</b>
a. Cash Balance	148.5	166.6	269.6	161.2	143.7	269.7	287.5	314.7	659.0	815.7
Nepalese Notes & Coins	133.2	147.8	243.1	140.1	125.3	244.1	262.2	301.2	640.5	796.9
Foreign Currency	15.3	18.8	26.5	21.1	18.4	25.6	25.3	13.5	18.5	18.8
b. Bank Balance	1809.7	1236.6	1062.0	613.8	315.9	261.6	835.1	1032.9	1251.9	2733.8
1. In Nepal Rastra Bank	294.2	1177.5	892.3	578.3	390.1	629.9	556.7	403.8	444.1	1842.8
Domestic Currency					387.6	626.3	544.0	391.8	380.6	1777.3
Foreign Currency					2.5	3.6	12.7	12.0	63.5	65.5
2. "A"Class Licensed Institution	4.7	12.9	12.2	7.3	8.1	4.7	11.8	19.5	47.0	56.9
Domestic Currency					8.1	4.1	10.8	16.8	45.0	52.3
Foreign Currency						0.6	1.0	2.7	2.0	4.7
3. Other Financial Ins.								0.0	0.0	0.0
4. In Foreign banks	1510.8	46.2	157.5	28.2	(82.3)	(373.0)	266.6	609.6	760.8	834.0
c. Money at Call	390.0	0.0	0.0	0.0	0.0	363.2	631.9	304.0	0.0	0.0
Domestic Currency						215.0	350.0	0.0	0.0	0.0
Foreign Currency						148.2	281.9	304.0	0.0	0.0
<b>2 INVESTMENTS</b>	<b>364.7</b>	<b>503.2</b>	<b>1189.4</b>	<b>1871.5</b>	<b>2588.2</b>	<b>3680.4</b>	<b>2345.6</b>	<b>3093.6</b>	<b>3306.6</b>	<b>4313.3</b>
a. Govt. Securities	364.7	503.2	1189.4	1871.5	2470.0	3680.4	2345.6	3093.6	3306.6	3720.6
b. NRB Bond					118.2	0.0		0.0	0.0	592.7
c. Govt. Non-Fin. Ins.								0.0	0.0	0.0
d. Other Non-Fin Ins.								0.0	0.0	0.0
e. Non Residents								0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>8.9</b>	<b>17.9</b>	<b>17.9</b>	<b>17.9</b>	<b>19.5</b>	<b>19.5</b>	<b>31.9</b>	<b>53.3</b>	<b>9979.6</b>	<b>11941.8</b>
1. Non Residents					0.0	0.0	0.0	0.0	9946.7	11904.8
2. Others					19.5	19.5	31.9	53.3	32.9	37.0
<b>4 LOANS &amp; ADVANCES</b>	<b>4091.0</b>	<b>4528.6</b>	<b>4761.1</b>	<b>5490.9</b>	<b>6619.1</b>	<b>8059.6</b>	<b>9846.7</b>	<b>12574.9</b>	<b>15465.2</b>	<b>17887.2</b>
a. Private Sector	4002.7	4441.2	4711.1	5418.0	6576.1	7896.6	9464.4	12231.0	14871.1	17048.0
b. Financial Institutions							176.4	239.3	383.8	558.0
c. Government Organizations	88.3	87.4	50.0	72.9	43.0	163.0	205.9	104.5	210.3	281.2
<b>5 BILL PURCHED</b>	<b>85.3</b>	<b>65.3</b>	<b>5.0</b>	<b>61.6</b>	<b>146.1</b>	<b>190.8</b>	<b>218.4</b>	<b>167.7</b>	<b>146.8</b>	<b>136.2</b>
a. Domestic Bills Purchased					29.5	26.8	51.6	17.8	20.7	17.8
b. Foreign Bills Purchased	85.3	65.3	5.0	61.6	116.6	164.0	166.8	149.8	126.1	118.4
c. Import Bills & Imports								0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								0.0	0.0	0.0
b. Against Foreign Bills								0.0	0.0	0.0
<b>7 FIXED ASSETS</b>					<b>132.6</b>	<b>147.2</b>	<b>194.3</b>	<b>249.0</b>	<b>405.9</b>	<b>630.3</b>
<b>8 OTHER ASSETS</b>	<b>502.3</b>	<b>433.9</b>	<b>695.6</b>	<b>716.1</b>	<b>632.1</b>	<b>697.6</b>	<b>1000.5</b>	<b>802.9</b>	<b>774.2</b>	<b>920.1</b>
a. Accrued Interests	164.6	198.5	389.7	421.2	494.0	431.4	485.2	475.2	385.0	384.8
Govt. Entp.	0.0	2.3	0.5	0.4		0.0	0.0	20.0	35.2	62.6
Private Sector	164.6	196.2	389.2	420.8	494.0	431.4	485.2	455.1	349.8	322.1
b. Staff Loans / Adv.						46.5	53.4	57.8	87.5	123.8
c. Sundry Debtors					1.0	0.9	250.7	38.7	66.5	121.0
d. Cash In Transit					0.0	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	235.1	290.6
<b>9 Expenses not Written off</b>					<b>0.0</b>	<b>2.4</b>	<b>1.5</b>	<b>1.0</b>	<b>0.5</b>	<b>0.0</b>
<b>10 Non Banking Assets</b>					<b>19.4</b>	<b>43.6</b>	<b>3.8</b>	<b>0.0</b>	<b>0.0</b>	<b>2.9</b>
<b>11 Reconciliation Account</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>7400.4</b>	<b>6952.2</b>	<b>8000.6</b>	<b>8933.0</b>	<b>10616.6</b>	<b>13735.6</b>	<b>15397.2</b>	<b>18594.0</b>	<b>31989.8</b>	<b>39381.3</b>



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

(Rs. In million)

	Mid-July									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>1 CAPITAL FUND</b>	<b>299.7</b>	<b>595.6</b>	<b>622.6</b>	<b>1038.7</b>	<b>1038.1</b>	<b>234.6</b>	<b>(1562.4)</b>	<b>(2783.4)</b>	<b>(1045.9)</b>	<b>1112.2</b>
a. Paid-up Capital	119.1	238.1	359.9	359.9	719.9	719.9	719.9	744.1	1860.3	1860.3
b. Calls in Advance										0.0
c. Statutory Reserves	137.9	178.2	190.9	205.2	201.7	201.7	201.7	201.7	320.9	752.6
d. Share Premium					3.5	3.5	3.5	3.5	35.9	35.9
e. Retained Earning		145.8	0.0	145.8	0.0	(803.7)	(2605.4)	(3850.6)	(3386.8)	(1664.8)
f. Others Reserves	42.7	33.5	71.8	327.8	72.0	72.0	72.0	72.0	72.0	72.1
g. Exchange Fluctuation Fund					41.0	41.2	45.9	46.0	51.8	56.2
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>152.5</b>	<b>68.3</b>	<b>67.2</b>	<b>0.0</b>	<b>71.0</b>	<b>230.0</b>	<b>30.0</b>	<b>0.0</b>	<b>0.0</b>
a. NRB	0.0	152.5	8.3	30.0	0.0	71.0	230.0	30.0	0.0	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	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	0.0
d. Other Financial Ins.		0.0	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
<b>3 DEPOSITS</b>	<b>8578.8</b>	<b>9514.0</b>	<b>10548.0</b>	<b>12747.3</b>	<b>12125.5</b>	<b>13014.8</b>	<b>9464.0</b>	<b>10883.7</b>	<b>9995.6</b>	<b>10052.5</b>
a. Current	634.1	864.5	884.2	1137.0	1077.6	1117.5	872.5	1147.1	1082.3	1265.2
Domestic					950.9	1032.0	822.8	972.2	981.0	1090.2
Foreign					126.7	85.5	49.7	174.8	101.3	175.1
b. Savings	1694.9	2086.9	2913.6	4225.9	5475.2	7414.8	5582.9	6867.2	7099.3	5889.8
Domestic					5454.3	7390.2	5562.1	6835.5	7053.4	5860.2
Foreign					20.9	24.6	20.8	31.7	45.9	29.6
c. Fixed	5236.8	5453.6	5031.6	4875.7	3536.6	2867.0	1578.1	1166.7	813.2	1357.3
Domestic					3444.8	2848.2	1575.4	1166.7	812.4	1356.6
Foreign					91.8	18.8	2.7	0.0	0.8	0.7
d. Call Deposits	682.1	766.0	1439.8	2208.8	1770.4	1363.6	1155.7	1489.0	808.1	1307.9
e. Others	330.9	343.0	278.8	299.9	265.7	251.9	274.8	213.7	192.7	232.2
<b>4 Bills Payable</b>					<b>(94.9)</b>	<b>(252.1)</b>	<b>22.7</b>	<b>29.4</b>	<b>27.5</b>	<b>15.4</b>
<b>5 Other Liabilities</b>	<b>1452.2</b>	<b>1737.0</b>	<b>1690.3</b>	<b>2043.4</b>	<b>2499.2</b>	<b>3292.7</b>	<b>5571.0</b>	<b>6357.5</b>	<b>5436.1</b>	<b>3509.3</b>
1. Sundry Creditors					114.4	162.4	161.1	1507.7	1166.0	92.0
2. Loan Loss Provision					1184.5	1691.9	3633.7	3301.4	2376.3	1533.2
3. Interest Suspense a/c					702.6	984.6	1249.8	843.2	1002.1	639.5
4. Others	1452.2	1737.0	1690.3	2043.4	497.8	453.8	526.4	705.2	891.6	1244.6
<b>6 Reconciliation A/c</b>					<b>(104.1)</b>	<b>(96.2)</b>	<b>(19.9)</b>	<b>382.7</b>	<b>422.4</b>	<b>5.2</b>
<b>7 Profit &amp; Loss A/c</b>					<b>76.1</b>	<b>457.0</b>	<b>576.9</b>	<b>684.3</b>	<b>1994.2</b>	<b>1327.7</b>
<b>SOURCES OF FUNDS</b>	<b>10330.7</b>	<b>11999.1</b>	<b>12929.2</b>	<b>15896.6</b>	<b>15540.0</b>	<b>16721.8</b>	<b>14282.3</b>	<b>15584.2</b>	<b>16829.9</b>	<b>16022.3</b>
<b>1 LIQUID FUNDS</b>	<b>1810.1</b>	<b>1836.7</b>	<b>891.8</b>	<b>1488.8</b>	<b>1493.2</b>	<b>1764.7</b>	<b>1195.3</b>	<b>1962.2</b>	<b>2971.4</b>	<b>2049.2</b>
a. Cash Balance	242.8	362.8	309.8	350.7	300.9	354.5	391.7	612.0	459.4	422.0
Nepalese Notes & Coins	221.5	334.2	267.4	319.7	279.4	333.3	371.0	602.0	448.4	402.2
Foreign Currency	21.3	28.6	42.4	31.0	21.5	21.2	20.7	10.1	11.0	19.8
b. Bank Balance	756.1	1395.6	582.0	1056.2	1054.4	1292.8	771.1	1350.1	2112.0	1627.2
1. In Nepal Rastra Bank	634.1	1170.7	511.0	800.3	747.7	1110.4	613.2	1005.8	1869.8	1423.3
Domestic Currency					735.5	1009.1	599.1	996.5	1766.2	1416.3
Foreign Currency					12.2	101.3	14.1	9.3	103.6	7.0
2. "A"Class Licensed Institution	22.2	20.9	15.1	33.2	21.4	11.3	21.5	61.2	33.6	45.8
Domestic Currency					20.2	10.9	21.2	60.8	33.4	45.0
Foreign Currency					1.2	0.4	0.3	0.4	0.2	0.8
3. Other Financial Ins.								0.0	0.0	0.0
4. In Foreign banks	99.8	204.0	55.9	222.7	285.3	171.1	136.4	283.1	208.6	158.2
c. Money at Call	811.2	78.3	0.0	81.9	137.9	117.4	32.5	0.0	400.0	0.0
Domestic Currency					0.0	30.0	32.5	0.0	400.0	0.0
Foreign Currency					137.9	87.4	0.0	0.0	0.0	0.0
<b>2 INVESTMENTS</b>	<b>262.5</b>	<b>891.0</b>	<b>2040.4</b>	<b>2578.9</b>	<b>2212.5</b>	<b>2525.3</b>	<b>826.8</b>	<b>1221.8</b>	<b>1715.8</b>	<b>1879.2</b>
a. Govt. Securities	262.5	891.0	2040.4	2578.9	2212.5	2525.3	826.8	1221.8	1715.8	1521.8
b. NRB Bond								0.0	0.0	357.4
c. Govt. Non-Fin. Ins.								0.0	0.0	0.0
d. Other Non-Fin. Ins.								0.0	0.0	0.0
e. Non Residents								0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>15.0</b>	<b>138.4</b>	<b>236.3</b>	<b>38.4</b>	<b>62.8</b>	<b>64.8</b>	<b>182.2</b>	<b>194.2</b>	<b>130.1</b>	<b>268.6</b>
1. Non Residents								102.4	136.4	78.0
2. Others					62.8	64.8	79.8	57.8	52.1	184.7
<b>4 LOANS &amp; ADVANCES</b>	<b>7022.3</b>	<b>7969.1</b>	<b>8362.9</b>	<b>9995.6</b>	<b>8739.8</b>	<b>9010.7</b>	<b>8302.8</b>	<b>8420.0</b>	<b>8507.9</b>	<b>8860.1</b>
a. Private Sector	6703.4	7708.4	8079.9	9662.1	8681.8	8852.1	7862.6	8104.5	8125.7	8480.3
b. Financial Institutions							381.6	228.0	272.1	262.4
c. Government Organizations	318.9	260.7	283.0	333.5	58.0	158.6	58.6	87.6	110.1	117.4
<b>5 BILL PURCHASED</b>	<b>325.1</b>	<b>245.4</b>	<b>129.0</b>	<b>258.0</b>	<b>984.5</b>	<b>895.2</b>	<b>856.3</b>	<b>1049.7</b>	<b>622.7</b>	<b>259.0</b>
a. Domestic Bills Purchased					18.9	8.4	10.5	23.1	215.0	35.9
b. Foreign Bills Purchased	325.1	245.4	129.0	258.0	128.2	144.2	101.0	107.6	81.7	100.0
c. Import Bills & Imports					837.4	742.6	744.8	918.9	326.0	123.1
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>7.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								0.0	0.0	0.0
b. Against Foreign Bills	0.0	7.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>7 FIXED ASSETS</b>					<b>199.4</b>	<b>172.1</b>	<b>141.2</b>	<b>147.7</b>	<b>139.2</b>	<b>155.3</b>
<b>8 OTHER ASSETS</b>	<b>895.7</b>	<b>910.9</b>	<b>1268.8</b>	<b>1536.9</b>	<b>1509.1</b>	<b>1793.4</b>	<b>2326.6</b>	<b>2215.3</b>	<b>2464.5</b>	<b>2312.5</b>
a. Accrued Interests	91.9	124.2	160.8	300.9	364.7	984.5	1249.8	843.8	1002.1	651.5
Govt. Entp.	0.0	0.0	0.8	3.1		7.7	15.0	16.0	0.0	0.0
Private Sector	91.9	124.2	160.0	297.8	364.7	976.8	1234.8	827.8	1002.1	651.5
b. Staff Loans / Adv.						71.4	93.4	125.3	142.1	211.5
c. Sundry Debtors					21.0	21.1	12.9	39.8	18.4	19.8
d. Cash In Transit					0.0	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	1301.8	1429.7
<b>9 Expenses not Written off</b>					<b>10.6</b>	<b>10.7</b>	<b>6.8</b>	<b>6.2</b>	<b>6.9</b>	<b>2.9</b>
<b>10 Non Banking Assets</b>					<b>328.1</b>	<b>484.9</b>	<b>444.3</b>	<b>367.2</b>	<b>271.4</b>	<b>235.4</b>
<b>11 Reconciliation Account</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>10330.7</b>	<b>11999.1</b>	<b>12929.2</b>	<b>15896.6</b>	<b>15540.0</b>	<b>16721.8</b>	<b>14282.3</b>	<b>15584.2</b>	<b>16829.9</b>	<b>16022.3</b>



Table No. 15

## Sources &amp; Uses of Fund of EVEREST BANK LTD.

(Rs. In million)

	Mid-July									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>1 CAPITAL FUND</b>	<b>249.4</b>	<b>497.8</b>	<b>587.1</b>	<b>665.8</b>	<b>980.3</b>	<b>832.5</b>	<b>963.6</b>	<b>1601.5</b>	<b>2066.5</b>	<b>2203.6</b>
a. Paid-up Capital	197.0	399.3	455.0	455.0	755.0	518.0	518.0	831.4	838.8	1030.5
b. Calls in Advance										0.0
c. Statutory Reserves	13.4	27.3	44.9	64.5	93.2	127.3	180.8	232.8	447.9	450.8
d. Share Premium					6.4	6.4	6.4	206.4	206.4	14.8
e. Retained Earning		62.5	72.9	62.5	46.9	70.5	108.6	130.5	83.8	82.4
f. Others Reserves	39.0	8.7	14.3	83.8	63.0	94.5	133.1	183.3	467.5	603.0
g. Exchange Fluctuation Fund					15.8	15.8	16.7	17.0	22.0	22.0
<b>2 BORROWINGS</b>	<b>80.0</b>	<b>310.3</b>	<b>83.2</b>	<b>433.3</b>	<b>0.0</b>	<b>300.0</b>	<b>300.0</b>	<b>300.0</b>	<b>612.0</b>	<b>704.6</b>
a. NRB	0.0	81.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	404.6
b. "A"Class Licensed Institution	80.0	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	228.5	83.2	433.3	0.0	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	312.0	0.0
e. Bonds and Securities								300.0	300.0	300.0
<b>3 DEPOSITS</b>	<b>4574.5</b>	<b>5461.1</b>	<b>6694.9</b>	<b>8064.0</b>	<b>10097.8</b>	<b>13802.5</b>	<b>19097.7</b>	<b>23976.3</b>	<b>33322.9</b>	<b>36932.3</b>
a. Current	399.7	489.6	562.4	719.8	1025.2	1155.2	2620.0	2492.3	4859.9	4173.3
Domestic					997.8	1128.5	2585.2	2443.0	4840.1	4074.3
Foreign					27.4	26.7	34.8	49.3	19.8	99.1
b. Savings	1384.1	1733.3	2758.0	3730.7	4806.9	6929.2	9018.0	11883.9	14782.3	13360.0
Domestic					4767.5	6815.0	8887.7	11724.2	14623.8	13217.7
Foreign					39.4	114.2	130.3	159.7	158.5	142.3
c. Fixed	2470.2	2694.6	2803.4	2914.1	3444.5	4298.2	5658.7	6598.0	7094.7	10440.3
Domestic					3418.0	3758.1	5368.4	6406.0	6630.4	9873.9
Foreign					26.5	540.1	290.3	192.0	464.2	566.4
d. Call Deposits	225.6	439.4	428.0	565.6	704.4	1293.3	1578.9	2780.6	6294.0	8412.8
e. Others	94.9	104.2	143.1	133.8	116.8	126.6	222.1	221.4	292.0	545.9
<b>4 Bills Payable</b>					<b>17.6</b>	<b>11.1</b>	<b>26.8</b>	<b>49.4</b>	<b>148.7</b>	<b>145.5</b>
<b>5 Other Liabilities</b>	<b>336.3</b>	<b>505.0</b>	<b>895.0</b>	<b>804.1</b>	<b>782.1</b>	<b>1176.5</b>	<b>1398.8</b>	<b>1491.5</b>	<b>1213.6</b>	<b>1222.1</b>
1. Sundry Creditors					231.9	29.4	44.5	78.7	93.0	77.6
2. Loan Loss Provision					317.7	356.1	418.6	497.3	584.9	600.0
3. Interest Suspense a/c					57.8	61.6	83.1	92.2	81.1	68.6
4. Others	336.3	505.0	895.0	804.1	174.7	729.4	852.6	823.2	454.6	475.9
<b>6 Reconciliation A/c</b>					<b>2915.4</b>	<b>211.4</b>	<b>1247.8</b>	<b>424.4</b>	<b>12.6</b>	<b>13.1</b>
<b>7 Profit &amp; Loss A/c</b>					<b>275.8</b>	<b>380.5</b>	<b>300.6</b>	<b>722.8</b>	<b>624.1</b>	<b>831.8</b>
<b>SOURCES OF FUNDS</b>	<b>5240.2</b>	<b>6774.2</b>	<b>8260.2</b>	<b>9967.2</b>	<b>15069.0</b>	<b>16714.5</b>	<b>23335.3</b>	<b>28565.9</b>	<b>38000.3</b>	<b>42053.0</b>
<b>1 LIQUID FUNDS</b>	<b>824.1</b>	<b>809.2</b>	<b>1156.1</b>	<b>869.7</b>	<b>1624.2</b>	<b>1619.6</b>	<b>3329.7</b>	<b>3198.4</b>	<b>6164.4</b>	<b>7818.8</b>
a. Cash Balance	108.0	169.9	136.6	128.7	192.6	259.4	535.0	823.0	944.7	1091.5
Nepalese Notes & Coins	92.9	146.3	109.8	117.8	180.6	246.1	512.3	809.2	927.3	1072.6
Foreign Currency	15.1	23.6	26.8	10.9	12.0	13.3	22.7	13.8	17.4	18.9
b. Bank Balance	716.1	502.3	982.0	508.9	861.6	1360.2	2794.7	2029.4	5219.7	6727.3
1. In Nepal Rastra Bank	385.6	357.7	724.8	441.9	774.5	1139.5	1846.8	1080.9	4787.2	5625.1
Domestic Currency					757.1	1136.5	1841.7	1063.2	4342.3	5606.0
Foreign Currency					17.4	3.0	5.1	17.7	444.9	19.1
2. "A"Class Licensed Institution	2.3	3.1	5.9	4.2	13.4	6.1	36.3	47.8	26.0	118.1
Domestic Currency					12.5	6.1	32.6	38.0	24.0	116.0
Foreign Currency					0.9	0.0	3.7	9.8	2.0	2.1
3. Other Financial Ins.					0.0	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	406.5	984.1
c. Money at Call	0.0	137.0	37.5	232.1	570.0	0.0	0.0	346.0	0.0	0.0
Domestic Currency					570.0	0.0	0.0	0.0	0.0	0.0
Foreign Currency					0.0	0.0	0.0	346.0	0.0	0.0
<b>2 INVESTMENTS</b>	<b>823.0</b>	<b>1538.9</b>	<b>1599.4</b>	<b>2466.4</b>	<b>2100.3</b>	<b>3548.6</b>	<b>4704.6</b>	<b>4906.5</b>	<b>5146.0</b>	<b>4354.4</b>
a. Govt. Securities	823.0	1538.9	1599.4	2466.4	2100.3	3548.6	4704.6	4906.5	5146.0	4354.4
b. NRB Bond								0.0	0.0	0.0
c. Govt. Non-Fin. Ins.								0.0	0.0	0.0
d. Other Non-Fin Ins.								0.0	0.0	0.0
e. Non Residents								0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>3.7</b>	<b>89.7</b>	<b>17.1</b>	<b>17.1</b>	<b>19.4</b>	<b>652.7</b>	<b>280.5</b>	<b>154.6</b>	<b>804.0</b>	<b>655.6</b>
1. Non Residents						646.2	274.0	138.4	702.0	291.7
2. Others					19.4	6.5	6.5	16.2	102.0	363.8
<b>4 LOANS &amp; ADVANCES</b>	<b>2963.7</b>	<b>3969.6</b>	<b>5030.9</b>	<b>6116.6</b>	<b>7914.4</b>	<b>10124.2</b>	<b>14059.2</b>	<b>18814.3</b>	<b>24366.2</b>	<b>28129.7</b>
a. Private Sector	2963.7	3969.6	4970.9	6047.4	7914.4	9630.6	13027.4	17718.2	22025.8	24002.0
b. Financial Institutions							388.9	572.9	1632.9	3063.0
c. Government Organizations	0.0	0.0	60.0	69.2	0.0	493.6	642.9	523.2	707.5	1064.6
<b>5 BILL PURCHED</b>					<b>29.7</b>	<b>30.7</b>	<b>40.8</b>	<b>22.1</b>	<b>103.4</b>	<b>26.7</b>
a. Domestic Bills Purchased					16.4	21.7	28.8	16.3	99.9	18.5
b. Foreign Bills Purchased					13.3	9.0	12.0	5.8	3.5	8.2
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								0.0	0.0	0.0
b. Against Foreign Bills								0.0	0.0	0.0
<b>7 FIXED ASSETS</b>					<b>133.7</b>	<b>152.0</b>	<b>170.3</b>	<b>314.9</b>	<b>427.2</b>	<b>463.1</b>
<b>8 OTHER ASSETS</b>	<b>582.8</b>	<b>353.7</b>	<b>438.0</b>	<b>482.9</b>	<b>449.9</b>	<b>576.9</b>	<b>750.2</b>	<b>1155.0</b>	<b>989.1</b>	<b>604.8</b>
a. Accrued Interests	94.3	99.8	147.6	176.6	180.6	110.2	72.2	127.5	140.5	108.1
Govt. Entp.	0.0	0.0	0.9	0.2		0.0	0.5	35.3	23.6	0.0
Private Sector	94.3	99.8	146.7	176.4	180.6	110.2	71.7	92.2	116.9	108.1
b. Staff Loans / Adv.						72.8	102.6	156.6	306.0	424.8
c. Sundry Debtors					20.9	9.7	56.9	168.7	75.3	17.4
d. Cash In Transit					3.3	0.0	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	467.4	54.4
<b>9 Expenses not Written off</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>10 Non Banking Assets</b>					<b>48.7</b>	<b>9.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>11 Reconciliation Account</b>					<b>2748.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>5240.2</b>	<b>6774.2</b>	<b>8260.2</b>	<b>9967.2</b>	<b>15069.0</b>	<b>16714.5</b>	<b>23335.3</b>	<b>28565.9</b>	<b>38000.3</b>	<b>42053.0</b>

Table No. 16

## Sources &amp; Uses of Fund of BANK OF KATHMANDU LTD.

(Rs. In million)

	Mid-July									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>1 CAPITAL FUND</b>	<b>259.8</b>	<b>510.7</b>	<b>520.2</b>	<b>734.6</b>	<b>650.8</b>	<b>720.7</b>	<b>840.2</b>	<b>982.0</b>	<b>1342.1</b>	<b>1741.6</b>
a. Paid-up Capital	233.6	463.6	463.6	463.6	463.6	463.6	603.1	603.1	844.4	1182.2
b. Calls in Advance										0.0
c. Statutory Reserves	20.1	33.1	35.0	51.4	76.9	104.8	145.3	197.8	270.1	362.4
d. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0
e. Retained Earning		5.5	12.9	51.9	6.5	1.0	8.3	6.7	22.2	34.7
f. Others Reserves	6.1	8.5	8.7	167.7	92.9	139.2	68.9	174.4	205.4	136.4
g. Exchange Fluctuation Fund					10.9	12.1	14.6	0.0	0.0	25.9
<b>2 BORROWINGS</b>	<b>100.0</b>	<b>0.0</b>	<b>498.2</b>	<b>912.2</b>	<b>6.0</b>	<b>753.2</b>	<b>930.0</b>	<b>300.0</b>	<b>300.0</b>	<b>500.0</b>
a. NRB	0.0	0.0	107.0	8.0	6.0	0.0	360.0	0.0	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	100.0	300.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.		0.0	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	200.0
<b>3 DEPOSITS</b>	<b>5724.1</b>	<b>5735.9</b>	<b>6169.6</b>	<b>7741.6</b>	<b>8942.8</b>	<b>10429.3</b>	<b>12358.6</b>	<b>15832.7</b>	<b>18083.9</b>	<b>20315.8</b>
a. Current	681.5	789.6	935.7	997.9	1302.6	1409.2	1661.8	2092.3	2294.4	2747.3
Domestic					1135.7	1218.8	1490.7	1908.9	2097.9	2217.2
Foreign					166.9	190.4	171.1	183.4	196.5	530.1
b. Savings	1848.9	1862.6	2267.3	2873.8	3447.5	4582.0	5526.8	6595.2	7260.3	6723.2
Domestic					3244.5	4297.3	5298.3	6330.3	7032.4	6493.8
Foreign					203.0	284.7	228.5	264.9	227.9	229.4
c. Fixed	1948.5	1958.8	1991.1	2279.7	2878.9	2709.8	3037.2	3703.1	4474.6	6383.6
Domestic					2194.2	1940.1	2216.5	3025.2	3587.7	5890.2
Foreign					684.7	769.7	820.7	677.9	886.9	493.4
d. Call Deposits	1050.1	995.1	854.7	1450.7	1162.1	1618.6	1966.5	3198.1	3823.4	4093.9
e. Others	195.1	129.8	120.8	139.5	151.7	109.7	166.3	244.0	231.2	367.8
<b>4 Bills Payable</b>					<b>19.2</b>	<b>11.0</b>	<b>9.3</b>	<b>34.2</b>	<b>34.6</b>	<b>37.9</b>
<b>5 Other Liabilities</b>	<b>444.9</b>	<b>567.7</b>	<b>777.6</b>	<b>574.6</b>	<b>398.4</b>	<b>415.9</b>	<b>580.9</b>	<b>642.6</b>	<b>522.9</b>	<b>953.9</b>
1. Sundry Creditors					(12.8)	69.1	46.4	43.5	63.9	45.3
2. Loan Loss Provision					269.7	236.2	286.5	279.0	297.5	387.1
3. Interest Suspense a/c					27.8	24.0	14.7	14.8	11.9	12.0
4. Others	444.9	567.7	777.6	574.6	113.7	86.6	233.3	305.3	149.6	509.5
<b>6 Reconciliation A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>					<b>228.8</b>	<b>330.7</b>	<b>278.5</b>	<b>367.6</b>	<b>725.8</b>	<b>509.6</b>
<b>SOURCES OF FUNDS</b>	<b>6528.8</b>	<b>6814.3</b>	<b>7965.6</b>	<b>9963.0</b>	<b>10246.0</b>	<b>12660.8</b>	<b>14997.5</b>	<b>18159.1</b>	<b>21009.3</b>	<b>24058.8</b>
<b>1 LIQUID FUNDS</b>	<b>1529.9</b>	<b>810.7</b>	<b>692.7</b>	<b>1150.0</b>	<b>1428.3</b>	<b>1945.6</b>	<b>1560.9</b>	<b>1513.1</b>	<b>2421.5</b>	<b>2724.4</b>
a. Cash Balance	171.2	193.1	157.4	139.2	161.5	184.0	219.0	536.7	565.1	455.2
Nepalese Notes & Coins	157.1	178.0	133.0	111.1	150.6	171.2	198.0	524.3	541.4	449.9
Foreign Currency	14.1	15.1	24.4	28.1	10.9	12.8	21.0	12.4	23.7	5.3
b. Bank Balance	972.3	490.2	527.8	655.7	579.0	544.7	1082.6	903.7	1603.9	1337.2
1. In Nepal Rastra Bank	399.9	298.2	362.4	447.4	417.9	349.3	883.5	606.1	1323.8	687.6
Domestic Currency					386.7	336.7	877.1	592.5	1240.6	663.9
Foreign Currency					31.2	12.6	6.4	13.6	83.2	23.7
2. "A"Class Licensed Institution	11.3	59.3	19.9	26.1	29.3	21.3	42.3	85.6	136.0	395.7
Domestic Currency					24.3	20.7	41.2	85.1	135.3	394.9
Foreign Currency					5.0	0.6	1.1	0.5	0.7	0.8
3. Other Financial Ins.					0.0	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	144.1	253.9
c. Money at Call	386.4	127.4	7.5	355.1	687.8	1216.9	259.3	72.7	252.5	932.0
Domestic Currency					0.0	0.0		6.9	0.0	0.0
Foreign Currency					687.8	1216.9	259.3	65.8	252.5	932.0
<b>2 INVESTMENTS</b>	<b>300.8</b>	<b>542.7</b>	<b>1510.8</b>	<b>2371.8</b>	<b>2216.5</b>	<b>2654.8</b>	<b>2332.0</b>	<b>2113.2</b>	<b>1745.0</b>	<b>2954.9</b>
a. Govt. Securities	300.8	542.7	1510.8	2371.8	2146.6	2654.8	2332.0	2113.2	1745.0	2954.9
b. NRB Bond								0.0	0.0	0.0
c. Govt. Non-Fin. Ins.								0.0	0.0	0.0
d. Other Non-Fin Ins.								0.0	0.0	0.0
e. Non Residents					69.9	0.0	0.0	0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>24.6</b>	<b>88.0</b>	<b>108.0</b>	<b>22.8</b>	<b>19.2</b>	<b>93.6</b>	<b>663.2</b>	<b>1090.8</b>	<b>1029.4</b>	<b>314.3</b>
1. Non Residents								0.0	0.0	226.2
2. Others					19.2	93.6	663.2	1090.8	1029.4	88.1
<b>4 LOANS &amp; ADVANCES</b>	<b>4275.3</b>	<b>4840.1</b>	<b>4913.3</b>	<b>6049.7</b>	<b>6166.9</b>	<b>7525.2</b>	<b>9663.6</b>	<b>12692.9</b>	<b>14894.7</b>	<b>16847.1</b>
a. Private Sector	4275.3	4751.7	4913.3	6049.7	6166.9	7443.3	9370.9	12692.9	14894.7	16350.3
b. Financial Institutions								0.0	0.0	346.9
c. Government Organizations	0.0	88.4	0.0	0.0	0.0	81.9	292.7	0.0	0.0	149.9
<b>5 BILL PURCHASED</b>	<b>51.8</b>	<b>137.5</b>	<b>27.7</b>	<b>25.0</b>	<b>82.3</b>	<b>17.6</b>	<b>31.1</b>	<b>46.4</b>	<b>35.0</b>	<b>197.2</b>
a. Domestic Bills Purchased					19.5	9.7	21.3	14.0	16.1	15.6
b. Foreign Bills Purchased	51.8	137.5	27.7	25.0	15.0	6.0		28.7	13.0	20.9
c. Import Bills & Imports					47.8	1.9	9.8	3.7	5.9	160.7
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>15.2</b>	<b>30.2</b>	<b>29.3</b>	<b>43.4</b>	<b>27.4</b>	<b>8.5</b>	<b>15.9</b>	<b>0.0</b>
a. Against Domestic Bills								8.5	15.9	0.0
b. Against Foreign Bills	0.0	0.0	15.2	30.2	29.3	43.4	27.4	0.0	0.0	0.0
<b>7 FIXED ASSETS</b>	<b>346.4</b>	<b>395.3</b>	<b>697.9</b>	<b>313.5</b>	<b>53.7</b>	<b>104.3</b>	<b>489.3</b>	<b>553.0</b>	<b>697.4</b>	<b>820.8</b>
<b>8 OTHER ASSETS</b>										
a. Accrued Interests	(5.5)	12.4	41.1	31.4	23.6	58.0	56.6	38.3	35.5	41.2
Govt. Entp.	0.0	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	35.5	41.2
b. Staff Loans / Adv.						0.0	29.9	32.3	44.2	56.0
c. Sundry Debtors					17.4	26.0	126.7	7.9	48.3	44.2
d. Cash In Transit					0.0	0.0	0.0	20.5	0.0	3.6
e. Others	351.9	382.9	656.8	282.1	12.7	20.3	13.2	17.3	42.4	55.1
<b>9 Expenses not Written off</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>24.4</b>	<b>0.0</b>	<b>0.0</b>
<b>10 Non Banking Assets</b>					<b>24.0</b>	<b>7.3</b>	<b>3.6</b>	<b>0.5</b>	<b>0.0</b>	<b>0.0</b>
<b>11 Reconciliation Account</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>6528.8</b>	<b>6814.3</b>	<b>7965.6</b>	<b>9963.0</b>	<b>10246.0</b>	<b>12660.8</b>	<b>14997.5</b>	<b>18159.1</b>	<b>21009.3</b>	<b>24058.8</b>

Table No. 17

## Sources &amp; Uses of Fund of NEPAL CREDIT &amp; COMMERCE BANK LTD.

(Rs. In million)

	Mid-July									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>1 CAPITAL FUND</b>	<b>364.2</b>	<b>380.8</b>	<b>510.7</b>	<b>941.3</b>	<b>725.5</b>	<b>260.7</b>	<b>(308.3)</b>	<b>200.7</b>	<b>684.7</b>	<b>1099.0</b>
a. Paid-up Capital	350.0	350.0	490.0	595.0	693.6	698.4	699.1	1399.6	1399.6	1399.7
b. Calls in Advance										0.0
c. Statutory Reserves	9.8	13.4	13.4	29.8	30.5	30.5	30.5	30.5	130.2	213.3
d. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0
e. Retained Earning		0.0	0.0	113.6	0.0	(468.2)	(1063.2)	(1265.2)	(871.0)	(539.9)
f. Others Reserves	4.4	17.4	7.3	202.9	0.0	0.0	25.3	35.8	25.9	25.0
g. Exchange Fluctuation Fund					1.4	0.0	0.0	0.0	0.0	0.9
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>19.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>206.9</b>
a. NRB	0.0	0.0	19.7	0.0	0.0	0.0	0.0	0.0	0.0	206.9
b. "A"Class Licensed Institution	0.0	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	0.0
d. Other Financial Ins.		0.0	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
<b>3 DEPOSITS</b>	<b>3772.7</b>	<b>3709.0</b>	<b>4294.1</b>	<b>5959.6</b>	<b>6630.1</b>	<b>6619.5</b>	<b>6500.3</b>	<b>7320.2</b>	<b>9137.0</b>	<b>10824.7</b>
a. Current	261.2	362.4	252.3	452.5	380.3	372.6	451.4	440.8	593.5	565.4
Domestic					374.3	361.4	440.7	427.6	587.9	552.9
Foreign					6.0	11.2	10.7	13.2	5.6	12.5
b. Savings	600.6	798.3	1024.6	1919.8	2626.1	3370.3	3317.3	4557.3	5457.7	4933.3
Domestic					2572.1	3300.0	3260.5	4468.7	5380.6	4855.3
Foreign					54.0	70.3	56.8	88.6	77.1	78.0
c. Fixed	2710.2	2421.5	2613.0	2659.5	2676.5	1922.9	1736.6	508.5	1145.5	1902.3
Domestic					2675.2	1922.9	1735.7	508.5	1145.5	1902.3
Foreign					1.3	0.0	0.9	0.0	0.0	0.0
d. Call Deposits	106.7	61.0	350.0	839.5	819.6	838.4	900.4	1718.5	1822.9	3281.9
e. Others	94.0	65.8	54.2	88.3	127.6	115.3	94.6	95.1	117.4	141.8
<b>4 Bills Payable</b>					<b>5.8</b>	<b>63.6</b>	<b>14.5</b>	<b>110.2</b>	<b>15.4</b>	<b>30.7</b>
<b>5 Other Liabilities</b>	<b>466.4</b>	<b>928.0</b>	<b>811.8</b>	<b>715.3</b>	<b>1220.5</b>	<b>1651.0</b>	<b>2568.4</b>	<b>1988.6</b>	<b>1409.3</b>	<b>1824.2</b>
1. Sundry Creditors					25.8	29.2	18.4	35.9	284.3	605.4
2. Loan Loss Provision					584.9	684.7	1406.9	861.4	325.5	332.2
3. Interest Suspense a/c					504.9	754.0	902.7	621.7	218.4	154.8
4. Others	466.4	928.0	811.8	715.3	104.9	183.1	240.4	469.6	581.1	731.8
<b>6 Reconciliation A/c</b>					<b>0.1</b>	<b>14.8</b>	<b>41.8</b>	<b>60.6</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>					<b>98.3</b>	<b>31.2</b>		<b>495.6</b>	<b>410.6</b>	<b>457.0</b>
<b>SOURCES OF FUNDS</b>	<b>4603.3</b>	<b>5017.8</b>	<b>5636.3</b>	<b>7616.2</b>	<b>8680.3</b>	<b>8640.8</b>	<b>8816.7</b>	<b>10175.9</b>	<b>11657.0</b>	<b>14442.5</b>
<b>1 LIQUID FUNDS</b>	<b>940.3</b>	<b>809.7</b>	<b>793.3</b>	<b>1024.9</b>	<b>710.6</b>	<b>805.1</b>	<b>832.4</b>	<b>1632.2</b>	<b>1373.4</b>	<b>2356.3</b>
a. Cash Balance	113.0	167.5	246.4	209.7	151.4	230.6	265.8	592.6	342.7	517.7
Nepalese Notes & Coins	93.5	149.0	192.4	183.0	140.5	219.8	256.8	580.3	321.0	509.8
Foreign Currency	19.5	18.5	54.0	26.7	10.9	10.8	9.0	12.3	21.7	7.9
b. Bank Balance	357.5	378.5	433.9	760.8	511.3	553.4	490.9	885.2	844.3	1678.7
1. In Nepal Rastra Bank	249.8	235.8	363.2	550.6	441.0	478.2	255.1	762.4	781.5	1483.1
Domestic Currency					452.2	468.8	248.3	757.7	775.6	1483.6
Foreign Currency					(11.2)	9.4	6.8	4.7	5.9	(0.5)
2. "A"Class Licensed Institution	32.9	52.6	26.1	112.1	23.5	19.6	71.0	38.0	20.8	57.1
Domestic Currency					22.1	19.2	68.4	37.2	19.3	56.6
Foreign Currency					1.4	0.4	2.6	0.8	1.5	0.5
3. Other Financial Ins.					0.0	0.0	120.0	0.0	0.0	0.0
4. In Foreign banks	74.8	90.1	44.6	98.1	46.8	55.6	44.8	84.8	42.0	138.5
c. Money at Call	469.8	263.7	113.0	54.4	47.9	21.1	75.7	154.4	186.4	159.9
Domestic Currency					10.0	0.0	40.0	60.0	60.0	90.0
Foreign Currency					37.9	21.1	35.7	94.4	126.4	69.9
<b>2 INVESTMENTS</b>	<b>197.7</b>	<b>199.7</b>	<b>315.2</b>	<b>511.9</b>	<b>324.7</b>	<b>521.6</b>	<b>1155.3</b>	<b>1835.6</b>	<b>1427.6</b>	<b>1861.0</b>
a. Govt. Securities	197.7	199.7	315.2	511.9	324.7	521.6	1155.3	1735.6	1427.6	1761.0
b. NRB Bond								0.0	0.0	0.0
c. Govt. Non-Fin. Ins.								0.0	0.0	0.0
d. Other Non-Fin. Ins.								100.0	0.0	100.0
e. Non Residents								0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>91.2</b>	<b>126.1</b>	<b>91.8</b>	<b>96.6</b>	<b>68.1</b>	<b>75.6</b>	<b>70.0</b>	<b>64.4</b>	<b>155.6</b>	<b>99.2</b>
1. Non Residents								0.0	0.0	0.0
2. Others					68.1	75.6	70.0	64.4	155.6	99.2
<b>4 LOANS &amp; ADVANCES</b>	<b>2894.1</b>	<b>2936.9</b>	<b>3321.8</b>	<b>4417.6</b>	<b>5934.3</b>	<b>5836.6</b>	<b>5083.9</b>	<b>5084.5</b>	<b>7141.6</b>	<b>8373.4</b>
a. Private Sector	2796.8	2838.8	3223.0	4271.2	5848.8	5692.4	4774.1	4786.1	6808.4	7987.3
b. Financial Institutions							173.4	173.4	173.4	185.8
c. Government Organizations	97.3	98.1	98.8	146.4	85.5	144.2	136.4	125.0	159.8	200.3
<b>5 BILL PURCHED</b>	<b>31.8</b>	<b>0.2</b>	<b>0.5</b>	<b>19.3</b>	<b>104.0</b>	<b>78.1</b>	<b>38.3</b>	<b>196.5</b>	<b>42.1</b>	<b>14.5</b>
a. Domestic Bills Purchased					78.4	69.6	10.7	187.6	41.4	4.1
b. Foreign Bills Purchased	31.8	0.2	0.5	19.3	25.6	8.5	27.6	8.9	0.7	10.4
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								0.0	0.0	0.0
b. Against Foreign Bills								0.0	0.0	0.0
<b>7 FIXED ASSETS</b>					<b>197.0</b>	<b>201.0</b>	<b>203.2</b>	<b>228.8</b>	<b>344.3</b>	<b>430.9</b>
<b>8 OTHER ASSETS</b>	<b>448.2</b>	<b>945.2</b>	<b>1113.7</b>	<b>1545.9</b>	<b>829.3</b>	<b>1024.4</b>	<b>1273.9</b>	<b>1071.1</b>	<b>856.9</b>	<b>875.2</b>
a. Accrued Interests	245.5	1.7	4.4	428.6	671.2	796.6	919.6	638.3	260.9	179.2
Govt. Entp.	0.0	0.0	0.0	2.3	0.0	0.0	35.2	51.4	37.9	4.8
Private Sector	245.5	1.7	4.4	426.3	671.2	796.6	884.4	586.9	223.0	174.4
b. Staff Loans / Adv.						27.6	36.8	59.4	79.6	94.0
c. Sundry Debtors					20.2	12.7	63.6	66.8	42.5	26.4
d. Cash In Transit					0.0	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	473.9	575.6
<b>9 Expenses not Written off</b>					<b>15.9</b>	<b>11.8</b>	<b>7.7</b>	<b>2.9</b>	<b>1.1</b>	<b>0.0</b>
<b>10 Non Banking Assets</b>					<b>57.5</b>	<b>86.6</b>	<b>47.4</b>	<b>59.9</b>	<b>235.6</b>	<b>475.7</b>
<b>11 Reconciliation Account</b>					<b>0.0</b>	<b>0.0</b>		<b>0.0</b>	<b>78.8</b>	<b>(43.7)</b>
<b>12 Profit &amp; Loss A/c</b>					<b>438.9</b>	<b>0.0</b>	<b>104.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>4603.3</b>	<b>5017.8</b>	<b>5636.3</b>	<b>7616.2</b>	<b>8680.3</b>	<b>8640.8</b>	<b>8816.7</b>	<b>10175.9</b>	<b>11657.0</b>	<b>14442.5</b>

Table No. 18

## Sources &amp; Uses of Fund of LUMBINI BANK LTD.

(Rs. In million)

	Mid-July									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>1 CAPITAL FUND</b>	<b>351.1</b>	<b>351.4</b>	<b>380.5</b>	<b>358.4</b>	<b>526.3</b>	<b>106.1</b>	<b>(622.1)</b>	<b>(34.0)</b>	<b>394.1</b>	<b>1151.5</b>
a. Paid-up Capital	350.0	350.0	350.0	350.0	500.0	500.0	600.0	995.7	1096.1	1294.5
b. Calls in Advance										0.0
c. Statutory Reserves	0.1	0.1	28.7	17.9	21.6	21.6	21.6	60.1	125.6	192.1
d. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0
e. Retained Earning		0.0	0.0	(64.4)	0.0	(415.5)	(1245.4)	(1091.4)	(829.3)	(336.8)
f. Others Reserves	1.0	1.3	1.8	54.9	0.0	0.0	0.0	0.0	0.0	0.0
g. Exchange Fluctuation Fund					4.7	0.0	1.7	1.7	1.7	1.7
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>121.5</b>	<b>90.0</b>	<b>164.7</b>	<b>0.0</b>	<b>0.0</b>	<b>23.5</b>	<b>0.0</b>	<b>19.5</b>	<b>15.0</b>
a. NRB	0.0	121.5	0.0	164.7	0.0	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	19.5	15.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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
<b>3 DEPOSITS</b>	<b>2097.4</b>	<b>2646.1</b>	<b>2959.8</b>	<b>3777.6</b>	<b>4029.5</b>	<b>4786.5</b>	<b>6024.6</b>	<b>5703.7</b>	<b>6444.9</b>	<b>5758.0</b>
a. Current	66.6	122.8	158.7	200.0	149.8	159.9	348.0	336.8	528.3	351.5
Domestic					143.7	154.1	327.1	324.9	528.3	338.2
Foreign					6.1	5.8	20.9	11.9	0.0	13.3
b. Savings	435.0	548.5	571.2	833.2	940.9	1769.4	2703.5	3304.4	3206.9	2106.9
Domestic					940.0	1768.9	2694.9	3283.6	3182.8	2079.0
Foreign					0.9	0.5	8.6	20.8	24.1	28.0
c. Fixed	1271.3	1674.9	1808.1	1829.5	2142.8	1822.0	1660.1	878.1	1113.4	2109.1
Domestic					2107.5	1747.6	1593.6	864.9	1098.5	2094.8
Foreign					35.3	74.4	66.5	13.1	14.8	14.4
d. Call Deposits	273.2	268.1	375.9	863.8	740.5	950.1	1222.2	1124.7	1550.6	1151.2
e. Others	51.3	31.9	45.9	51.1	55.5	85.1	90.8	59.8	45.7	39.2
<b>4 Bills Payable</b>					<b>47.4</b>	<b>104.6</b>	<b>14.3</b>	<b>29.1</b>	<b>17.9</b>	<b>10.3</b>
<b>5 Other Liabilities</b>	<b>95.6</b>	<b>292.0</b>	<b>221.3</b>	<b>484.4</b>	<b>775.5</b>	<b>1724.0</b>	<b>1468.7</b>	<b>1366.3</b>	<b>1177.7</b>	<b>839.8</b>
1. Sundry Creditors					6.0	57.8	39.3	65.0	47.5	82.9
2. Loan Loss Provision					645.9	1391.3	1062.4	914.0	698.0	385.5
3. Interest Suspense a/c					112.7	238.9	260.9	241.3	246.2	133.0
4. Others	95.6	292.0	221.3	484.4	10.9	36.0	106.1	146.0	185.9	238.3
<b>6 Reconciliation A/c</b>					<b>4.6</b>	<b>14.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>5.2</b>
<b>7 Profit &amp; Loss A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>225.9</b>	<b>328.7</b>	<b>391.8</b>	<b>297.7</b>
<b>SOURCES OF FUNDS</b>	<b>2544.1</b>	<b>3410.9</b>	<b>3651.6</b>	<b>4785.1</b>	<b>5383.3</b>	<b>6735.2</b>	<b>7134.9</b>	<b>7393.8</b>	<b>8445.9</b>	<b>8077.4</b>
<b>1 LIQUID FUNDS</b>	<b>301.6</b>	<b>531.7</b>	<b>466.1</b>	<b>681.0</b>	<b>469.4</b>	<b>452.1</b>	<b>830.9</b>	<b>710.3</b>	<b>1311.0</b>	<b>1033.2</b>
a. Cash Balance	63.7	98.6	83.8	114.7	92.7	133.4	138.5	146.3	168.1	198.5
Nepalese Notes & Coins	56.5	90.1	66.8	96.4	82.1	122.4	129.5	141.8	156.3	191.3
Foreign Currency	7.2	8.5	17.0	18.3	10.6	11.0	9.0	4.5	11.9	7.2
b. Bank Balance	237.9	433.1	249.7	416.4	256.2	268.7	362.3	496.3	826.1	779.7
1. In Nepal Rastra Bank	136.3	284.0	185.7	324.8	211.8	178.3	280.5	411.3	749.9	561.3
Domestic Currency					206.9	176.5	273.3	401.2	739.8	555.3
Foreign Currency					4.9	1.8	7.2	10.2	10.1	6.0
2. "A"Class Licensed Institution	68.0	62.8	22.8	26.5	15.6	20.5	54.1	53.4	62.3	169.2
Domestic Currency					12.6	20.3	54.1	53.4	62.3	168.7
Foreign Currency					3.0	0.2		0.0	0.0	0.5
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	13.8	49.2
c. Money at Call	0.0	0.0	132.6	149.9	120.5	50.0	330.1	67.7	316.8	55.0
Domestic Currency					0.0	50.0	250.0	53.9	285.0	55.0
Foreign Currency					120.5	0.0	80.1	13.8	31.8	0.0
<b>2 INVESTMENTS</b>	<b>208.8</b>	<b>100.0</b>	<b>274.9</b>	<b>433.1</b>	<b>376.0</b>	<b>527.0</b>	<b>795.6</b>	<b>731.5</b>	<b>719.0</b>	<b>924.7</b>
a. Govt. Securities	208.8	100.0	274.9	433.1	376.0	527.0	795.6	731.5	719.0	924.7
b. NRB Bond								0.0	0.0	0.0
c. Govt. Non-Fin. Ins.								0.0	0.0	0.0
d. Other Non-Fin Ins.								0.0	0.0	0.0
e. Non Residents								0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>3.3</b>	<b>170.7</b>	<b>20.8</b>	<b>5.3</b>	<b>16.0</b>	<b>147.0</b>	<b>33.9</b>	<b>85.9</b>	<b>209.6</b>	<b>84.9</b>
1. Non Residents						101.0	28.2	79.6	78.2	74.8
2. Others					16.0	46.0	5.7	6.4	131.5	10.1
<b>4 LOANS &amp; ADVANCES</b>	<b>1793.0</b>	<b>2295.4</b>	<b>2626.7</b>	<b>3207.0</b>	<b>3816.9</b>	<b>4315.0</b>	<b>4938.2</b>	<b>5365.7</b>	<b>5680.3</b>	<b>5479.7</b>
a. Private Sector	1793.0	2280.4	2579.9	3162.0	3816.9	4170.8	4658.1	5201.4	5539.4	5378.3
b. Financial Institutions							150.5	164.3	140.9	101.4
c. Government Organizations	0.0	15.0	46.8	45.0	0.0	144.2	129.6	0.0	0.0	0.0
<b>5 BILL PURCHASED</b>	<b>0.2</b>	<b>1.2</b>	<b>5.3</b>	<b>11.0</b>	<b>12.9</b>	<b>69.0</b>	<b>6.4</b>	<b>1.6</b>	<b>1.1</b>	<b>0.7</b>
a. Domestic Bills Purchased					2.9	0.2	0.7	0.2	0.0	0.0
b. Foreign Bills Purchased	0.2	1.2	5.3	11.0	10.0	68.8	5.7	1.4	1.1	0.7
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								0.0	0.0	0.0
b. Against Foreign Bills	0.0	0.0	0.0	0.0				0.0	0.0	0.0
<b>7 FIXED ASSETS</b>					<b>47.2</b>	<b>50.1</b>	<b>75.6</b>	<b>76.5</b>	<b>92.0</b>	<b>143.3</b>
<b>8 OTHER ASSETS</b>	<b>237.2</b>	<b>312.0</b>	<b>257.8</b>	<b>447.7</b>	<b>217.8</b>	<b>303.1</b>	<b>359.3</b>	<b>383.2</b>	<b>416.8</b>	<b>410.9</b>
a. Accrued Interests	57.0	65.3	65.7	117.6	112.7	205.9	226.0	211.5	239.0	132.3
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	239.0	132.3
b. Staff Loans / Adv.						44.8	38.4	39.8	41.0	44.2
c. Sundry Debtors					78.2	5.4	48.5	62.7	43.6	30.4
d. Cash In Transit					0.0	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	93.2	204.0
<b>9 Expenses not Written off</b>					<b>10.6</b>	<b>16.2</b>	<b>21.0</b>	<b>3.3</b>	<b>0.0</b>	<b>0.0</b>
<b>10 Non Banking Assets</b>					<b>45.0</b>	<b>54.1</b>	<b>73.8</b>	<b>35.8</b>	<b>16.0</b>	<b>0.0</b>
<b>11 Reconciliation Account</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>					<b>371.5</b>	<b>801.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>2544.1</b>	<b>3410.9</b>	<b>3651.6</b>	<b>4785.1</b>	<b>5383.3</b>	<b>6735.2</b>	<b>7134.9</b>	<b>7393.8</b>	<b>8445.9</b>	<b>8077.4</b>

Table No. 19

## Sources &amp; Uses of Fund of NEPAL INDUSTRIAL &amp; COMMERCIAL BANK LTD.

(Rs. In million)

	Mid-July									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>1 CAPITAL FUND</b>	<b>519.8</b>	<b>531.2</b>	<b>526.1</b>	<b>559.2</b>	<b>620.4</b>	<b>673.1</b>	<b>766.5</b>	<b>1069.9</b>	<b>1351.8</b>	<b>1660.3</b>
a. Paid-up Capital	499.7	499.9	499.9	500.0	500.0	600.0	660.0	943.9	1140.5	1311.6
b. Calls in Advance										0.0
c. Statutory Reserves	4.8	16.9	15.9	21.1	34.7	57.5	76.8	108.5	157.1	220.6
d. Share Premium					0.0	0.0	0.0	0.0	41.9	41.9
e. Retained Earning		11.8	7.6	3.1	82.1	11.5	25.0	11.9	1.6	30.6
f. Others Reserves	15.3	2.7	2.7	35.0	0.0	0.0	0.0	5.6	10.8	45.3
g. Exchange Fluctuation Fund					3.6	4.1	4.7	0.0	0.0	10.4
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>274.8</b>	<b>60.0</b>	<b>450.0</b>	<b>657.7</b>	<b>552.1</b>	<b>535.0</b>	<b>860.4</b>	<b>1923.3</b>
a. NRB	0.0	0.0	0.0	60.0	0.0	0.0	200.0	0.0	0.0	1287.1
b. "A"Class Licensed Institution	0.0	0.0	274.8	0.0	450.0	450.0	152.1	335.0	660.4	436.2
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	7.7		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	0.0
e. Bonds and Securities						200.0	200.0	200.0	200.0	200.0
<b>3 DEPOSITS</b>	<b>3575.8</b>	<b>3165.3</b>	<b>3143.9</b>	<b>5146.4</b>	<b>6243.3</b>	<b>8765.8</b>	<b>10068.3</b>	<b>13078.5</b>	<b>15579.9</b>	<b>15968.9</b>
a. Current	248.0	257.2	235.8	278.5	233.1	391.8	510.2	648.2	831.4	1219.9
Domestic					206.3	357.1	473.8	621.9	811.6	1187.5
Foreign					26.8	34.7	36.4	26.3	19.7	32.4
b. Savings	526.0	576.2	733.7	1280.4	2026.3	2797.4	3335.7	3667.7	3993.7	3732.6
Domestic					2018.7	2745.8	3249.8	3554.2	3916.3	3658.0
Foreign					7.6	51.6	85.9	113.5	77.4	74.5
c. Fixed	1958.0	1347.1	1143.0	2083.1	2930.6	4064.5	4074.6	5876.0	7580.1	7554.1
Domestic					2559.3	3296.2	3689.1	5336.0	7118.3	7232.5
Foreign					371.3	768.3	385.5	539.9	461.8	321.5
d. Call Deposits	797.1	942.9	966.1	1416.2	989.9	1459.2	2066.2	2814.4	3069.3	3340.9
e. Others	46.7	41.9	65.3	88.2	63.4	52.9	81.6	72.3	105.5	121.5
<b>4 Bills Payable</b>					<b>28.3</b>	<b>91.5</b>	<b>31.7</b>	<b>31.8</b>	<b>238.9</b>	<b>10.6</b>
<b>5 Other Liabilities</b>	<b>286.7</b>	<b>166.1</b>	<b>302.9</b>	<b>388.6</b>	<b>212.9</b>	<b>329.2</b>	<b>299.9</b>	<b>487.2</b>	<b>615.9</b>	<b>685.7</b>
1. Sundry Creditors					16.4	51.5	50.3	206.2	290.7	94.4
2. Loan Loss Provision					174.7	244.7	225.6	20.7	199.7	196.5
3. Interest Suspense a/c					9.1	9.0	3.5	2.9	5.4	27.5
4. Others	286.7	166.1	302.9	388.6	12.7	24.0	20.5	257.5	120.2	367.4
<b>6 Reconciliation A/c</b>					<b>32742.2</b>	<b>38555.3</b>	<b>47040.6</b>	<b>0.0</b>	<b>73119.7</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>					<b>193.6</b>	<b>148.8</b>	<b>232.1</b>	<b>248.9</b>	<b>357.1</b>	<b>447.4</b>
<b>SOURCES OF FUNDS</b>	<b>4382.3</b>	<b>3862.7</b>	<b>4247.7</b>	<b>6154.2</b>	<b>40490.7</b>	<b>49221.4</b>	<b>58991.2</b>	<b>15451.4</b>	<b>92123.8</b>	<b>20696.2</b>
<b>1 LIQUID FUNDS</b>	<b>539.4</b>	<b>606.5</b>	<b>348.0</b>	<b>448.8</b>	<b>1095.0</b>	<b>1097.5</b>	<b>858.8</b>	<b>1352.3</b>	<b>1461.1</b>	<b>2186.2</b>
a. Cash Balance	127.1	139.9	95.8	79.1	69.8	139.2	181.6	235.2	337.3	530.6
Nepalese Notes & Coins	117.2	120.4	88.5	65.6	59.5	129.3	172.7	227.0	325.2	525.6
Foreign Currency	9.9	19.5	7.3	13.5	10.3	9.9	8.9	8.2	12.1	5.0
b. Bank Balance	412.3	419.8	222.3	240.0	935.3	604.8	514.2	957.1	1123.8	1555.6
1. In Nepal Rastra Bank	331.7	350.6	175.2	205.1	832.4	450.7	358.8	634.1	971.0	589.3
Domestic Currency					830.0	447.3	355.6	622.0	954.3	568.1
Foreign Currency					2.4	3.4	3.2	12.2	16.7	21.2
2. "A"Class Licensed Institution	9.4	9.7	6.2	12.4	19.3	34.3	29.2	138.1	28.0	498.6
Domestic Currency					18.7	33.6	29.0	137.3	27.6	498.0
Foreign Currency					0.6	0.7	0.2	0.8	0.4	0.6
3. Other Financial Ins.					0.0	0.0	51.3	22.1	0.0	212.2
4. In Foreign banks	71.2	59.5	40.9	22.5	83.6	119.8	74.9	162.8	124.8	255.5
c. Money at Call	0.0	46.8	29.9	129.7	89.9	353.5	163.0	160.0	0.0	100.0
Domestic Currency					0.0	167.5	130.0	160.0	0.0	100.0
Foreign Currency					89.9	186.0	33.0	0.0	0.0	0.0
<b>2 INVESTMENTS</b>	<b>511.4</b>	<b>680.0</b>	<b>1075.2</b>	<b>1235.3</b>	<b>1194.3</b>	<b>1756.6</b>	<b>1004.4</b>	<b>1545.4</b>	<b>2195.6</b>	<b>4270.1</b>
a. Govt. Securities	511.4	680.0	1075.2	1235.3	1194.3	1756.6	1004.4	1545.4	2195.6	3979.0
b. NRB Bond								0.0	0.0	0.0
c. Govt. Non-Fin. Ins.								0.0	0.0	0.0
d. Other Non-Fin Ins.								0.0	0.0	0.0
e. Non Residents								0.0	0.0	291.2
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>0.0</b>	<b>73.4</b>	<b>78.1</b>	<b>525.4</b>	<b>378.6</b>	<b>723.3</b>	<b>495.4</b>	<b>766.1</b>	<b>830.9</b>	<b>676.6</b>
1. Non Residents					287.1	505.5	378.8	689.6	784.4	418.9
2. Others					91.5	217.8	116.6	76.5	46.5	257.7
<b>4 LOANS &amp; ADVANCES</b>	<b>2572.5</b>	<b>2328.8</b>	<b>2527.6</b>	<b>3729.1</b>	<b>4895.4</b>	<b>6882.8</b>	<b>9107.6</b>	<b>11446.5</b>	<b>13889.3</b>	<b>12906.1</b>
a. Private Sector	2422.5	2278.8	2477.6	3684.1	4770.1	6777.5	8626.4	11009.8	13527.0	12602.8
b. Financial Institutions							338.7	436.4	362.3	303.3
c. Government Organizations	150.0	50.0	50.0	45.0	125.3	105.3	142.5	0.3	0.0	0.0
<b>5 BILL PURCHASED</b>	<b>49.7</b>	<b>9.4</b>	<b>10.5</b>	<b>6.6</b>	<b>17.9</b>	<b>19.3</b>	<b>21.1</b>	<b>18.8</b>	<b>26.5</b>	<b>23.2</b>
a. Domestic Bills Purchased					5.9	5.3	4.6	0.5	0.2	6.6
b. Foreign Bills Purchased	49.7	9.4	10.5	6.6	12.0	14.0	16.5	18.3	26.3	16.6
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>31.7</b>	<b>26.2</b>	<b>10.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								0.0	0.0	0.0
b. Against Foreign Bills	0.0	31.7	26.2	10.9				0.0	0.0	0.0
<b>7 FIXED ASSETS</b>					<b>50.9</b>	<b>33.9</b>	<b>139.9</b>	<b>172.1</b>	<b>221.8</b>	<b>292.4</b>
<b>8 OTHER ASSETS</b>	<b>709.3</b>	<b>132.9</b>	<b>182.1</b>	<b>198.1</b>	<b>100.1</b>	<b>136.1</b>	<b>305.0</b>	<b>122.8</b>	<b>337.5</b>	<b>331.5</b>
a. Accrued Interests	57.0	45.6	34.7	43.3	11.4	15.1	13.5	12.9	16.4	27.5
Govt. Entp.	0.0	0.0	0.0	0.6	0.0	0.0	0.7	0.0	0.0	0.0
Private Sector	57.0	45.6	34.7	42.7	11.4	15.1	12.8	12.9	16.4	27.5
b. Staff Loans / Adv.								18.9	27.6	42.2
c. Sundry Debtors					34.0	62.8	187.4	80.0	274.5	69.8
d. Cash In Transit					0.0	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	19.0	192.1
<b>9 Expenses not Written off</b>					<b>13.7</b>	<b>12.2</b>	<b>15.0</b>	<b>26.7</b>	<b>40.2</b>	<b>10.1</b>
<b>10 Non Banking Assets</b>					<b>2.6</b>	<b>4.4</b>	<b>3.4</b>	<b>0.7</b>	<b>1.1</b>	<b>0.0</b>
<b>11 Reconciliation Account</b>					<b>32742.2</b>	<b>38555.3</b>	<b>47040.6</b>	<b>0.0</b>	<b>73119.7</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>4382.3</b>	<b>3862.7</b>	<b>4247.7</b>	<b>6154.2</b>	<b>40490.7</b>	<b>49221.4</b>	<b>58991.2</b>	<b>15451.4</b>	<b>92123.8</b>	<b>20696.2</b>

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

(Rs. In million)

	Mid-July									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>1 CAPITAL FUND</b>	<b>84.1</b>	<b>137.3</b>	<b>486.4</b>	<b>542.9</b>	<b>552.9</b>	<b>802.8</b>	<b>930.8</b>	<b>1086.7</b>	<b>1576.8</b>	<b>1700.2</b>
a. Paid-up Capital	84.0	136.2	544.2	550.0	550.0	715.0	821.7	901.3	1479.1	1479.3
b. Calls in Advance										0.0
c. Statutory Reserves	0.0	0.0	0.0	3.1	12.4	29.4	56.2	0.0	88.0	112.6
d. Share Premium					0.0	0.0	0.0	71.0	0.0	0.0
e. Retained Earning		0.0	(57.8)	(15.4)	(9.5)	3.4	13.5	107.8	3.1	99.2
f. Others Reserves	0.1	1.1	0.0	5.2	0.0	55.0	35.3	0.0	0.0	0.0
g. Exchange Fluctuation Fund					0.0	0.0	4.1	6.6	6.6	9.1
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>90.0</b>	<b>75.2</b>	<b>154.2</b>	<b>117.1</b>	<b>228.5</b>	<b>88.6</b>	<b>4.1</b>	<b>150.0</b>
a. NRB	0.0	0.0	0.0	3.0	0.0	117.1	80.8	36.6	0.9	0.0
b. "A"Class Licensed Institution	0.0	0.0	90.0	72.2	154.2	0.0	119.0	3.0	0.0	150.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	28.7	49.0	3.2	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	0.0
<b>3 DEPOSITS</b>	<b>700.0</b>	<b>994.8</b>	<b>1778.7</b>	<b>2754.6</b>	<b>5586.5</b>	<b>7893.3</b>	<b>9475.0</b>	<b>11101.1</b>	<b>15596.1</b>	<b>18533.5</b>
a. Current	27.0	49.3	53.5	71.4	142.6	248.9	346.2	497.3	549.5	626.0
Domestic					130.6	240.4	336.6	469.7	527.6	570.2
Foreign					12.0	8.5	9.6	27.6	21.9	55.8
b. Savings	57.8	134.5	252.1	493.1	1250.0	2333.3	3856.8	4933.3	6844.5	6598.8
Domestic					1246.2	2322.6	3832.7	4905.1	6811.9	6577.1
Foreign					3.8	10.7	24.1	28.2	32.6	21.7
c. Fixed	612.0	736.2	921.6	1227.3	1914.8	2604.9	2733.4	2961.2	3681.8	6754.2
Domestic					1897.1	2362.9	2542.5	2546.8	3268.6	6572.1
Foreign					17.7	24.2	190.9	414.4	413.2	182.1
d. Call Deposits	0.0	69.9	530.6	892.0	2209.3	2586.0	2269.1	2588.4	4309.3	4416.2
e. Others	3.2	4.9	20.9	70.8	69.8	120.2	269.5	120.9	211.0	138.3
<b>4 Bills Payable</b>					<b>9.3</b>	<b>11.4</b>	<b>21.5</b>	<b>10.2</b>	<b>24.1</b>	<b>14.5</b>
<b>5 Other Liabilities</b>	<b>16.9</b>	<b>55.5</b>	<b>76.4</b>	<b>123.6</b>	<b>220.4</b>	<b>271.5</b>	<b>448.3</b>	<b>709.1</b>	<b>1100.9</b>	<b>1143.1</b>
1. Sundry Creditors					92.5	64.1	10.7	14.0	20.4	20.8
2. Loan Loss Provision					67.3	77.4	229.3	263.7	517.3	654.6
3. Interest Suspense a/c					26.8	47.6	42.9	44.6	67.7	106.4
4. Others	16.9	55.5	76.4	123.6	33.8	82.4	165.4	386.8	495.5	361.3
<b>6 Reconciliation A/c</b>					<b>13614.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>188.5</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>					<b>116.3</b>	<b>159.7</b>	<b>93.0</b>	<b>146.6</b>	<b>92.6</b>	<b>136.2</b>
<b>SOURCES OF FUNDS</b>	<b>801.0</b>	<b>1187.6</b>	<b>2431.5</b>	<b>3496.3</b>	<b>20254.2</b>	<b>9255.8</b>	<b>11197.1</b>	<b>13142.3</b>	<b>18583.1</b>	<b>21677.5</b>
<b>1 LIQUID FUNDS</b>	<b>151.5</b>	<b>265.2</b>	<b>421.7</b>	<b>560.3</b>	<b>746.2</b>	<b>1518.2</b>	<b>1434.1</b>	<b>1588.2</b>	<b>2770.8</b>	<b>3121.3</b>
a. Cash Balance	21.6	31.5	45.6	64.8	121.6	280.4	386.0	560.3	743.2	1094.9
Nepalese Notes & Coins	17.9	26.7	37.7	58.9	109.0	262.4	364.4	539.3	695.6	1028.4
Foreign Currency	3.7	4.8	7.9	5.9	12.6	18.0	21.6	21.0	47.6	21.0
b. Bank Balance	89.9	194.6	156.1	345.5	609.6	519.4	898.1	1027.9	2027.6	1410.3
1. In Nepal Rastra Bank	37.4	110.8	88.9	136.7	463.3	489.1	785.7	893.3	1757.0	1094.6
Domestic Currency					456.0	480.7	777.5	868.0	1743.6	1070.1
Foreign Currency					7.3	8.4	8.2	25.3	13.4	24.5
2. "A"Class Licensed Institution	6.8	47.0	27.7	54.7	102.4	13.0	38.4	19.8	99.4	124.0
Domestic Currency					101.4	24.0	36.7	19.1	98.2	122.4
Foreign Currency					1.0	(11.0)	1.7	0.7	1.2	1.6
3. Other Financial Ins.					0.0	0.0	51.0	11.9	0.4	3.6
4. In Foreign banks	45.7	36.8	39.5	154.1	43.9	17.3	23.0	102.9	170.8	188.1
c. Money at Call	40.0	39.1	220.0	150.0	15.0	718.4	150.0	0.0	0.0	661.6
Domestic Currency					15.0	525.0	150.0	0.0	0.0	508.0
Foreign Currency					0.0	193.4	0.0	0.0	0.0	153.6
<b>2 INVESTMENTS</b>	<b>47.5</b>	<b>49.4</b>	<b>79.3</b>	<b>71.3</b>	<b>127.3</b>	<b>904.5</b>	<b>951.3</b>	<b>827.4</b>	<b>477.8</b>	<b>1896.5</b>
a. Govt. Securities	47.5	49.4	79.3	71.3	127.3	904.5	951.3	827.4	477.8	1896.5
b. NRB Bond								0.0	0.0	0.0
c. Govt. Non-Fin. Ins.								0.0	0.0	0.0
d. Other Non-Fin. Ins.								0.0	0.0	0.0
e. Non Residents								0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>7.5</b>	<b>28.9</b>	<b>319.0</b>	<b>203.1</b>	<b>341.3</b>	<b>286.9</b>	<b>871.2</b>	<b>686.2</b>	<b>768.3</b>	<b>200.3</b>
1. Non Residents					274.3	274.6		556.9	0.0	37.4
2. Others					67.0	12.3	871.2	129.3	768.3	162.9
<b>4 LOANS &amp; ADVANCES</b>	<b>499.2</b>	<b>680.8</b>	<b>1494.1</b>	<b>2541.7</b>	<b>5051.4</b>	<b>6033.4</b>	<b>7281.3</b>	<b>8880.5</b>	<b>12956.9</b>	<b>14934.3</b>
a. Private Sector	499.2	680.8	1494.1	2541.7	5051.4	6033.4	7281.3	8880.5	12494.4	14541.8
b. Financial Institutions							622.2	519.8	413.3	359.4
c. Government Organizations							333.9	165.0	49.2	33.1
<b>5 BILL PURCHASED</b>	<b>0.6</b>	<b>1.8</b>	<b>1.9</b>	<b>2.7</b>	<b>80.2</b>	<b>113.2</b>	<b>45.0</b>	<b>89.1</b>	<b>27.4</b>	<b>37.8</b>
a. Domestic Bills Purchased					71.2	104.2	17.0	46.0	17.7	32.4
b. Foreign Bills Purchased	0.6	1.8	1.9	2.7	9.0	9.0	28.0	43.1	9.7	5.4
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								0.0	0.0	0.0
b. Against Foreign Bills								0.0	0.0	0.0
<b>7 FIXED ASSETS</b>					<b>86.2</b>	<b>104.9</b>	<b>259.5</b>	<b>529.6</b>	<b>664.0</b>	<b>732.3</b>
<b>8 OTHER ASSETS</b>	<b>94.7</b>	<b>161.5</b>	<b>115.5</b>	<b>117.2</b>	<b>152.8</b>	<b>221.7</b>	<b>286.7</b>	<b>464.7</b>	<b>594.1</b>	<b>624.1</b>
a. Accrued Interests	3.4	15.2	12.7	17.0	27.0	54.8	47.1	47.2	84.6	140.2
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	7.3	0.1	0.0	0.0
Private Sector	3.4	15.2	12.7	17.0	27.0	54.8	39.8	47.1	84.6	140.2
b. Staff Loans / Adv.					24.0	39.7	52.2	50.9	50.9	103.6
c. Sundry Debtors					5.2	38.5	40.6	15.8	3.9	7.0
d. Cash In Transit					0.0	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	454.7	373.3
<b>9 Expenses not Written off</b>					<b>48.4</b>	<b>54.4</b>	<b>64.6</b>	<b>75.0</b>	<b>134.0</b>	<b>124.9</b>
<b>10 Non Banking Assets</b>					<b>5.8</b>	<b>18.6</b>	<b>3.4</b>	<b>1.6</b>	<b>7.6</b>	<b>6.0</b>
<b>11 Reconciliation Account</b>					<b>13614.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>182.2</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>801.0</b>	<b>1187.6</b>	<b>2431.5</b>	<b>3496.3</b>	<b>20254.2</b>	<b>9255.8</b>	<b>11197.1</b>	<b>13142.3</b>	<b>18583.1</b>	<b>21677.5</b>

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

(Rs. In million)

	Mid-July									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>1 CAPITAL FUND</b>	<b>350.0</b>	<b>347.3</b>	<b>348.6</b>	<b>501.4</b>	<b>559.7</b>	<b>766.8</b>	<b>863.2</b>	<b>1595.6</b>	<b>1370.0</b>	<b>1624.5</b>
a. Paid-up Capital	350.0	350.0	350.0	500.0	500.0	625.0	750.0	1470.0	1186.0	1306.0
b. Calls in Advance										0.0
c. Statutory Reserves	0.0	0.0	0.3	0.3	12.5	30.1	50.8	84.9	119.8	172.1
d. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0
e. Retained Earning		(2.9)	(2.9)	(2.9)	17.2	8.0	19.6	35.0	38.3	19.2
f. Others Reserves	0.0	0.2	1.2	4.0	26.3	100.0	37.5	0.0	20.0	121.3
g. Exchange Fluctuation Fund					3.7	3.7	5.3	5.7	5.9	5.9
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>32.0</b>	<b>0.0</b>	<b>0.0</b>	<b>401.8</b>	<b>224.4</b>	<b>213.0</b>	<b>100.0</b>	<b>693.4</b>	<b>829.7</b>
a. NRB	0.0	32.0	0.0	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	293.4	429.7
c. Foreign Banks and Fin. Ins.	0.0	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	0.0
e. Bonds and Securities								0.0	400.0	400.0
<b>3 DEPOSITS</b>	<b>316.0</b>	<b>1180.0</b>	<b>2513.1</b>	<b>4816.5</b>	<b>6270.1</b>	<b>7800.4</b>	<b>10560.0</b>	<b>12781.0</b>	<b>15860.6</b>	<b>17408.5</b>
a. Current	37.3	84.1	135.1	250.8	280.3	355.2	401.0	600.9	779.2	634.2
Domestic					260.4	344.9	382.4	570.0	758.1	601.1
Foreign					19.9	10.3	18.6	30.9	21.2	33.1
b. Savings	75.4	260.9	461.9	910.9	1515.5	2317.9	4469.0	4142.7	4150.0	5114.4
Domestic					1488.4	2265.3	4319.8	3966.1	4042.8	5012.7
Foreign					27.1	52.6	149.2	176.6	107.2	101.7
c. Fixed	86.8	332.3	795.4	1292.4	2302.1	3189.9	2772.2	3799.6	4527.0	7206.2
Domestic					2282.5	2983.1	2650.4	3473.0	4506.5	6877.5
Foreign					19.6	206.8	121.8	326.6	20.5	328.7
d. Call Deposits	105.0	482.7	1093.3	2299.9	2102.8	1880.7	2827.7	4124.6	6135.6	4266.5
e. Others	11.5	20.0	27.4	62.5	69.4	56.7	90.1	113.3	268.7	187.2
<b>4 Bills Payable</b>					<b>7.3</b>	<b>11.9</b>	<b>16.6</b>	<b>65.3</b>	<b>70.0</b>	<b>42.3</b>
<b>5 Other Liabilities</b>	<b>8.6</b>	<b>52.4</b>	<b>205.6</b>	<b>412.1</b>	<b>363.0</b>	<b>444.2</b>	<b>391.9</b>	<b>784.9</b>	<b>845.5</b>	<b>1093.5</b>
1. Sundry Creditors					146.2	248.6	195.9	513.6	511.7	735.5
2. Loan Loss Provision					144.2	130.3	133.4	189.6	186.6	199.0
3. Interest Suspense a/c					5.9	22.9	42.1	53.8	71.6	83.2
4. Others	8.6	52.4	205.6	412.1	66.7	42.4	20.5	28.0	75.6	75.8
<b>6 Reconciliation A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>					<b>93.6</b>	<b>142.9</b>	<b>279.7</b>	<b>292.1</b>	<b>425.6</b>	<b>501.1</b>
<b>SOURCES OF FUNDS</b>	<b>674.6</b>	<b>1611.7</b>	<b>3067.3</b>	<b>5730.0</b>	<b>7695.5</b>	<b>9390.6</b>	<b>12324.4</b>	<b>15619.0</b>	<b>19265.1</b>	<b>21499.7</b>
<b>1 LIQUID FUNDS</b>	<b>271.8</b>	<b>129.2</b>	<b>291.7</b>	<b>1067.4</b>	<b>513.2</b>	<b>813.6</b>	<b>1424.6</b>	<b>1490.7</b>	<b>2078.7</b>	<b>3388.5</b>
a. Cash Balance	18.8	30.3	40.8	68.5	111.2	135.8	190.8	565.6	549.1	574.1
Nepalese Notes & Coins	16.5	23.4	38.6	64.8	107.9	129.9	178.6	542.4	530.6	567.6
Foreign Currency	2.3	6.9	2.2	3.7	3.3	5.9	12.2	23.2	18.6	6.5
b. Bank Balance	153.0	98.9	250.9	617.0	332.1	252.5	481.4	368.2	1227.2	2149.4
1. In Nepal Rastra Bank	86.0	50.9	224.0	524.6	219.8	209.2	384.8	244.6	1120.8	1666.7
Domestic Currency					211.1	207.8	368.1	232.5	1091.0	1660.7
Foreign Currency					8.7	1.4	16.7	12.1	29.7	6.0
2. "A" Class Licensed Institution	37.3	1.3	2.2	10.5	5.5	6.0	5.6	59.2	16.2	158.4
Domestic Currency					3.8	4.7	2.8	57.6	12.5	152.9
Foreign Currency					1.7	1.3	2.8	1.6	3.7	5.5
3. Other Financial Ins.					0.0	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	90.3	324.3
c. Money at Call	100.0	0.0	0.0	381.9	69.9	425.3	752.4	556.8	302.4	665.0
Domestic Currency					0.0	145.0	372.2	25.0	90.0	365.0
Foreign Currency					69.9	280.3	380.2	531.8	212.4	300.0
<b>2 INVESTMENTS</b>	<b>19.8</b>	<b>116.7</b>	<b>236.0</b>	<b>601.9</b>	<b>1220.7</b>	<b>1114.3</b>	<b>1297.9</b>	<b>1469.1</b>	<b>1080.1</b>	<b>1729.9</b>
a. Govt. Securities	19.8	116.7	236.0	601.9	1120.3	1114.3	1297.9	1469.1	1080.1	1729.9
b. NRB Bond								0.0	0.0	0.0
c. Govt. Non-Fin. Ins.					100.4	0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin Ins.								0.0	0.0	0.0
e. Non Residents								0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>0.0</b>	<b>138.3</b>	<b>187.5</b>	<b>0.0</b>	<b>120.0</b>	<b>0.4</b>	<b>0.4</b>	<b>168.2</b>	<b>158.3</b>	<b>21.9</b>
1. Non Residents					0.0	0.0	0.0	0.0	0.0	0.0
2. Others					120.0	0.4	0.4	168.2	158.3	21.9
<b>4 LOANS &amp; ADVANCES</b>	<b>263.5</b>	<b>1120.2</b>	<b>2144.4</b>	<b>3709.0</b>	<b>5519.2</b>	<b>6918.3</b>	<b>9011.0</b>	<b>11449.0</b>	<b>14681.8</b>	<b>14875.1</b>
a. Private Sector	263.5	1060.2	2104.4	3659.0	5519.2	6848.3	8789.7	11200.8	14503.6	14798.6
b. Financial Institutions							151.3	248.2	178.2	76.6
c. Government Organizations	0.0	60.0	40.0	50.0	0.0	70.0	70.0	0.0	0.0	0.0
<b>5 BILL PURCHASED</b>	<b>1.6</b>	<b>1.4</b>	<b>2.0</b>	<b>0.0</b>	<b>37.7</b>	<b>91.8</b>	<b>51.5</b>	<b>81.8</b>	<b>117.0</b>	<b>96.0</b>
a. Domestic Bills Purchased					4.6	21.0	22.5	45.3	75.5	63.8
b. Foreign Bills Purchased	1.6	1.4	2.0	0.0	6.9	70.8	29.0	36.6	41.5	32.2
c. Import Bills & Imports					26.2	0.0	0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								0.0	0.0	0.0
b. Against Foreign Bills								0.0	0.0	0.0
<b>7 FIXED ASSETS</b>					<b>81.5</b>	<b>89.7</b>	<b>189.3</b>	<b>221.9</b>	<b>247.9</b>	<b>285.2</b>
<b>8 OTHER ASSETS</b>	<b>117.9</b>	<b>105.9</b>	<b>205.7</b>	<b>351.7</b>	<b>202.9</b>	<b>357.7</b>	<b>344.8</b>	<b>730.9</b>	<b>879.3</b>	<b>1103.0</b>
a. Accrued Interests	1.7	7.2	14.2	21.3	20.9	39.4	50.7	69.6	89.8	101.0
Govt. Entp.	0.0	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	89.8	101.0
b. Staff Loans / Adv.						21.5	39.4	46.7	0.0	103.9
c. Sundry Debtors					94.9	3.0	9.9	16.3	0.0	113.4
d. Cash In Transit					0.0	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	789.5	784.7
<b>9 Expenses not Written off</b>					<b>0.0</b>	<b>0.0</b>	<b>0.1</b>	<b>0.0</b>	<b>0.1</b>	<b>0.0</b>
<b>10 Non Banking Assets</b>					<b>0.0</b>	<b>4.8</b>	<b>4.8</b>	<b>7.4</b>	<b>0.0</b>	<b>0.0</b>
<b>11 Reconciliation Account</b>					<b>0.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>21.9</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>674.6</b>	<b>1611.7</b>	<b>3067.3</b>	<b>5730.0</b>	<b>7695.5</b>	<b>9390.6</b>	<b>12324.4</b>	<b>15619.0</b>	<b>19265.1</b>	<b>21499.7</b>

Table No. 22

## Sources &amp; Uses of Fund of LAXMI BANK LTD.

(Rs. In million)

	Mid-July									
	2002	2003	2004	2005	2006	2007	2008	2009	2010	
<b>1 CAPITAL FUND</b>	<b>275.0</b>	<b>330.0</b>	<b>550.0</b>	<b>612.8</b>	<b>618.1</b>	<b>798.8</b>	<b>1047.9</b>	<b>1158.3</b>	<b>1795.6</b>	
a. Paid-up Capital	275.0	330.0	549.2	609.8	609.8	729.7	913.2	1098.1	1613.5	
b. Calls in Advance									0.0	
c. Statutory Reserves	0.0	0.0	0.2	2.3	7.6	14.7	27.8	51.8	89.6	
d. Share Premium				0.0	0.0	0.0	0.0	0.0	13.1	
e. Retained Earning	0.0	0.0	0.0	0.0	0.0	0.0	52.1	5.5	21.3	
f. Others Reserves	0.0	0.0	0.6	0.0	0.0	53.4	53.4	0.0	51.8	
g. Exchange Fluctuation Fund				0.7	0.7	1.0	1.4	2.9	6.3	
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>70.0</b>	<b>317.0</b>	<b>17.7</b>	<b>29.8</b>	<b>0.0</b>	<b>450.0</b>	<b>800.0</b>	<b>450.0</b>	
a. NRB	0.0	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	100.0	
c. Foreign Banks and Fin. Ins.	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	0.0	
e. Bonds and Securities							0.0	350.0	350.0	
<b>3 DEPOSITS</b>	<b>112.6</b>	<b>691.8</b>	<b>1684.3</b>	<b>3028.6</b>	<b>4444.3</b>	<b>7611.7</b>	<b>10917.2</b>	<b>16051.3</b>	<b>18082.9</b>	
a. Current	2.8	49.7	211.1	429.4	94.6	378.6	284.4	1043.8	819.8	
Domestic				404.4	84.5	360.9	266.3	1014.4	769.2	
Foreign				25.0	10.1	17.7	18.1	29.4	50.6	
b. Savings	17.9	98.5	185.5	446.7	1000.1	1857.2	2590.4	3463.2	3684.9	
Domestic				442.1	985.0	1784.7	2412.2	3287.7	3464.2	
Foreign				4.6	15.1	72.5	178.3	175.5	220.7	
c. Fixed	64.5	288.6	1082.9	1779.2	2657.6	4256.2	5824.7	7185.0	7821.6	
Domestic				1729.7	2642.7	4117.5	5404.6	6406.5	6472.5	
Foreign				49.5	14.9	138.7	420.1	778.5	1349.1	
d. Call Deposits	24.4	247.2	187.8	346.8	651.0	947.3	2068.6	4003.9	5455.4	
e. Others	3.0	7.8	17.0	26.5	41.0	172.4	149.1	355.3	301.2	
<b>4 Bills Payable</b>				<b>31.4</b>	<b>85.0</b>	<b>55.4</b>	<b>5.9</b>	<b>16.2</b>	<b>5.3</b>	
<b>5 Other Liabilities</b>	<b>1.9</b>	<b>20.3</b>	<b>70.4</b>	<b>196.1</b>	<b>268.1</b>	<b>269.1</b>	<b>485.8</b>	<b>643.2</b>	<b>969.3</b>	
1. Sundry Creditors				58.4	73.9	21.2	26.4	33.0	48.2	
2. Loan Loss Provision				60.4	69.8	91.8	113.5	147.7	176.2	
3. Interest Suspense a/c				2.1	10.1	15.5	19.3	21.9	29.3	
4. Others	1.9	20.3	70.4	75.2	114.3	140.6	326.6	440.5	715.6	
<b>6 Reconciliation A/c</b>							<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
<b>7 Profit &amp; Loss A/c</b>				<b>49.6</b>	<b>63.8</b>	<b>65.5</b>	<b>120.8</b>	<b>186.2</b>	<b>326.2</b>	
<b>SOURCES OF FUNDS</b>	<b>389.5</b>	<b>1112.1</b>	<b>2621.7</b>	<b>3936.2</b>	<b>5509.1</b>	<b>8800.5</b>	<b>13027.6</b>	<b>18855.1</b>	<b>21629.3</b>	
<b>1 LIQUID FUNDS</b>	<b>222.8</b>	<b>168.5</b>	<b>490.8</b>	<b>529.1</b>	<b>225.2</b>	<b>482.7</b>	<b>1489.9</b>	<b>2082.8</b>	<b>2744.1</b>	
a. Cash Balance	3.0	16.0	37.0	105.9	66.6	119.4	267.9	211.7	244.3	
Nepalese Notes & Coins	2.8	15.2	35.4	101.7	64.3	109.2	262.6	200.6	239.9	
Foreign Currency	0.2	0.8	1.6	4.2	2.3	10.2	5.4	11.1	4.4	
b. Bank Balance	165.8	137.5	342.6	358.6	158.6	350.3	970.2	1621.1	1595.4	
1. In Nepal Rastra Bank	40.7	80.1	222.6	254.9	132.4	323.7	720.4	1243.7	1222.4	
Domestic Currency				252.0	128.5	319.0	701.6	1224.0	1206.5	
Foreign Currency				2.9	3.9	4.7	18.8	19.6	15.9	
2. "A"Class Licensed Institution	107.2	26.6	68.8	32.6	8.4	4.1	46.0	59.4	36.1	
Domestic Currency				31.5	8.2	4.1	46.0	59.4	36.1	
Foreign Currency				1.1	0.2	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	17.9	30.8	51.2	71.1	17.8	22.5	203.8	318.0	336.9	
c. Money at Call	54.0	15.0	111.2	64.6	0.0	13.0	251.7	250.0	904.4	
Domestic Currency				1.0	0.0	13.0	251.7	250.0	150.0	
Foreign Currency				63.6	0.0	0.0	0.0	0.0	754.4	
<b>2 INVESTMENTS</b>	<b>30.0</b>	<b>95.0</b>	<b>283.9</b>	<b>401.0</b>	<b>425.0</b>	<b>977.8</b>	<b>734.7</b>	<b>933.9</b>	<b>1520.4</b>	
a. Govt. Securities	30.0	95.0	283.9	401.0	425.0	977.8	684.7	883.9	1470.4	
b. NRB Bond							0.0	0.0	0.0	
c. Govt. Non-Fin. Ins.							0.0	0.0	0.0	
d. Other Non-Fin. Ins.							50.0	50.0	50.0	
e. Non Residents							0.0	0.0	0.0	
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>13.4</b>	<b>155.6</b>	<b>459.3</b>	<b>516.5</b>	<b>1715.4</b>	<b>1676.7</b>	
1. Non Residents				0.0	0.0	0.0	0.0	0.0	989.3	
2. Others				13.4	155.6	459.3	516.5	1715.4	687.4	
<b>4 LOANS &amp; ADVANCES</b>	<b>124.1</b>	<b>764.0</b>	<b>1701.0</b>	<b>2700.8</b>	<b>4274.3</b>	<b>6527.5</b>	<b>9784.0</b>	<b>13446.1</b>	<b>14731.8</b>	
a. Private Sector	74.1	764.0	1701.0	2700.8	4149.7	6374.2	9784.0	13446.1	14283.8	
b. Financial Institutions							0.0	0.0	316.4	
c. Government Organizations	50.0	0.0	0.0	0.0	124.6	153.3	0.0	0.0	131.6	
<b>5 BILL PURCHED</b>	<b>0.0</b>	<b>12.2</b>	<b>49.8</b>	<b>35.2</b>	<b>0.3</b>	<b>1.7</b>	<b>10.5</b>	<b>17.3</b>	<b>4.6</b>	
a. Domestic Bills Purchased				0.0	0.0	1.7	10.5	17.3	1.3	
b. Foreign Bills Purchased	0.0	12.2	49.8	35.2	0.3	0.0	0.0	0.0	3.3	
c. Import Bills & Imports				0.0	0.0	0.0	0.0	0.0	0.0	
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
a. Against Domestic Bills							0.0	0.0	0.0	
b. Against Foreign Bills							0.0	0.0	0.0	
<b>7 FIXED ASSETS</b>				<b>149.0</b>	<b>162.3</b>	<b>194.5</b>	<b>273.6</b>	<b>323.1</b>	<b>380.5</b>	
<b>8 OTHER ASSETS</b>	<b>12.6</b>	<b>72.4</b>	<b>96.2</b>	<b>83.6</b>	<b>243.6</b>	<b>145.8</b>	<b>203.6</b>	<b>331.7</b>	<b>570.1</b>	
a. Accrued Interests	0.7	5.2	14.9	23.0	28.1	24.9	32.7	49.5	115.9	
Govt. Entp.	0.0	0.3	0.0	0.0	0.0	0.1	32.7	0.0	0.0	
Private Sector	0.7	4.9	14.9	23.0	28.1	24.8	0.0	49.5	115.9	
b. Staff Loans / Adv.					12.7	25.6	30.3	53.0	64.5	
c. Sundry Debtors				9.7	59.3		6.8	0.9	6.2	
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	228.3	383.5	
<b>9 Expenses not Written off</b>				<b>21.3</b>	<b>15.6</b>	<b>10.4</b>	<b>1.7</b>	<b>0.9</b>	<b>0.6</b>	
<b>10 Non Banking Assets</b>				<b>2.8</b>	<b>7.2</b>	<b>0.8</b>	<b>3.9</b>	<b>3.9</b>	<b>0.5</b>	
<b>11 Reconciliation Account</b>				<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
<b>12 Profit &amp; Loss A/c</b>				<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>9.1</b>	<b>0.0</b>	<b>0.0</b>	
<b>USES OF FUNDS</b>	<b>389.5</b>	<b>1112.1</b>	<b>2621.7</b>	<b>3936.2</b>	<b>5509.1</b>	<b>8800.5</b>	<b>13027.6</b>	<b>18855.1</b>	<b>21629.3</b>	



Table No. 23

## Sources &amp; Uses of Fund of SIDDHARTHA BANK LTD.

(Rs. In million)

	Mid-July							
	2003	2004	2005	2006	2007	2008	2009	2010
<b>1 CAPITAL FUND</b>	<b>350.0</b>	<b>350.0</b>	<b>377.2</b>	<b>537.9</b>	<b>703.2</b>	<b>931.7</b>	<b>1296.1</b>	<b>1492.8</b>
a. Paid-up Capital	350.0	350.0	350.0	500.0	600.0	828.0	952.2	1310.4
b. Calls in Advance								0.0
c. Statutory Reserves	0.0	0.0	0.0	37.9	27.1	46.2	74.8	118.4
d. Share Premium			0.0	0.0	0.0	0.0	0.0	0.0
e. Retained Earning	0.0	0.0	27.2	0.0	0.0	0.0	1.1	16.8
f. Others Reserves	0.0	0.0	0.0	0.0	74.9	56.2	264.3	40.5
g. Exchange Fluctuation Fund			0.0	0.0	1.2	1.4	3.7	6.7
<b>2 BORROWINGS</b>	<b>110.0</b>	<b>220.0</b>	<b>190.0</b>	<b>181.2</b>	<b>430.0</b>	<b>205.1</b>	<b>327.6</b>	<b>572.8</b>
a. NRB	0.0	0.0	0.0	70.0		0.0	0.0	0.0
b. "A"Class Licensed Institution	110.0	220.0	190.0	111.2	430.0	205.1	327.6	345.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0		0.0	0.0	0.0
d. Other Financial Ins.	0.0	0.0	0.0	0.0		0.0	0.0	0.0
e. Bonds and Securities				0.0		0.0	0.0	227.8
<b>3 DEPOSITS</b>	<b>391.6</b>	<b>1291.3</b>	<b>2461.9</b>	<b>3918.1</b>	<b>6625.2</b>	<b>10253.5</b>	<b>15984.9</b>	<b>20217.7</b>
a. Current	49.8	58.8	85.7	82.3	150.8	232.7	393.7	365.5
Domestic			81.6	79.1	137.5	226.9	370.9	353.9
Foreign			4.1	3.2	13.3	5.9	22.8	11.6
b. Savings	64.2	267.6	525.7	1128.4	1881.7	2654.7	3469.6	2962.3
Domestic			523.7	1120.4	1872.3	2626.8	3445.8	2940.0
Foreign			2.0	8.0	9.4	27.9	23.8	22.3
c. Fixed	66.9	537.2	1196.5	1632.1	3022.6	4562.7	7158.2	10202.7
Domestic			1169.8	1617.3	3009.6	4429.3	6925.6	9193.8
Foreign			26.7	14.8	13.0	13.4	23.6	1008.9
d. Call Deposits	189.7	393.4	620.9	1029.6	1493.3	2721.6	4849.2	6564.8
e. Others	21.0	34.3	33.1	45.7	76.8	81.9	114.3	122.4
<b>4 Bills Payable</b>			<b>7.3</b>	<b>1.2</b>	<b>10.5</b>	<b>0.7</b>	<b>0.2</b>	<b>0.0</b>
<b>5 Other Liabilities</b>	<b>23.8</b>	<b>93.4</b>	<b>110.1</b>	<b>160.5</b>	<b>255.7</b>	<b>506.1</b>	<b>644.0</b>	<b>734.0</b>
1. Sundry Creditors			20.3	27.2	67.4	114.6	218.4	255.9
2. Loan Loss Provision			62.4	73.9	99.3	141.0	171.9	229.3
3. Interest Suspense a/c			3.9	18.5	18.1	23.8	19.8	38.0
4. Others	23.8	93.4	23.5	40.9	70.9	226.7	234.0	210.8
<b>6 Reconciliation A/c</b>			<b>4.0</b>	<b>1.6</b>	<b>1259.7</b>	<b>(1.3)</b>	<b>(6.5)</b>	<b>0.2</b>
<b>7 Profit &amp; Loss A/c</b>			<b>42.7</b>	<b>100.1</b>	<b>157.5</b>	<b>246.3</b>	<b>348.8</b>	<b>255.2</b>
<b>SOURCES OF FUNDS</b>	<b>875.4</b>	<b>1954.7</b>	<b>3193.2</b>	<b>4900.6</b>	<b>9441.8</b>	<b>12142.3</b>	<b>18595.2</b>	<b>23272.7</b>
<b>1 LIQUID FUNDS</b>	<b>97.1</b>	<b>246.7</b>	<b>170.0</b>	<b>362.1</b>	<b>732.8</b>	<b>1022.2</b>	<b>2028.0</b>	<b>3056.4</b>
a. Cash Balance	9.3	18.3	33.4	65.0	130.4	149.0	270.9	326.9
Nepalese Notes & Coins	8.6	17.1	32.8	62.3	126.4	145.7	265.7	320.9
Foreign Currency	0.7	1.2	0.6	2.7	4.0	3.4	5.2	6.0
b. Bank Balance	55.7	53.6	104.1	57.1	376.0	288.4	1272.2	2050.5
1. In Nepal Rastra Bank	42.6	35.4	45.6	48.8	380.7	270.2	980.4	1027.4
Domestic Currency			45.1	47.2	378.9	268.1	977.3	1021.8
Foreign Currency			0.5	1.6	1.8	2.2	3.1	5.6
2. "A"Class Licensed Institution	0.5	1.8	21.2	8.3	(4.7)	5.3	257.9	996.0
Domestic Currency			21.2	5.2	3.0	5.3	257.9	996.0
Foreign Currency			0.0	3.1	(7.7)	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	12.6	16.4	37.3	0.0	0.0	12.9	33.8	27.1
c. Money at Call	32.1	174.8	32.5	240.0	226.4	584.7	484.8	679.0
Domestic Currency			30.0	0.0	40.0	584.7	415.0	320.0
Foreign Currency			2.5	240.0	186.4	0.0	69.8	359.0
<b>2 INVESTMENTS</b>	<b>3.8</b>	<b>42.1</b>	<b>277.1</b>	<b>394.6</b>	<b>625.7</b>	<b>850.1</b>	<b>1693.6</b>	<b>1401.4</b>
a. Govt. Securities	3.8	42.1	277.1	394.6	625.7	850.1	1693.6	1092.8
b. NRB Bond						0.0	0.0	308.6
c. Govt. Non-Fin. Ins.						0.0	0.0	0.0
d. Other Non-Fin Ins.						0.0	0.0	0.0
e. Non Residents						0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>70.0</b>	<b>0.0</b>	<b>0.0</b>	<b>112.6</b>	<b>242.4</b>	<b>300.0</b>	<b>482.9</b>	<b>1071.4</b>
1. Non Residents			0.0	0.0	0.0	0.0	0.0	0.0
2. Others			0.0	112.6	242.4	300.0	482.9	1071.4
<b>4 LOANS &amp; ADVANCES</b>	<b>629.0</b>	<b>1567.9</b>	<b>2634.9</b>	<b>3869.3</b>	<b>6319.8</b>	<b>9480.8</b>	<b>13504.8</b>	<b>16895.4</b>
a. Private Sector	629.0	1567.9	2634.9	3869.3	6296.3	9480.8	13504.8	16895.4
b. Financial Institutions					23.5	0.0	0.0	0.0
c. Government Organizations						0.0	0.0	0.0
<b>5 BILL PURCHASED</b>	<b>0.0</b>	<b>0.0</b>	<b>0.2</b>	<b>0.0</b>	<b>0.1</b>	<b>0.4</b>	<b>0.0</b>	<b>0.0</b>
a. Domestic Bills Purchased			0.0	0.0	0.1	0.0	0.0	0.0
b. Foreign Bills Purchased			0.2	0.0	0.0	0.4	0.0	0.0
c. Import Bills & Imports			0.0	0.0	0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills						0.0	0.0	0.0
b. Against Foreign Bills						0.0	0.0	0.0
<b>7 FIXED ASSETS</b>			<b>52.3</b>	<b>74.1</b>	<b>95.0</b>	<b>135.6</b>	<b>193.5</b>	<b>370.7</b>
<b>8 OTHER ASSETS</b>	<b>75.5</b>	<b>98.0</b>	<b>47.3</b>	<b>84.6</b>	<b>148.7</b>	<b>353.2</b>	<b>692.5</b>	<b>477.5</b>
a. Accrued Interests	4.2	14.5	22.1	21.6	22.5	29.9	41.5	73.3
Govt. Entp.	0.0	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	41.5	73.3
b. Staff Loans / Adv.				0.0	0.0	44.0	109.1	0.0
c. Sundry Debtors			0.9	6.7	22.0	40.2	58.9	375.7
d. Cash In Transit			0.0	0.0	0.0	0.0	0.0	0.0
e. Others	71.3	83.5	24.3	56.3	104.2	239.1	483.0	28.5
<b>9 Expenses not Written off</b>			<b>11.4</b>	<b>3.3</b>	<b>1.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>10 Non Banking Assets</b>			<b>0.0</b>	<b>0.0</b>	<b>14.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>11 Reconciliation Account</b>			<b>0.0</b>	<b>0.0</b>	<b>1262.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>			<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>875.4</b>	<b>1954.7</b>	<b>3193.2</b>	<b>4900.6</b>	<b>9441.8</b>	<b>12142.3</b>	<b>18595.2</b>	<b>23272.7</b>

Table No. 24

## Sources &amp; Uses of Fund of AGRICULTURAL DEVELOPMENT BANK LTD.

(Rs. In million)

	Mid-July									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>1 CAPITAL FUND</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>214.7</b>	<b>4522.6</b>	<b>8756.2</b>	<b>8976.2</b>
a. Paid-up Capital					0.0	0.0	7528.0	10777.5	10777.5	9437.5
b. Calls in Advance										0.0
c. Statutory Reserves					0.0	0.0	482.7	694.4	828.2	1039.7
d. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0
e. Retained Earning					0.0	0.0	(7796.7)	(6950.0)	(6837.4)	(5453.8)
f. Others Reserves					0.0	0.0	0.7	0.7	3987.9	3943.6
g. Exchange Fluctuation Fund					0.0	0.0	0.0	0.0	0.0	9.2
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>619.5</b>	<b>0.0</b>	<b>374.0</b>	<b>257.4</b>	<b>263.2</b>	<b>2550.6</b>
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	142.6	21.1	132.4	110.6
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	0.0	150.0	50.0	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	0.0
d. Other Financial Ins.		0.0	0.0	0.0	619.5	0.0	81.4	186.2	130.8	2439.9
e. Bonds and Securities								0.0	0.0	0.0
<b>3 DEPOSITS</b>	<b>16640.9</b>	<b>20052.1</b>	<b>23005.9</b>	<b>26267.2</b>	<b>27100.1</b>	<b>29990.2</b>	<b>32406.9</b>	<b>32553.8</b>	<b>35154.8</b>	<b>32463.0</b>
a. Current	1201.3	1294.9	1393.0	1630.0	1835.4	2367.8	2381.8	2397.4	3100.1	2461.0
Domestic					1835.4	2367.8	2381.8	2397.4	3100.1	2461.0
Foreign					0.0	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	21381.3	18540.6
Domestic					15121.7	16087.9	17922.4	19175.4	21381.3	18540.6
Foreign					0.0	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	10672.6	11118.1
Domestic					10087.0	11443.4	12102.5	10981.0	10672.6	11118.1
Foreign					0.0	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	0.8	343.3
e. Others	0.0	0.0	124.5	157.8	0.0	0.0	0.0	0.0	0.0	0.0
<b>4 Bills Payable</b>					<b>20.5</b>	<b>18.2</b>		<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>5 Other Liabilities</b>	<b>532.1</b>	<b>821.4</b>	<b>1541.6</b>	<b>8533.6</b>	<b>2731.0</b>	<b>3593.7</b>	<b>17790.5</b>	<b>14250.0</b>	<b>15299.9</b>	<b>15057.8</b>
1. Sundry Creditors					460.7	684.1	2876.0	2437.1	1490.2	919.9
2. Loan Loss Provision					1182.8	1638.2	7071.9	5456.3	6399.5	5737.0
3. Interest Suspense a/c					1080.9	1264.0	5624.3	4117.5	2772.2	2257.2
4. Others	532.1	821.4	1541.6	8533.6	6.6	7.4	2218.3	2239.2	4638.0	6143.6
<b>6 Reconciliation A/c</b>					<b>3068.6</b>	<b>0.0</b>	<b>1257.9</b>	<b>1294.1</b>	<b>117.2</b>	<b>84.4</b>
<b>7 Profit &amp; Loss A/c</b>					<b>568.5</b>	<b>0.0</b>	<b>1452.9</b>	<b>1618.2</b>	<b>1238.0</b>	<b>1450.1</b>
<b>SOURCES OF FUNDS</b>	<b>17173.0</b>	<b>20873.5</b>	<b>24547.5</b>	<b>34800.8</b>	<b>34108.2</b>	<b>33602.1</b>	<b>53496.9</b>	<b>54496.1</b>	<b>60829.2</b>	<b>60582.0</b>
<b>1 LIQUID FUNDS</b>	<b>2244.8</b>	<b>1911.0</b>	<b>2035.0</b>	<b>2312.6</b>	<b>2300.0</b>	<b>3679.9</b>	<b>3517.0</b>	<b>3624.0</b>	<b>7446.6</b>	<b>5800.2</b>
a. Cash Balance	458.5	528.8	618.7	473.5	601.7	599.8	748.9	905.2	1413.7	1364.8
Nepalese Notes & Coins	448.0	517.2	612.5	470.0	600.1	599.8	747.1	905.1	1413.0	1364.1
Foreign Currency	10.5	11.6	6.2	3.5	1.6	0.0	1.8	0.1	0.7	0.6
b. Bank Balance	1786.3	1382.2	1416.3	1839.1	1694.8	3080.1	2768.1	2668.8	3788.7	2782.4
1. In Nepal Rastra Bank	1498.4	1110.9	1161.4	1532.4	1487.0	2492.5	1951.9	1806.9	2717.8	1612.3
Domestic Currency					1487.0	2492.5	1951.9	1806.9	2717.8	1612.3
Foreign Currency					0.0	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	982.8	1091.5
Domestic Currency					207.8	584.6	660.1	747.2	970.1	1091.5
Foreign Currency					0.0	0.0	0.0	114.7	12.7	0.0
3. Other Financial Ins.					0.0	0.0	156.1	0.0	0.0	0.0
4. In Foreign banks					0.0	3.0	0.0	0.0	88.1	78.6
c. Money at Call					3.5	0.0	0.0	50.0	2244.2	1653.0
Domestic Currency					3.5	0.0	0.0	50.0	2244.2	1653.0
Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0
<b>2 INVESTMENTS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.2</b>	<b>0.0</b>	<b>1759.6</b>	<b>2706.3</b>	<b>3474.0</b>	<b>3426.4</b>
a. Govt. Securities					0.2	0.0	1759.6	2706.3	3474.0	3426.4
b. NRB Bond								0.0	0.0	0.0
c. Govt. Non-Fin. Ins.								0.0	0.0	0.0
d. Other Non-Fin Ins.								0.0	0.0	0.0
e. Non Residents								0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>					<b>0.0</b>	<b>0.0</b>	<b>653.3</b>	<b>2082.4</b>	<b>3415.3</b>	<b>1115.4</b>
1. Non Residents								0.0	0.0	0.0
2. Others					0.0	0.0	653.3	2082.4	3415.3	1115.4
<b>4 LOANS &amp; ADVANCES</b>	<b>5700.5</b>	<b>6847.8</b>	<b>8794.7</b>	<b>9221.2</b>	<b>10746.4</b>	<b>11040.6</b>	<b>34225.0</b>	<b>36585.4</b>	<b>38271.0</b>	<b>39375.3</b>
a. Private Sector	5700.5	6847.8	8794.7	9221.2	10746.4	11040.6	34125.3	35533.8	37698.0	38549.2
b. Financial Institutions							99.7	121.8	0.0	0.0
c. Government Organizations							0.0	0.0	0.0	0.0
<b>5 BILL PURCHASED</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Domestic Bills Purchased					0.0	0.0	0.0	0.0	0.0	0.0
b. Foreign Bills Purchased					0.0	0.0	0.0	0.0	0.0	0.0
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								0.0	0.0	0.0
b. Against Foreign Bills								0.0	0.0	0.0
<b>7 FIXED ASSETS</b>					<b>123.1</b>	<b>133.3</b>	<b>867.2</b>	<b>781.1</b>	<b>803.0</b>	<b>967.2</b>
<b>8 OTHER ASSETS</b>	<b>9227.7</b>	<b>12114.7</b>	<b>13717.8</b>	<b>23267.0</b>	<b>1921.6</b>	<b>1975.6</b>	<b>11619.5</b>	<b>7962.6</b>	<b>6956.3</b>	<b>9665.7</b>
a. Accrued Interests	150.5	91.1	834.7	958.4	1096.4	1264.0	5624.3	4117.5	2772.2	2257.2
Govt. Entp.	0.0	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	2772.2	2257.2
b. Staff Loans / Adv.								1311.2	1853.7	2374.2
c. Sundry Debtors					332.7	412.8	4301.7	1720.4	1395.9	3987.8
d. Cash In Transit					0.0	0.0	52.0	207.2	85.0	0.0
e. Others	9077.2	12023.6	12883.1	22308.6	492.5	5.5	330.3	63.9	632.0	1046.6
<b>9 Expenses not Written off</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>10 Non Banking Assets</b>					<b>231.0</b>	<b>168.0</b>	<b>855.3</b>	<b>754.3</b>	<b>463.1</b>	<b>231.8</b>
<b>11 Reconciliation Account</b>					<b>18376.3</b>	<b>16140.6</b>		<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>					<b>409.6</b>	<b>464.1</b>		<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>17173.0</b>	<b>20873.5</b>	<b>24547.5</b>	<b>34800.8</b>	<b>34108.2</b>	<b>33602.1</b>	<b>53496.9</b>	<b>54496.1</b>	<b>60829.2</b>	<b>60582.0</b>

Table No. 25

## Sources &amp; Uses of Fund of GLOBAL BANK LTD.

(Rs. In million)

	Mid-July			
	2007	2008	2009	2010
<b>1 CAPITAL FUND</b>	<b>510.0</b>	<b>659.5</b>	<b>1022.6</b>	<b>1522.3</b>
a. Paid-up Capital	510.0	700.0	1000.0	1473.4
b. Calls in Advance				0.0
c. Statutory Reserves		0.0	12.2	17.5
d. Share Premium		0.0	0.0	0.0
e. Retained Earning		(40.5)	6.3	23.6
f. Others Reserves		0.0	0.0	0.0
g. Exchange Fluctuation Fund		0.0	4.1	7.8
<b>2 BORROWINGS</b>	<b>30.0</b>	<b>100.0</b>	<b>499.5</b>	<b>339.2</b>
a. NRB		0.0	0.0	236.8
b. "A" Class Licensed Institution		100.0	499.5	102.4
c. Foreign Banks and Fin. Ins.		0.0	0.0	0.0
d. Other Financial Ins.	30.0	0.0	0.0	0.0
e. Bonds and Securities		0.0	0.0	0.0
<b>3 DEPOSITS</b>	<b>3021.4</b>	<b>7319.6</b>	<b>10933.0</b>	<b>15031.5</b>
a. Current	195.0	562.1	328.0	512.0
Domestic	187.5	476.8	314.4	440.0
Foreign	7.5	85.3	13.6	72.0
b. Savings	595.5	1153.0	3401.9	4353.3
Domestic	576.1	1121.3	3337.7	4288.4
Foreign	19.4	31.6	64.2	64.9
c. Fixed	1363.8	2573.8	4566.9	6206.6
Domestic	1285.3	2280.5	4402.9	5901.6
Foreign	78.5	293.3	164.1	305.0
d. Call Deposits	811.1	2978.3	2432.0	3672.6
e. Others	56.0	52.4	204.1	287.0
<b>4 Bills Payable</b>		<b>0.0</b>	<b>76.5</b>	<b>66.6</b>
<b>5 Other Liabilities</b>	<b>51.5</b>	<b>187.8</b>	<b>188.7</b>	<b>393.6</b>
1. Sundry Creditors	16.3	99.0	17.5	111.0
2. Loan Loss Provision	26.0	51.3	96.7	154.9
3. Interest Suspense a/c		1.2	3.1	24.5
4. Others	9.2	36.2	71.3	103.3
<b>6 Reconciliation A/c</b>		<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>	<b>(24.0)</b>	<b>65.7</b>	<b>98.4</b>	<b>212.7</b>
<b>SOURCES OF FUNDS</b>	<b>3588.9</b>	<b>8332.6</b>	<b>12818.6</b>	<b>17565.9</b>
<b>1 LIQUID FUNDS</b>	<b>485.3</b>	<b>1723.6</b>	<b>1418.8</b>	<b>2652.0</b>
a. Cash Balance	66.7	576.4	326.3	543.5
Nepalese Notes & Coins	62.6	573.9	312.4	539.4
Foreign Currency	4.1	2.6	13.9	4.1
b. Bank Balance	406.4	689.4	1055.9	1890.8
1. In Nepal Rastra Bank	304.2	604.8	914.4	945.0
Domestic Currency	303.2	564.2	900.2	939.7
Foreign Currency	1.0	40.6	14.2	5.4
2. "A" Class Licensed Institution	21.6	16.3	30.9	470.9
Domestic Currency	14.7	8.8	26.6	470.9
Foreign Currency	6.9	7.5	4.2	0.0
3. Other Financial Ins.	36.3	38.4	13.5	335.0
4. In Foreign banks	44.3	29.9	97.1	139.8
c. Money at Call	12.2	457.8	36.6	217.7
Domestic Currency		345.0	20.0	0.0
Foreign Currency	12.2	112.8	16.6	217.7
<b>2 INVESTMENTS</b>	<b>124.6</b>	<b>729.9</b>	<b>1355.5</b>	<b>1960.5</b>
a. Govt. Securities	124.6	721.4	1347.0	1952.0
b. NRB Bond		0.0	0.0	0.0
c. Govt. Non-Fin. Ins.		8.5	8.5	0.0
d. Other Non-Fin Ins.		0.0	0.0	0.0
e. Non Residents		0.0	0.0	8.5
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>252.7</b>	<b>457.5</b>	<b>381.4</b>	<b>92.3</b>
1. Non Residents	118.8	362.5	194.6	74.8
2. Others	133.9	95.0	186.8	17.5
<b>4 LOANS &amp; ADVANCES</b>	<b>2597.3</b>	<b>5057.7</b>	<b>9148.8</b>	<b>12138.5</b>
a. Private Sector	2494.7	5057.7	9148.8	11794.9
b. Financial Institutions		0.0	0.0	343.6
c. Government Organizations	102.6	0.0	0.0	0.0
<b>5 BILL PURCHED</b>	<b>3.0</b>	<b>58.6</b>	<b>9.3</b>	<b>12.8</b>
a. Domestic Bills Purchased	3.0	58.6	7.9	12.8
b. Foreign Bills Purchased		0.0	1.4	0.0
c. Import Bills & Imports		0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>1.4</b>	<b>17.7</b>	<b>1.7</b>	<b>12.3</b>
a. Against Domestic Bills	1.4	17.7	1.7	9.5
b. Against Foreign Bills		0.0	0.0	2.8
<b>7 FIXED ASSETS</b>	<b>72.5</b>	<b>129.7</b>	<b>287.2</b>	<b>384.0</b>
<b>8 OTHER ASSETS</b>	<b>41.9</b>	<b>149.6</b>	<b>215.9</b>	<b>313.4</b>
a. Accrued Interests	3.6	12.8	56.3	83.5
Govt. Entp.		0.1	0.3	42.5
Private Sector	3.6	12.6	55.9	41.1
b. Staff Loans / Adv.	10.1	77.9	91.0	88.8
c. Sundry Debtors	10.0	21.6	15.1	38.8
d. Cash In Transit		0.0	0.0	0.0
e. Others	18.2	37.4	53.5	102.3
<b>9 Expenses not Written off</b>	<b>10.2</b>	<b>8.2</b>	<b>0.0</b>	<b>0.0</b>
<b>10 Non Banking Assets</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>11 Reconciliation Account</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>3588.9</b>	<b>8332.6</b>	<b>12818.6</b>	<b>17565.9</b>

Table No. 26

**Sources & Uses of Fund of CITIZENS BANK INTERNATIONAL LTD.**

(Rs. In million)

	Mid-July			
	2007	2008	2009	2010
<b>1 CAPITAL FUND</b>	<b>560.0</b>	<b>544.7</b>	<b>1034.1</b>	<b>1308.3</b>
a. Paid-up Capital	560.0	560.0	1000.0	1207.0
b. Calls in Advance				0.0
c. Statutory Reserves		0.0	30.1	68.8
d. Share Premium		0.0	0.0	0.0
e. Retained Earning		(15.3)	3.2	27.1
f. Others Reserves	0.0	0.0	0.0	4.6
g. Exchange Fluctuation Fund		0.0	0.7	0.8
<b>2 BORROWINGS</b>	<b>1372.6</b>	<b>476.1</b>	<b>250.0</b>	<b>651.2</b>
a. NRB		0.0	0.0	501.2
b. "A"Class Licensed Institution	1372.6	476.1	250.0	150.0
c. Foreign Banks and Fin. Ins.		0.0	0.0	0.0
d. Other Financial Ins.		0.0	0.0	0.0
e. Bonds and Securities		0.0	0.0	0.0
<b>3 DEPOSITS</b>	<b>1553.1</b>	<b>6139.6</b>	<b>11524.4</b>	<b>14214.5</b>
a. Current	74.6	145.7	397.4	383.2
Domestic	74.1	142.8	395.2	374.9
Foreign	0.5	2.9	2.1	8.3
b. Savings	97.7	1107.0	3610.2	3809.1
Domestic	96.8	1085.4	3422.2	3773.3
Foreign	0.9	21.6	188.0	35.8
c. Fixed	958.9	4037.9	3678.5	6531.4
Domestic	686.0	3308.2	3521.3	6055.8
Foreign	272.9	729.7	157.2	475.6
d. Call Deposits	421.9	849.0	3838.4	3414.2
e. Others		0.0	0.0	76.6
<b>4 Bills Payable</b>	<b>1.3</b>	<b>4.2</b>	<b>4.2</b>	<b>2.4</b>
<b>5 Other Liabilities</b>	<b>233.3</b>	<b>115.5</b>	<b>350.2</b>	<b>573.1</b>
1. Sundry Creditors	195.5	0.0	0.0	0.2
2. Loan Loss Provision	20.5	48.0	82.1	139.2
3. Interest Suspense a/c	0.9	6.3	10.9	27.1
4. Others	16.4	61.2	257.2	406.6
<b>6 Reconciliation A/c</b>		<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>		<b>75.3</b>	<b>0.0</b>	<b>0.0</b>
<b>SOURCES OF FUNDS</b>	<b>3720.3</b>	<b>7355.4</b>	<b>13162.9</b>	<b>16749.4</b>
<b>1 LIQUID FUNDS</b>	<b>927.9</b>	<b>1065.6</b>	<b>2455.2</b>	<b>2680.6</b>
a. Cash Balance	46.1	316.8	366.9	626.7
Nepalese Notes & Coins	45.8	312.0	353.8	617.2
Foreign Currency	0.3	4.8	13.1	9.5
b. Bank Balance	91.5	306.2	1188.0	1818.9
1. In Nepal Rastra Bank	67.5	190.1	1033.7	1596.4
Domestic Currency	66.3	181.9	1026.1	1585.3
Foreign Currency	1.2	8.2	7.6	11.1
2. "A"Class Licensed Institution	20.0	83.5	30.5	56.6
Domestic Currency	10.9	76.4	24.4	56.2
Foreign Currency	9.1	7.1	6.1	0.4
3. Other Financial Ins.		0.0	0.0	17.2
4. In Foreign banks	4.0	32.7	123.8	148.7
c. Money at Call	790.3	442.7	900.4	235.0
Domestic Currency	790.3	380.4	900.4	220.0
Foreign Currency		62.3	0.0	15.0
<b>2 INVESTMENTS</b>	<b>0.0</b>	<b>177.6</b>	<b>336.5</b>	<b>1355.7</b>
a. Govt. Securities		177.6	336.5	1355.7
b. NRB Bond		0.0	0.0	0.0
c. Govt. Non-Fin. Ins.		0.0	0.0	0.0
d. Other Non-Fin Ins.		0.0	0.0	0.0
e. Non Residents		0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>431.0</b>	<b>996.4</b>	<b>1690.8</b>	<b>1324.5</b>
1. Non Residents		0.0	0.0	0.0
2. Others	431.0	996.4	1690.8	1324.5
<b>4 LOANS &amp; ADVANCES</b>	<b>2046.7</b>	<b>4788.3</b>	<b>8195.8</b>	<b>10906.1</b>
a. Private Sector	2042.1	4788.3	8195.8	10711.5
b. Financial Institutions		0.0	0.0	194.7
c. Government Organizations	4.6	0.0	0.0	0.0
<b>5 BILL PURCHED</b>	<b>0.0</b>	<b>10.0</b>	<b>14.4</b>	<b>18.8</b>
a. Domestic Bills Purchased		10.0	14.4	18.8
b. Foreign Bills Purchased		0.0	0.0	0.0
c. Import Bills & Imports		0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills		0.0	0.0	0.0
b. Against Foreign Bills		0.0	0.0	0.0
<b>7 FIXED ASSETS</b>	<b>75.2</b>	<b>145.6</b>	<b>170.0</b>	<b>230.1</b>
<b>8 OTHER ASSETS</b>	<b>224.6</b>	<b>171.8</b>	<b>300.1</b>	<b>233.7</b>
a. Accrued Interests	207.5	22.8	67.6	79.7
Govt. Entp.		0.0	0.0	23.6
Private Sector	207.5	22.8	67.6	56.1
b. Staff Loans / Adv.	0.1	6.1	29.8	71.1
c. Sundry Debtors	0.3	1.8	9.9	6.5
d. Cash In Transit		0.0	0.0	0.0
e. Others	16.7	141.0	192.8	76.4
<b>9 Expenses not Written off</b>		<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>10 Non Banking Assets</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>11 Reconciliation Account</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>	<b>14.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>3720.3</b>	<b>7355.4</b>	<b>13162.9</b>	<b>16749.4</b>

Table No. 27

## Sources &amp; Uses of Fund of PRIME COMMERCIAL BANK LTD.

(Rs. In million)

	Mid-July		
	2008	2009	2010
<b>1 CAPITAL FUND</b>	<b>700.0</b>	<b>728.0</b>	<b>1329.2</b>
a. Paid-up Capital	700.0	700.0	1263.8
b. Calls in Advance			0.0
c. Statutory Reserves	0.0	5.6	34.1
d. Share Premium	0.0	0.0	0.0
e. Retained Earning	0.0	22.4	31.3
f. Others Reserves	0.0	0.0	0.0
g. Exchange Fluctuation Fund	0.0	0.0	0.0
<b>2 BORROWINGS</b>	<b>265.5</b>	<b>539.4</b>	<b>448.8</b>
a. NRB	0.0	0.0	201.6
b. "A"Class Licensed Institution	250.0	539.4	247.2
c. Foreign Banks and Fin. Ins.	15.5	0.0	0.0
d. Other Financial Ins.	0.0	0.0	0.0
e. Bonds and Securities	0.0	0.0	0.0
<b>3 DEPOSITS</b>	<b>5275.6</b>	<b>11779.9</b>	<b>17883.5</b>
a. Current	96.2	229.2	483.7
Domestic	95.6	215.2	470.3
Foreign	0.6	14.0	13.4
b. Savings	1214.4	2018.3	1912.2
Domestic	1210.1	2006.0	1904.9
Foreign	4.3	12.4	7.3
c. Fixed	2196.1	5380.9	6759.8
Domestic	2196.1	4528.4	6235.8
Foreign	0.0	852.5	524.0
d. Call Deposits	1734.8	4101.6	8642.7
e. Others	34.2	49.9	85.1
<b>4 Bills Payable</b>	<b>0.8</b>	<b>9.8</b>	<b>29.4</b>
<b>5 Other Liabilities</b>	<b>186.0</b>	<b>419.8</b>	<b>542.0</b>
1. Sundry Creditors	95.3	1.7	0.0
2. Loan Loss Provision	51.6	98.3	155.8
3. Interest Suspense a/c	0.0	1.4	9.9
4. Others	39.1	318.3	376.3
<b>6 Reconciliation A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>	<b>30.0</b>	<b>141.8</b>	<b>325.5</b>
<b>SOURCES OF FUNDS</b>	<b>6457.9</b>	<b>13618.6</b>	<b>20558.5</b>
<b>1 LIQUID FUNDS</b>	<b>748.3</b>	<b>1379.3</b>	<b>3508.5</b>
a. Cash Balance	92.2	279.7	761.0
Nepalese Notes & Coins	91.8	276.2	758.3
Foreign Currency	0.4	3.5	2.7
b. Bank Balance	206.1	1099.7	2747.5
1. In Nepal Rastra Bank	178.2	950.9	2035.5
Domestic Currency	173.1	944.0	2028.3
Foreign Currency	5.1	6.9	7.2
2. "A"Class Licensed Institution	12.1	43.9	690.6
Domestic Currency	12.0	43.1	688.6
Foreign Currency	0.1	0.8	2.0
3. Other Financial Ins.	0.0	0.0	0.0
4. In Foreign banks	15.8	104.8	21.4
c. Money at Call	450.0	0.0	0.0
Domestic Currency	450.0	0.0	0.0
Foreign Currency	0.0	0.0	0.0
<b>2 INVESTMENTS</b>	<b>190.6</b>	<b>718.7</b>	<b>1229.7</b>
a. Govt. Securities	190.6	718.7	1229.7
b. NRB Bond	0.0	0.0	0.0
c. Govt. Non-Fin. Ins.	0.0	0.0	0.0
d. Other Non-Fin Ins.	0.0	0.0	0.0
e. Non Residents	0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>188.0</b>	<b>1378.4</b>	<b>1262.7</b>
1. Non Residents	0.0	0.0	458.2
2. Others	188.0	1378.4	804.6
<b>4 LOANS &amp; ADVANCES</b>	<b>5154.0</b>	<b>9817.3</b>	<b>14102.2</b>
a. Private Sector	5154.0	9817.3	13832.2
b. Financial Institutions	0.0	0.0	270.0
c. Government Organizations	0.0	0.0	0.0
<b>5 BILL PURCHED</b>	<b>2.0</b>	<b>2.1</b>	<b>0.2</b>
a. Domestic Bills Purchased	2.0	1.6	0.0
b. Foreign Bills Purchased	0.0	0.6	0.2
c. Import Bills & Imports	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills	0.0	0.0	0.0
b. Against Foreign Bills	0.0	0.0	0.0
<b>7 FIXED ASSETS</b>	<b>52.1</b>	<b>136.5</b>	<b>199.1</b>
<b>8 OTHER ASSETS</b>	<b>119.8</b>	<b>186.4</b>	<b>256.1</b>
a. Accrued Interests	2.3	14.1	9.9
Govt. Entp.	1.5	1.9	0.0
Private Sector	0.8	12.2	9.9
b. Staff Loans / Adv.	3.1	1.5	9.7
c. Sundry Debtors	0.0	0.0	0.0
d. Cash In Transit	0.0	0.0	0.0
e. Others	114.5	170.8	236.5
<b>9 Expenses not Written off</b>	<b>3.2</b>	<b>0.0</b>	<b>0.0</b>
<b>10 Non Banking Assets</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>11 Reconciliation Account</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>6457.9</b>	<b>13618.6</b>	<b>20558.5</b>

Table No. 28

## Sources &amp; Uses of Fund of SUNRISE BANK LTD.

(Rs. In million)

	Mid-July		
	2008	2009	2010
<b>1 CAPITAL FUND</b>	<b>700.0</b>	<b>1325.3</b>	<b>1582.1</b>
a. Paid-up Capital	700.0	1337.5	1250.0
b. Calls in Advance			260.4
c. Statutory Reserves	0.0	0.0	17.0
d. Share Premium	0.0	0.0	0.0
e. Retained Earning	0.0	(27.6)	39.4
f. Others Reserves	0.0	15.0	15.0
g. Exchange Fluctuation Fund	0.0	0.4	0.5
<b>2 BORROWINGS</b>	<b>487.9</b>	<b>365.6</b>	<b>150.0</b>
a. NRB	0.0	0.0	0.0
b. "A"Class Licensed Institution	487.9	365.6	150.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0
d. Other Financial Ins.	0.0	0.0	0.0
e. Bonds and Securities	0.0	0.0	0.0
<b>3 DEPOSITS</b>	<b>4225.4</b>	<b>12106.4</b>	<b>14830.2</b>
a. Current	113.0	471.4	457.3
Domestic	100.2	459.4	392.2
Foreign	12.7	12.0	65.0
b. Savings	1452.2	5550.7	6264.3
Domestic	1448.2	5536.9	6219.9
Foreign	3.9	13.8	44.4
c. Fixed	2359.4	4208.4	4874.7
Domestic	1807.9	3741.9	4091.7
Foreign	551.5	466.5	783.0
d. Call Deposits	246.3	1714.2	3029.8
e. Others	54.6	161.6	204.2
<b>4 Bills Payable</b>	<b>9.1</b>	<b>21.0</b>	<b>7.6</b>
<b>5 Other Liabilities</b>	<b>350.2</b>	<b>3058.6</b>	<b>620.8</b>
1. Sundry Creditors	0.3	15.6	0.0
2. Loan Loss Provision	40.3	98.1	178.7
3. Interest Suspense a/c	0.7	3.6	30.7
4. Others	308.9	2941.3	411.3
<b>6 Reconciliation A/c</b>	<b>1937.2</b>	<b>5562.0</b>	<b>(0.0)</b>
<b>7 Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>81.8</b>	<b>185.3</b>
<b>SOURCES OF FUNDS</b>	<b>7709.8</b>	<b>22520.7</b>	<b>17376.1</b>
<b>1 LIQUID FUNDS</b>	<b>365.4</b>	<b>6364.9</b>	<b>2524.7</b>
a. Cash Balance	34.9	316.3	395.4
Nepalese Notes & Coins	33.6	305.5	389.0
Foreign Currency	1.3	10.7	6.5
b. Bank Balance	314.9	4425.7	1212.5
1. In Nepal Rastra Bank	244.3	3950.3	972.1
Domestic Currency	243.7	3948.1	955.0
Foreign Currency	0.5	2.2	17.1
2. "A"Class Licensed Institution	2.2	240.1	103.4
Domestic Currency	2.0	238.2	101.6
Foreign Currency	0.2	1.9	1.8
3. Other Financial Ins.	14.4	0.1	0.0
4. In Foreign banks	54.0	235.2	137.0
c. Money at Call	15.6	1622.9	916.9
Domestic Currency	0.0	961.9	150.0
Foreign Currency	15.6	661.1	766.9
<b>2 INVESTMENTS</b>	<b>286.0</b>	<b>946.4</b>	<b>1529.8</b>
a. Govt. Securities	286.0	946.4	1529.1
b. NRB Bond	0.0	0.0	0.7
c. Govt. Non-Fin. Ins.	0.0	0.0	0.0
d. Other Non-Fin Ins.	0.0	0.0	0.0
e. Non Residents	0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>609.0</b>	<b>15.1</b>	<b>18.7</b>
1. Non Residents	0.0	0.0	0.0
2. Others	609.0	15.1	18.7
<b>4 LOANS &amp; ADVANCES</b>	<b>4044.8</b>	<b>8907.2</b>	<b>12146.8</b>
a. Private Sector	977.8	8837.8	11855.4
b. Financial Institutions	3067.0	69.4	291.5
c. Government Organizations	0.0	0.0	0.0
<b>5 BILL PURCHED</b>	<b>12.9</b>	<b>119.2</b>	<b>88.9</b>
a. Domestic Bills Purchased	4.1	103.9	88.9
b. Foreign Bills Purchased	8.9	15.3	0.0
c. Import Bills & Imports	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills	0.0	0.0	0.0
b. Against Foreign Bills	0.0	0.0	0.0
<b>7 FIXED ASSETS</b>	<b>105.9</b>	<b>308.5</b>	<b>451.4</b>
<b>8 OTHER ASSETS</b>	<b>335.0</b>	<b>297.3</b>	<b>615.8</b>
a. Accrued Interests	5.7	26.7	60.8
Govt. Entp.	0.0	0.0	0.0
Private Sector	5.7	26.7	60.8
b. Staff Loans / Adv.	8.5	17.0	9.2
c. Sundry Debtors	15.2	15.4	17.6
d. Cash In Transit	0.0	0.0	0.0
e. Others	305.6	238.2	528.2
<b>9 Expenses not Written off</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>10 Non Banking Assets</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>11 Reconciliation Account</b>	<b>1937.5</b>	<b>5562.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>	<b>13.2</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>7709.8</b>	<b>22520.7</b>	<b>17376.1</b>

Table No. 29

## Sources &amp; Uses of Fund of BANK OF ASIA NEPAL LTD.

(Rs. In million)

	Mid-July		
	2008	2009	2010
<b>1 CAPITAL FUND</b>	<b>700.0</b>	<b>1004.5</b>	<b>1535.0</b>
a. Paid-up Capital	700.0	1000.0	1500.0
b. Calls in Advance			0.0
c. Statutory Reserves	0.0	0.9	13.2
d. Share Premium	0.0	0.0	19.0
e. Retained Earning	0.0	3.3	1.6
f. Others Reserves	0.0	0.0	0.0
g. Exchange Fluctuation Fund	0.0	0.3	1.1
<b>2 BORROWINGS</b>	<b>500.0</b>	<b>1409.7</b>	<b>876.4</b>
a. NRB	0.0	0.0	0.0
b. "A" Class Licensed Institution	500.0	1409.7	876.4
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0
d. Other Financial Ins.	0.0	0.0	0.0
e. Bonds and Securities	0.0	0.0	0.0
<b>3 DEPOSITS</b>	<b>3054.8</b>	<b>8946.4</b>	<b>12480.8</b>
a. Current	38.6	213.4	287.8
Domestic	38.2	205.5	284.5
Foreign	0.4	7.9	3.3
b. Savings	288.5	2634.2	3271.1
Domestic	287.9	2632.0	3265.9
Foreign	0.6	2.1	5.2
c. Fixed	1840.2	2401.1	5716.8
Domestic	1552.4	680.0	5314.6
Foreign	287.9	1721.1	402.3
d. Call Deposits	871.8	3577.8	3139.7
e. Others	15.7	119.9	65.3
<b>4 Bills Payable</b>	<b>3.4</b>	<b>153.2</b>	<b>4.0</b>
<b>5 Other Liabilities</b>	<b>62.0</b>	<b>146.2</b>	<b>760.5</b>
1. Sundry Creditors	7.8	28.3	0.0
2. Loan Loss Provision	27.6	63.4	122.5
3. Interest Suspense a/c	0.2	3.4	15.0
4. Others	26.5	51.1	623.0
<b>6 Reconciliation A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>	<b>4.5</b>	<b>110.6</b>	<b>207.6</b>
<b>SOURCES OF FUNDS</b>	<b>4324.7</b>	<b>11770.6</b>	<b>15864.3</b>
<b>1 LIQUID FUNDS</b>	<b>395.2</b>	<b>1113.1</b>	<b>1686.1</b>
a. Cash Balance	73.2	236.5	268.8
Nepalese Notes & Coins	71.8	227.2	264.2
Foreign Currency	1.3	9.4	4.6
b. Bank Balance	322.1	876.6	668.0
1. In Nepal Rastra Bank	254.3	496.7	480.9
Domestic Currency	254.0	489.0	465.9
Foreign Currency	0.3	7.7	15.0
2. "A" Class Licensed Institution	36.0	98.9	42.5
Domestic Currency	35.8	96.7	42.2
Foreign Currency	0.2	2.2	0.3
3. Other Financial Ins.	0.0	0.0	0.0
4. In Foreign banks	31.8	281.1	144.6
c. Money at Call	0.0	0.0	749.3
Domestic Currency	0.0	0.0	708.4
Foreign Currency	0.0	0.0	40.9
<b>2 INVESTMENTS</b>	<b>115.5</b>	<b>216.6</b>	<b>1308.2</b>
a. Govt. Securities	115.5	216.6	1308.2
b. NRB Bond	0.0	0.0	0.0
c. Govt. Non-Fin. Ins.	0.0	0.0	0.0
d. Other Non-Fin Ins.	0.0	0.0	0.0
e. Non Residents	0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>957.3</b>	<b>2424.3</b>	<b>1104.2</b>
1. Non Residents	0.0	0.0	0.0
2. Others	957.3	2424.3	1104.2
<b>4 LOANS &amp; ADVANCES</b>	<b>2755.2</b>	<b>7713.1</b>	<b>11230.0</b>
a. Private Sector	2755.2	7713.1	10970.7
b. Financial Institutions	0.0	0.0	259.3
c. Government Organizations	0.0	0.0	0.0
<b>5 BILL PURCHED</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Domestic Bills Purchased	0.0	0.0	0.0
b. Foreign Bills Purchased	0.0	0.0	0.0
c. Import Bills & Imports	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills	0.0	0.0	0.0
b. Against Foreign Bills	0.0	0.0	0.0
<b>7 FIXED ASSETS</b>	<b>64.9</b>	<b>206.0</b>	<b>305.4</b>
<b>8 OTHER ASSETS</b>	<b>36.4</b>	<b>96.3</b>	<b>230.4</b>
a. Accrued Interests	3.5	34.5	48.0
Govt. Entp.	0.0	0.0	0.0
Private Sector	3.5	34.5	48.0
b. Staff Loans / Adv.	11.1	23.2	37.9
c. Sundry Debtors	0.8	3.6	0.0
d. Cash In Transit	0.0	0.0	0.0
e. Others	21.0	35.1	144.5
<b>9 Expenses not Written off</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>10 Non Banking Assets</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>11 Reconciliation Account</b>	<b>0.0</b>	<b>1.2</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>4324.7</b>	<b>11770.6</b>	<b>15864.3</b>

Table No. 30

## Sources &amp; Uses of Fund of DEVELOPMENT CREDIT BANK LTD.

(Rs. In million)

	Mid-July		
	2008	2009	2010
<b>1 CAPITAL FUND</b>	<b>1168.0</b>	<b>1769.7</b>	<b>1883.8</b>
a. Paid-up Capital	1107.5	1655.3	1746.3
b. Calls in Advance			0.0
c. Statutory Reserves	34.2	45.1	65.7
d. Share Premium	14.1	14.1	20.2
e. Retained Earning	12.3	55.3	49.9
f. Others Reserves	0.0	0.0	0.0
g. Exchange Fluctuation Fund	0.0	0.0	1.7
<b>2 BORROWINGS</b>	<b>351.0</b>	<b>290.0</b>	<b>0.0</b>
a. NRB	0.0	0.0	0.0
b. "A"Class Licensed Institution	351.0	290.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0
d. Other Financial Ins.	0.0	0.0	0.0
e. Bonds and Securities	0.0	0.0	0.0
<b>3 DEPOSITS</b>	<b>2928.2</b>	<b>6633.4</b>	<b>8083.1</b>
a. Current	70.6	566.5	186.1
Domestic	70.5	566.1	180.4
Foreign	0.0	0.4	5.7
b. Savings	900.2	1081.1	768.9
Domestic	884.3	1053.4	760.0
Foreign	15.9	27.7	9.0
c. Fixed	1753.3	4240.7	4485.9
Domestic	1753.3	4240.2	4373.7
Foreign	0.0	0.5	112.3
d. Call Deposits	126.5	601.5	2460.8
e. Others	77.5	143.7	181.4
<b>4 Bills Payable</b>	<b>0.6</b>	<b>2.4</b>	<b>0.0</b>
<b>5 Other Liabilities</b>	<b>353.7</b>	<b>244.7</b>	<b>383.4</b>
1. Sundry Creditors	0.0	0.0	0.0
2. Loan Loss Provision	82.9	118.7	135.5
3. Interest Suspense a/c	7.3	7.9	29.2
4. Others	263.5	118.1	218.7
<b>6 Reconciliation A/c</b>	<b>445.4</b>	<b>840.7</b>	<b>(0.0)</b>
<b>7 Profit &amp; Loss A/c</b>	<b>87.4</b>	<b>170.5</b>	<b>212.7</b>
<b>SOURCES OF FUNDS</b>	<b>5334.3</b>	<b>9951.3</b>	<b>10563.0</b>
<b>1 LIQUID FUNDS</b>	<b>878.3</b>	<b>1726.2</b>	<b>1540.8</b>
a. Cash Balance	33.3	87.9	135.5
Nepalese Notes & Coins	30.9	78.4	131.2
Foreign Currency	2.4	9.5	4.3
b. Bank Balance	252.6	691.2	481.0
1. In Nepal Rastra Bank	153.0	551.2	274.3
Domestic Currency	149.5	550.6	263.3
Foreign Currency	3.5	0.6	11.1
2. "A"Class Licensed Institution	12.2	19.0	2.5
Domestic Currency	11.5	18.6	0.7
Foreign Currency	0.7	0.4	1.8
3. Other Financial Ins.	81.8	115.1	0.0
4. In Foreign banks	5.5	5.9	204.1
c. Money at Call	592.4	947.1	924.3
Domestic Currency	561.2	879.5	924.3
Foreign Currency	31.3	67.6	0.0
<b>2 INVESTMENTS</b>	<b>18.5</b>	<b>442.9</b>	<b>836.3</b>
a. Govt. Securities	18.5	442.9	836.3
b. NRB Bond	0.0	0.0	0.0
c. Govt. Non-Fin. Ins.	0.0	0.0	0.0
d. Other Non-Fin Ins.	0.0	0.0	0.0
e. Non Residents	0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>50.1</b>	<b>54.9</b>	<b>46.9</b>
1. Non Residents	0.0	0.4	37.4
2. Others	50.1	54.5	9.5
<b>4 LOANS &amp; ADVANCES</b>	<b>3690.6</b>	<b>6455.9</b>	<b>7500.5</b>
a. Private Sector	3689.1	6421.5	7458.0
b. Financial Institutions	1.5	34.3	42.4
c. Government Organizations	0.0	0.0	0.0
<b>5 BILL PURCHED</b>	<b>1.9</b>	<b>20.1</b>	<b>45.2</b>
a. Domestic Bills Purchased	1.9	20.1	45.2
b. Foreign Bills Purchased	0.0	0.0	0.0
c. Import Bills & Imports	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills	0.0	0.0	0.0
b. Against Foreign Bills	0.0	0.0	0.0
<b>7 FIXED ASSETS</b>	<b>197.8</b>	<b>256.5</b>	<b>294.7</b>
<b>8 OTHER ASSETS</b>	<b>478.3</b>	<b>971.3</b>	<b>274.7</b>
a. Accrued Interests	18.6	21.7	58.6
Govt. Entp.	0.0	2.4	17.1
Private Sector	18.6	19.3	41.5
b. Staff Loans / Adv.	8.2	17.1	28.1
c. Sundry Debtors	1.2	4.6	21.6
d. Cash In Transit	0.0	0.0	0.0
e. Others	450.2	927.9	166.3
<b>9 Expenses not Written off</b>	<b>18.8</b>	<b>23.6</b>	<b>23.9</b>
<b>10 Non Banking Assets</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>11 Reconciliation Account</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>5334.3</b>	<b>9951.3</b>	<b>10563.0</b>



Table No. 31

## Sources &amp; Uses of Fund of NMB BANK LTD.

(Rs. In million)

	Mid-July		
	2008	2009	2010
<b>1 CAPITAL FUND</b>	<b>1137.3</b>	<b>1532.9</b>	<b>1816.0</b>
a. Paid-up Capital	1000.0	1424.6	1501.5
b. Calls in Advance			0.0
c. Statutory Reserves	82.6	97.2	109.8
d. Share Premium	52.3	0.0	146.8
e. Retained Earning	2.3	11.0	52.6
f. Others Reserves	0.0	0.0	5.1
g. Exchange Fluctuation Fund	0.0	0.0	0.3
<b>2 BORROWINGS</b>	<b>278.1</b>	<b>314.0</b>	<b>380.3</b>
a. NRB	0.0	0.0	0.0
b. "A"Class Licensed Institution	212.4	236.1	380.3
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0
d. Other Financial Ins.	0.0	77.9	0.0
e. Bonds and Securities	65.7	0.0	0.0
<b>3 DEPOSITS</b>	<b>1661.4</b>	<b>6904.6</b>	<b>10110.7</b>
a. Current	22.4	109.7	628.8
Domestic	22.4	106.3	622.2
Foreign	0.0	3.4	6.5
b. Savings	395.7	1552.6	1421.6
Domestic	395.7	1515.6	1415.1
Foreign	0.0	36.9	6.5
c. Fixed	926.3	2079.2	4020.0
Domestic	857.2	1588.2	3524.0
Foreign	69.1	491.0	496.1
d. Call Deposits	314.4	3149.7	3998.2
e. Others	2.5	13.6	42.0
<b>4 Bills Payable</b>	<b>0.0</b>	<b>0.0</b>	<b>9.3</b>
<b>5 Other Liabilities</b>	<b>5843.0</b>	<b>7757.8</b>	<b>1143.0</b>
1. Sundry Creditors	5697.2	7508.4	611.6
2. Loan Loss Provision	57.5	86.9	123.0
3. Interest Suspense a/c	18.8	20.8	30.6
4. Others	69.5	141.7	377.8
<b>6 Reconciliation A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>	<b>117.4</b>	<b>101.2</b>	<b>154.8</b>
<b>SOURCES OF FUNDS</b>	<b>9037.1</b>	<b>16610.4</b>	<b>13614.1</b>
<b>1 LIQUID FUNDS</b>	<b>5694.2</b>	<b>9133.7</b>	<b>2312.1</b>
a. Cash Balance	17.9	201.8	239.9
Nepalese Notes & Coins	17.3	190.7	231.8
Foreign Currency	0.7	11.1	8.1
b. Bank Balance	5584.1	8219.1	1489.9
1. In Nepal Rastra Bank	506.4	720.9	522.6
Domestic Currency	506.4	682.2	516.1
Foreign Currency	0.0	38.8	6.5
2. "A"Class Licensed Institution	4897.3	6906.3	504.4
Domestic Currency	4895.8	6906.3	504.4
Foreign Currency	1.5	0.0	0.0
3. Other Financial Ins.	151.7	286.3	0.0
4. In Foreign banks	28.8	305.5	463.0
c. Money at Call	92.2	712.8	582.3
Domestic Currency	92.2	712.8	582.3
Foreign Currency	0.0	0.0	0.0
<b>2 INVESTMENTS</b>	<b>795.4</b>	<b>1162.0</b>	<b>1618.2</b>
a. Govt. Securities	775.4	1142.0	1598.2
b. NRB Bond	0.0	0.0	0.0
c. Govt. Non-Fin. Ins.	0.0	0.0	0.0
d. Other Non-Fin. Ins.	20.0	20.0	20.0
e. Non Residents	0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>300.9</b>	<b>481.9</b>	<b>1100.7</b>
1. Non Residents	0.0	0.0	0.0
2. Others	300.9	481.9	1100.7
<b>4 LOANS &amp; ADVANCES</b>	<b>2009.9</b>	<b>5010.1</b>	<b>7507.8</b>
a. Private Sector	1989.1	4930.1	7308.7
b. Financial Institutions	20.9	80.0	123.4
c. Government Organizations	0.0	0.0	75.7
<b>5 BILL PURCHASED</b>	<b>0.0</b>	<b>271.0</b>	<b>423.3</b>
a. Domestic Bills Purchased	0.0	0.0	0.0
b. Foreign Bills Purchased	0.0	0.0	0.0
c. Import Bills & Imports	0.0	271.0	423.3
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills	0.0	0.0	0.0
b. Against Foreign Bills	0.0	0.0	0.0
<b>7 FIXED ASSETS</b>	<b>132.7</b>	<b>218.8</b>	<b>255.9</b>
<b>8 OTHER ASSETS</b>	<b>101.4</b>	<b>329.8</b>	<b>395.2</b>
a. Accrued Interests	33.8	39.9	63.8
Govt. Entp.	0.0	0.0	0.9
Private Sector	33.8	39.9	63.0
b. Staff Loans / Adv.	9.9	9.8	16.4
c. Sundry Debtors	11.1	124.6	28.1
d. Cash In Transit	0.0	0.0	0.0
e. Others	46.6	155.6	286.8
<b>9 Expenses not Written off</b>	<b>1.5</b>	<b>3.0</b>	<b>0.8</b>
<b>10 Non Banking Assets</b>	<b>1.1</b>	<b>0.0</b>	<b>0.0</b>
<b>11 Reconciliation Account</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>9037.1</b>	<b>16610.4</b>	<b>13614.1</b>

Table No. 32

## Sources &amp; Uses of Fund of KIST BANK LTD.

(Rs. In million)

	Mid-July	
	2009	2010
<b>1 CAPITAL FUND</b>	<b>2026.3</b>	<b>2045.1</b>
a. Paid-up Capital	2000.0	2000.0
b. Calls in Advance		0.0
c. Statutory Reserves	20.8	38.8
d. Share Premium	0.0	0.0
e. Retained Earning	0.0	6.3
f. Others Reserves	5.5	0.0
g. Exchange Fluctuation Fund	0.0	0.0
<b>2 BORROWINGS</b>	<b>130.0</b>	<b>600.0</b>
a. NRB	0.0	600.0
b. "A" Class Licensed Institution	130.0	0.0
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
<b>3 DEPOSITS</b>	<b>8685.7</b>	<b>15962.5</b>
a. Current	158.9	308.0
Domestic	158.1	301.7
Foreign	0.8	6.3
b. Savings	5027.5	7903.3
Domestic	5027.0	7901.8
Foreign	0.5	1.5
c. Fixed	1609.1	3496.0
Domestic	1609.1	3496.0
Foreign	0.0	0.0
d. Call Deposits	1876.5	4179.5
e. Others	13.8	75.7
<b>4 Bills Payable</b>	<b>0.0</b>	<b>8.9</b>
<b>5 Other Liabilities</b>	<b>307.3</b>	<b>494.4</b>
1. Sundry Creditors	12.4	28.8
2. Loan Loss Provision	83.7	140.3
3. Interest Suspense a/c	2.3	3.2
4. Others	208.8	322.1
<b>6 Reconciliation A/c</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>	<b>86.4</b>	<b>140.2</b>
<b>SOURCES OF FUNDS</b>	<b>11235.8</b>	<b>19251.1</b>
<b>1 LIQUID FUNDS</b>	<b>2409.9</b>	<b>3041.4</b>
a. Cash Balance	383.8	563.2
Nepalese Notes & Coins	373.8	555.7
Foreign Currency	10.0	7.5
b. Bank Balance	1926.0	2428.2
1. In Nepal Rastra Bank	638.9	1027.2
Domestic Currency	638.5	1026.9
Foreign Currency	0.4	0.3
2. "A" Class Licensed Institution	1287.1	805.9
Domestic Currency	1285.6	800.6
Foreign Currency	1.5	5.3
3. Other Financial Ins.	0.0	565.7
4. In Foreign banks	0.0	29.4
c. Money at Call	100.0	50.0
Domestic Currency	100.0	50.0
Foreign Currency	0.0	0.0
<b>2 INVESTMENTS</b>	<b>474.8</b>	<b>1646.5</b>
a. Govt. Securities	474.8	1646.5
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
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>610.3</b>	<b>415.9</b>
1. Non Residents	0.0	0.0
2. Others	610.3	415.9
<b>4 LOANS &amp; ADVANCES</b>	<b>6886.4</b>	<b>12479.8</b>
a. Private Sector	6886.4	12479.8
b. Financial Institutions	0.0	0.0
c. Government Organizations	0.0	0.0
<b>5 BILL PURCHASED</b>	<b>0.6</b>	<b>6.3</b>
a. Domestic Bills Purchased	0.0	2.4
b. Foreign Bills Purchased	0.6	3.9
c. Import Bills & Imports	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills	0.0	0.0
b. Against Foreign Bills	0.0	0.0
<b>7 FIXED ASSETS</b>	<b>715.7</b>	<b>1272.9</b>
<b>8 OTHER ASSETS</b>	<b>129.7</b>	<b>357.1</b>
a. Accrued Interests	2.3	41.2
Govt. Entp.	0.3	0.0
Private Sector	2.0	41.2
b. Staff Loans / Adv.	46.3	151.7
c. Sundry Debtors	0.3	15.7
d. Cash In Transit	0.0	0.0
e. Others	80.9	148.5
<b>9 Expenses not Written off</b>	<b>5.6</b>	<b>31.2</b>
<b>10 Non Banking Assets</b>	<b>0.0</b>	<b>0.0</b>
<b>11 Reconciliation Account</b>	<b>2.7</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>11235.8</b>	<b>19251.1</b>

Table No. 33

**Sources & Uses of Fund of JANATA BANK**

(Rs. In million)

	<b>Mid-July 2010</b>
<b>1 CAPITAL FUND</b>	<b>1400.0</b>
a. Paid-up Capital	1400.0
b. Calls in Advance	0.0
c. Statutory Reserves	0.0
d. Share Premium	0.0
e. Retained Earning	0.0
f. Others Reserves	0.0
g. Exchange Fluctuation Fund	0.0
<b>2 BORROWINGS</b>	<b>0.0</b>
a. NRB	0.0
b. "A"Class Licensed Institution	0.0
c. Foreign Banks and Fin. Ins.	0.0
d. Other Financial Ins.	0.0
e. Bonds and Securities	0.0
<b>3 DEPOSITS</b>	<b>855.3</b>
a. Current	32.3
Domestic	24.5
Foreign	7.8
b. Savings	110.8
Domestic	110.7
Foreign	0.1
c. Fixed	148.5
Domestic	148.5
Foreign	0.0
d. Call Deposits	558.6
e. Others	5.2
<b>4 Bills Payable</b>	<b>12.7</b>
<b>5 Other Liabilities</b>	<b>53.3</b>
1. Sundry Creditors	10.5
2. Loan Loss Provision	6.1
3. Interest Suspense a/c	0.0
4. Others	36.8
<b>6 Reconciliation A/c</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>	<b>44.3</b>
<b>SOURCES OF FUNDS</b>	<b>2365.6</b>
<b>1 LIQUID FUNDS</b>	<b>1422.9</b>
a. Cash Balance	15.2
Nepalese Notes & Coins	14.2
Foreign Currency	1.0
b. Bank Balance	1257.5
1. In Nepal Rastra Bank	31.4
Domestic Currency	31.4
Foreign Currency	0.0
2. "A"Class Licensed Institution	1010.7
Domestic Currency	1010.7
Foreign Currency	0.0
3. Other Financial Ins.	200.0
4. In Foreign banks	15.4
c. Money at Call	150.2
Domestic Currency	150.2
Foreign Currency	0.0
<b>2 INVESTMENTS</b>	<b>75.0</b>
a. Govt. Securities	75.0
b. NRB Bond	0.0
c. Govt. Non-Fin. Ins.	0.0
d. Other Non-Fin Ins.	0.0
e. Non Residents	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>0.0</b>
1. Non Residents	0.0
2. Others	0.0
<b>4 LOANS &amp; ADVANCES</b>	<b>608.3</b>
a. Private Sector	608.3
b. Financial Institutions	0.0
c. Government Organizations	0.0
<b>5 BILL PURCHED</b>	<b>0.0</b>
a. Domestic Bills Purchased	0.0
b. Foreign Bills Purchased	0.0
c. Import Bills & Imports	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>
a. Against Domestic Bills	0.0
b. Against Foreign Bills	0.0
<b>7 FIXED ASSETS</b>	<b>189.6</b>
<b>8 OTHER ASSETS</b>	<b>69.8</b>
a. Accrued Interests	26.9
Govt. Entp.	0.0
Private Sector	26.9
b. Staff Loans / Adv.	14.5
c. Sundry Debtors	0.5
d. Cash In Transit	0.0
e. Others	27.8
<b>9 Expenses not Written off</b>	<b>0.0</b>
<b>10 Non Banking Assets</b>	<b>0.0</b>
<b>11 Reconciliation Account</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>2365.6</b>

Table No. 34  
**Profit & Loss Account of Commercial Banks of Nepal**  
 Mid - July - 2010

Expenses	(Rs. In million)																											
	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	KIST	JANATA	Total
<b>1 Interest Expenses</b>	<b>764.4</b>	<b>1387.0</b>	<b>1959.1</b>	<b>2627.2</b>	<b>575.7</b>	<b>1553.4</b>	<b>1452.7</b>	<b>476.8</b>	<b>1572.8</b>	<b>902.9</b>	<b>580.2</b>	<b>336.2</b>	<b>1031.9</b>	<b>1,144.7</b>	<b>1719.1</b>	<b>1136.4</b>	<b>1406.4</b>	<b>1508.0</b>	<b>962.0</b>	<b>950.9</b>	<b>1193.1</b>	<b>961.9</b>	<b>870.8</b>	<b>599.5</b>	<b>559.3</b>	<b>966.8</b>	<b>4.6</b>	<b>29203.6</b>
1.1 Deposit Liabilities	700.5	1137.5	1858.5	2549.1	561.7	1519.3	1349.3	476.6	1537.5	856.4	562.6	336.0	1031.9	1,040.9	1129.2	1045.9	1303.9	1276.3	895.0	899.7	1113.8	918.5	780.4	573.0	537.8	896.9	4.6	26892.8
1.1.1 Saving A/c	537.7	958.9	526.6	471.0	291.8	564.2	204.2	357.1	426.2	172.4	299.4	139.4	144.1	317.3	238.8	176.3	211.5	5764.1	220.8	233.3	117.3	415.5	218.9	65.4	88.9	484.4	1.2	13646.7
1.1.2 Fixed A/c	141.3	163.8	833.5	1301.3	138.0	955.0	989.5	70.3	619.7	465.9	123.2	142.2	613.3	499.9	516.2	566.4	758.7	6857.1	520.2	468.3	567.9	390.9	348.7	413.7	257.5	273.3	0.9	18996.7
1.1.2.1 Up to 3 Months Fixed A/c	0.0	0.0	79.0	78.2	0.0	205.3	0.0	0.0	154.9	0.0	0.0	0.0	2.3	3.2	0.0	0.0	53.2	0.0	0.0	2.9	0.0	2.9	0.0	0.0	1.3	0.8	0.0	584.0
1.1.2.2 3 to 6 Months fixed A/c	0.0	0.7	158.6	0.0	0.0	0.0	0.0	0.0	106.5	0.0	0.0	0.0	8.6	13.3	0.0	0.0	66.0	0.0	0.0	5.8	0.0	47.8	0.0	0.0	1.3	11.5	-	420.0
1.1.2.3 6 Months to 1 Year Fixed A/c	0.0	118.1	537.2	0.0	0.0	0.0	0.0	0.0	292.1	465.9	9.6	142.2	284.6	377.6	0.0	0.0	184.4	0.0	0.0	296.7	0.0	292.0	0.0	29.0	52.7	196.6	0.6	3381.3
1.1.2.4 Above 1 Year	0.0	44.9	58.8	1223.1	0.0	749.7	0.0	70.3	66.2	0.0	113.6	0.0	317.8	105.9	516.2	0.0	455.1	685.7	520.2	162.9	0.0	209.2	348.7	121.7	202.2	64.4	0.3	6036.9
1.1.3 Call Deposit	21.5	14.8	498.3	703.5	131.9	0.1	155.6	49.3	491.6	218.2	140.0	54.3	274.5	223.8	374.1	303.2	333.7	14.1	154.0	198.1	428.7	112.2	212.7	89.4	191.4	139.3	2.4	5530.7
1.1.4 Certificate of Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	0.0	-	-	4.5
1.2 Others	63.9	249.5	100.6	78.1	14.0	34.1	103.4	0.2	35.3	46.5	17.5	0.2	0.0	103.8	590.0	90.4	102.4	231.8	67.0	51.2	79.3	43.4	90.5	25.1	21.5	69.9	0.03	2309.4
<b>2 Commission/Fee Expense</b>	<b>135.0</b>	<b>0.0</b>	<b>131.8</b>	<b>32.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>4.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.8</b>	<b>0.0</b>	<b>3.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>-</b>	<b>308.0</b>
<b>3 Employees Expenses</b>	<b>2566.1</b>	<b>1629.2</b>	<b>367.3</b>	<b>275.8</b>	<b>313.0</b>	<b>425.3</b>	<b>129.7</b>	<b>152.0</b>	<b>226.4</b>	<b>167.8</b>	<b>105.0</b>	<b>67.4</b>	<b>118.9</b>	<b>148</b>	<b>143.5</b>	<b>122.5</b>	<b>110.6</b>	<b>2682.6</b>	<b>100.3</b>	<b>63.5</b>	<b>57.5</b>	<b>124.1</b>	<b>101.8</b>	<b>62.4</b>	<b>60.1</b>	<b>142.8</b>	<b>10.2</b>	<b>10473.5</b>
<b>4 Office Operating Expenses</b>	<b>255.1</b>	<b>417.5</b>	<b>332.4</b>	<b>517.7</b>	<b>295.3</b>	<b>474.2</b>	<b>342.8</b>	<b>118.8</b>	<b>352.5</b>	<b>288.9</b>	<b>111.5</b>	<b>80.5</b>	<b>135.5</b>	<b>220</b>	<b>234.1</b>	<b>141.5</b>	<b>165.6</b>	<b>327.3</b>	<b>249.1</b>	<b>130.8</b>	<b>109.7</b>	<b>195.3</b>	<b>151.6</b>	<b>52.0</b>	<b>106.9</b>	<b>237.0</b>	<b>18.7</b>	<b>6062.2</b>
<b>5 Exchange Fluctuation Loss</b>	<b>0.0</b>	<b>13.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>10.1</b>	<b>2.7</b>	<b>0.0</b>	<b>7.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.7</b>	<b>0.0</b>	<b>-</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>7.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1.2</b>	<b>-</b>	<b>43.1</b>
5.1 Due to Change in Exchange Rates	0.0	13.1	0.0	0.0	0.0	10.1	2.7	0.0	7.5	0.0	0.0	0.7	0.0	-	0.0	0.0	0.0	7.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.2	-	43.1
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	0.0	0.0	0.0	0.0	0.0	-	0.0
<b>6 Non-Operating Expenses</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>7.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>-</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>72.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>-</b>	<b>-</b>	<b>80.5</b>
<b>7 Loan Written Off</b>	<b>11.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>26.1</b>	<b>0.0</b>	<b>44.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>4.8</b>	<b>75.4</b>	<b>0.0</b>	<b>-</b>	<b>0.4</b>	<b>7.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>-</b>	<b>-</b>	<b>170.2</b>
<b>8 Loan Loss Provision</b>	<b>44.1</b>	<b>286.5</b>	<b>385.2</b>	<b>92.1</b>	<b>75.3</b>	<b>422.6</b>	<b>41.1</b>	<b>136.7</b>	<b>77.0</b>	<b>103.9</b>	<b>45.2</b>	<b>33.8</b>	<b>16.7</b>	<b>156.8</b>	<b>(2.9)</b>	<b>28.5</b>	<b>53.1</b>	<b>2682.2</b>	<b>146.7</b>	<b>57.1</b>	<b>57.5</b>	<b>80.7</b>	<b>45.2</b>	<b>13.5</b>	<b>40.6</b>	<b>58.9</b>	<b>6.1</b>	<b>5184.4</b>
8.1 General Loan Loss Provision	0.0	202.8	44.6	0.5	0.0	422.6	32.3	36.6	77.0	41.1	0.0	0.0	3.1	86.1	12.4	23.0	53.1	0.0	112.5	27.4	57.5	80.7	34.9	10.6	26.6	55.2	6.1	1446.7
8.2 Special Loan Loss Provision	0.0	62.0	340.6	91.6	0.0	0.0	5.9	96.5	0.0	42.7	45.2	0.0	13.6	70.7	(15.3)	5.5	0.0	2682.2	34.2	0.0	0.0	0.0	10.3	2.8	13.3	1.4	-	3503.3
8.2.1 Sub-Standard Loan Loss Provision	0.0	14.8	0.0	0.0	0.0	0.0	1.0	17.5	0.0	0.0	0.0	0.0	3.6	51.5	(1.9)	0.5	0.0	2682.2	17.7	1.1	0.0	3.6	4.8	(1.7)	7.4	1.5	-	2802.4
8.2.2 Doubtful Loans Loss Provision	0.0	18.0	0.0	0.0	0.0	0.0	0.4	8.0	0.0	0.0	0.0	0.0	3.2	17.6	(13.8)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.6	1.1	5.3	1.1	-	46.5
8.2.3 Loss Loan Loss Provision	0.0	29.2	340.6	0.0	0.0	0.0	4.4	70.9	0.0	42.7	45.2	0.0	6.8	1.6	0.5	5.0	0.0	0.0	16.5	29.2	0.0	8.0	0.0	1.0	0.6	0.5	-	594.8
8.3 Provision Expense for NBA	0.0	11.2	0.0	0.0	0.0	0.0	2.9	0.0	0.0	0.0	14.8	33.8	0.0	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	-	65.8
8.4 Provision Expense for Investment	0.0	1.0	0.0	0.0	0.0	0.0	0.0	3.6	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	2.3	-	6.9
8.5 Provision Expense for Other Assets	0.0	9.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-	29.5
<b>9 Provision for Staff Bonus</b>	<b>193.3</b>	<b>179.9</b>	<b>180.8</b>	<b>153.8</b>	<b>0.0</b>	<b>55.1</b>	<b>0.0</b>	<b>118.8</b>	<b>72.8</b>	<b>57.6</b>	<b>46.9</b>	<b>66.1</b>	<b>19.5</b>	<b>0.0</b>	<b>46.6</b>	<b>36.5</b>	<b>141.8</b>	<b>0.0</b>	<b>27.7</b>	<b>46.8</b>	<b>28.6</b>	<b>29.7</b>	<b>11.5</b>	<b>22.1</b>	<b>20.0</b>	<b>6.3</b>	<b>1562.2</b>	
<b>10 Provision for Income Tax</b>	<b>2.2</b>	<b>406.0</b>	<b>484.1</b>	<b>542.5</b>	<b>450.9</b>	<b>0.0</b>	<b>150.1</b>	<b>0.0</b>	<b>356.2</b>	<b>218.4</b>	<b>118.7</b>	<b>165.7</b>	<b>198.6</b>	<b>58.4</b>	<b>0.0</b>	<b>139.8</b>	<b>322.6</b>	<b>0.0</b>	<b>83.8</b>	<b>142.5</b>	<b>85.9</b>	<b>89.0</b>	<b>34.5</b>	<b>66.3</b>	<b>60.1</b>	<b>19.0</b>	<b>4304.7</b>	
<b>11 Others</b>	<b>0.0</b>	<b>357.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>61.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>150.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>-</b>	<b>568.5</b>	
<b>12 Net Profit</b>	<b>428.6</b>	<b>2010.7</b>	<b>1134.7</b>	<b>1192.6</b>	<b>1086.8</b>	<b>871.8</b>	<b>400.5</b>	<b>1327.7</b>	<b>831.8</b>	<b>509.6</b>	<b>457.0</b>	<b>303.3</b>	<b>447.4</b>	<b>136.2</b>	<b>501.1</b>	<b>326.2</b>	<b>255.2</b>	<b>1450.1</b>	<b>212.7</b>	<b>193.6</b>	<b>325.5</b>	<b>200.3</b>	<b>207.6</b>	<b>212.7</b>	<b>154.8</b>	<b>140.2</b>	<b>44.3</b>	<b>15363.0</b>
<b>TOTAL EXPENSES</b>	<b>4207.0</b>	<b>6700.6</b>	<b>4974.6</b>	<b>5461.2</b>	<b>2976.9</b>	<b>3757.4</b>	<b>2619.0</b>	<b>2224.4</b>	<b>3604.1</b>	<b>2264.3</b>	<b>1494.7</b>	<b>1110.0</b>	<b>2015.1</b>	<b>1886.4</b>	<b>2595.3</b>	<b>1949.2</b>	<b>2136.7</b>	<b>9345.1</b>	<b>1670.8</b>	<b>1508.3</b>	<b>1932.6</b>	<b>1679.8</b>	<b>1495.7</b>	<b>986.1</b>	<b>1010.2</b>	<b>1627.0</b>	<b>109.2</b>	<b>73341.8</b>
<b>TOTAL INCOME</b>	<b>4207.0</b>	<b>6700.6</b>	<b>4974.6</b>	<b>5461.2</b>	<b>2976.9</b>	<b>3757.4</b>	<b>2619.0</b>	<b>2224.4</b>	<b>3604.1</b>	<b>2264.3</b>	<b>1494.7</b>	<b>1110.0</b>	<b>2015.1</b>	<b>1886.4</b>	<b>2595.3</b>	<b>1949.2</b>	<b>2136.7</b>	<b>9345.1</b>	<b>1670.8</b>	<b>1508.3</b>	<b>1932.6</b>	<b>1679.8</b>	<b>1495.7</b>	<b>986.1</b>	<b>1008.2</b>	<b>1627.0</b>	<b>109.2</b>	<b>73341.8</b>
<b>1. Interest Income</b>	<b>2865.1</b>	<b>4207.6</b>	<b>4046.7</b>	<b>4602.7</b>	<b>2042.2</b>	<b>3149.8</b>	<b>2269.8</b>	<b>1167.6</b>	<b>3102.5</b>	<b>1873.6</b>	<b>1041.9</b>	<b>726.2</b>	<b>1777.2</b>	<b>1,692.8</b>	<b>2403.8</b>	<b>1787.7</b>	<b>2018.7</b>	<b>5464</b>										

Table No. 35

## Sectorwise Loans and Advances of Commercial Banks

Sector Wise Loan Mid - July, 2010

Sectors	Banks														
	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCCB	LBL	NICB	MBL	
1 Agriculture	201.7	426.2	262.9	253.6	362.2	607.1	368.3	46.6	204.4	170.7	206.3	128.3	441.6	51.4	
2 Fishery	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				0.0			
3 Mines	77.4	647.8	9.0	3.0	0.0	0.0	0.0	10.0	0.2		0.2	0.0		49.5	
4 Manufacturings	4145.1	5797.9	8687.9	12046.3	3149.6	11339.8	4328.5	2107.7	4033.0	4036.5	1737.3	655.3	3660.0	3096.8	
5 Construction	2203.9	3237.4	4780.6	1699.3	4231.8	1565.8	2519.9	1400.2	3041.7	1595.7	1008.4	435.7	2083.4	1236.1	
6 Electricity, Gas & Water	171.0		129.4	347.7	32.6	576.3	223.5	10.2	331.3	231.2	217.6	54.2	301.5	735.7	
7 Metal Productions, Machinery & Electrical Tools & fitting	245.8	2003.9	294.6	486.7	22.5	42.3	308.6	191.5	386.5	28.7	179.8	0.9	17.4	123.7	
8 Transportation, Storage & Communications	1659.5	765.9	4197.3	1200.6	5.1	1120.3	555.6	897.8	2891.1	2020.6	647.2	306.5	195.9	682.2	
9 Wholesaler & Retailers	5156.4	8315.9	6283.3	5272.9	1964.2	4046.6	4754.7	1835.5	10570.8	4150.0	1493.3	1312.1	2022.6	2618.8	
10 Finance, Insurance & Fixed Assets	948.9	2597.2	2711.4	6219.4	433.6	2285.5	558.0	740.8	1770.9	2319.2	1655.2	444.5	970.4	1439.4	
11 Hotel & Restaurants	369.7		871.3	2522.7	172.3	690.8	258.9	449.1	369.6	138.5	144.9	310.0	135.7	104.8	
12 Other Services	392.2	2441.3	1853.1	2220.8	111.9	2148.2	239.7	481.2	684.7	1235.3	156.6	212.6	326.5	583.7	
13 Consumable Loan	5541.5	5019.4	139.2	1327.8	87.4	2067.0	474.7	234.8	1140.8	67.4		14.2	1800.8	350.4	
14 Local Government		216.4	0.0		0.0	298.3	0.0	0.0		0.0	594.0	57.3			
15 Others	3973.6	4222.8	2810.9	7347.5	5603.5	2336.0	3433.1	713.5	2731.3	1050.3	347.0	1548.1	973.9	3899.6	
<b>Total</b>	<b>25086.7</b>	<b>35692.1</b>	<b>33030.9</b>	<b>40948.4</b>	<b>16176.7</b>	<b>29124.0</b>	<b>18023.4</b>	<b>9119.0</b>	<b>28156.2</b>	<b>17044.1</b>	<b>8387.8</b>	<b>5479.7</b>	<b>12929.6</b>	<b>14972.1</b>	

Sectors	Banks														TOTAL
	KUMARI	LAXMI	SBL	ADBL	GLOBAL	CITIZENS	PRIME	SUNRISE	BOA	DCBL	NMB	KIST	JANATA		
1 Agriculture	411.4	16.8	297.4	9254.9	77.1	30.6	90.8	36.5	14.8	118.9	50.1	102.7	95.0	<b>14328.2</b>	
2 Fishery	0.0	0.0		0.0	0.0	0.0	0.0	0.0	12.3	0.0	0.0		0.0	<b>12.3</b>	
3 Mines	278.0	0.0	122.8	0.0	212.5	6.6	150.6	203.5	118.4	80.4	1.7	25.9	0.0	<b>1997.4</b>	
4 Manufacturings	2685.2	3243.8	2909.7	4810.6	1242.3	2178.1	2595.6	2241.2	1291.5	743.7	1588.0	100.2	38.4	<b>94489.9</b>	
5 Construction	1701.6	3358.2	2130.7	2092.4	2164.3	800.2	861.1	714.5	1510.9	809.0	986.7	1357.6	22.5	<b>49549.7</b>	
6 Electricity, Gas & Water	200.7	142.5	220.0	399.7	52.4	485.7	588.0	143.6	304.5	0.0	371.8	0.0	0.0	<b>6271.2</b>	
7 Metal Productions, Machinery & Electrical Tools & fitting	297.2	32.7	180.8	88.4	158.3	124.0	26.3	164.8	790.4	58.6	153.1	35.0	51.0	<b>6493.6</b>	
8 Transportation, Storage & Communications	1222.8	609.8	960.2	395.9	313.2	261.8	271.6	602.2	2015.1	705.3	500.0	826.5	70.0	<b>25899.8</b>	
9 Wholesaler & Retailers	1327.7	2126.5	2346.9	10311.6	1129.9	1040.0	1736.2	1723.1	1801.9	504.0	1205.2	3516.9	142.5	<b>88709.7</b>	
10 Finance, Insurance & Fixed Assets	2554.6	3412.4	2651.6	530.7	1063.2	3005.9	2933.9	4005.0	1958.7	2191.9	1446.3	3134.5	34.3	<b>54017.4</b>	
11 Hotel & Restaurants	252.6	59.3	238.5		216.2	142.5	52.4	321.4	102.8	494.2	50.0	237.1	0.0	<b>8705.3</b>	
12 Other Services	541.5	498.7	1324.9	4445.9	79.2	386.6	528.2	656.5	250.6	635.6	373.4	384.9	36.5	<b>23230.3</b>	
13 Consumable Loan	1516.6	286.4	263.9	2077.8	120.0	660.3	80.3	458.0	494.5	91.7	752.1	66.5	93.8	<b>25227.4</b>	
14 Local Government	0.0	134.6	135.1	0.0	0.0	0.0	0.0	90.6	77.2	0.0	0.0	0.0	0.0	<b>1603.5</b>	
15 Others	1948.6	814.7	3113.0	4967.1	5335.1	1802.4	4187.5	874.7	486.3	1067.2	452.8	2698.3	24.4	<b>68763.0</b>	
<b>Total</b>	<b>14938.5</b>	<b>14736.4</b>	<b>16895.4</b>	<b>39375.3</b>	<b>12163.6</b>	<b>10924.8</b>	<b>14102.4</b>	<b>12235.6</b>	<b>11229.9</b>	<b>7500.4</b>	<b>7931.1</b>	<b>12486.1</b>	<b>608.3</b>	<b>469298.4</b>	

In some cases total Loans and Advances may vary with the same figures shown in Sources and Uses of Funds of respective banks because of Loan Loss Provision adjustments.

Table No. 36  
Statement of Productwise Loan & Advances  
Mid July 2010

Particulars	NBL <sup>1</sup>	RBB <sup>2</sup>	NABIL <sup>3</sup>	NIBL <sup>4</sup>	SCBNL <sup>5</sup>	HBL <sup>6</sup>	NBB <sup>7</sup>	NSBI <sup>8</sup>	EBL <sup>9</sup>	BOK <sup>10</sup>	NCC <sup>11</sup>	LUMBINI <sup>12</sup>	NICBL <sup>13</sup>	MBL <sup>14</sup>	KUMARI <sup>15</sup>	LAXMI <sup>16</sup>	SBL <sup>17</sup>
<b>1 Term Loan</b>	<b>4119</b>	<b>4871</b>	<b>4683</b>	<b>4935</b>	<b>582</b>	<b>4727</b>	<b>1587</b>	<b>1012</b>	<b>5172</b>	<b>1778</b>	<b>619</b>	<b>512</b>	<b>1024</b>	<b>2250</b>	<b>2489</b>	<b>2157</b>	<b>3440</b>
a. Industrial Institutions	2550	2326	2342	2912	226	2976	781	594	415	1369	411	172	658	1447	1160	1004	1312
b. Business Institutions	297	849	234	1	225	31	77	9	2948	124	28	169	91	333	482	258	141
c. Service Sector Institutions	153	1196	937	1822	72	1691	724	409	1097	271	176	158	227	447	335	895	1257
d. Others	1120	500	1171	200	59	28	4	0	713	14	3	12	48	22	512.5	0	730
<b>2 Overdraft</b>	<b>2519</b>	<b>5675</b>	<b>7194</b>	<b>8666</b>	<b>1327</b>	<b>4237</b>	<b>2606</b>	<b>780</b>	<b>167</b>	<b>4141</b>	<b>2481</b>	<b>867</b>	<b>981</b>	<b>3201</b>	<b>4009</b>	<b>2578</b>	<b>4144</b>
a. Industrial Institutions	369	1097	2518	3243	756	1480	361	293	110	1118	855	86	599	1076	982	382	946
b. Business Institutions	1444	3506	2302	2862	280	1609	1144	16	14	2798	1,130	523	308	1565	2020	922	970
c. Service Sector Institutions	104	636	719	1877	225	882	366	346	2	157	207	236	72	257	173	271	388
d. Others	602	437	1655	684	66	265	735	126	42	69	289	22	3	304	834.2	1003	1840
<b>3 Trust Receipt Loan / Import Loan</b>	<b>614</b>	<b>2028</b>	<b>2043</b>	<b>3084</b>	<b>941</b>	<b>3405</b>	<b>436</b>	<b>1214</b>	<b>2114</b>	<b>610</b>	<b>315</b>	<b>123</b>	<b>677</b>	<b>953</b>	<b>470</b>	<b>572</b>	<b>1015</b>
a. Industrial Institutions	307	758	1430	2025	537	2076	134	896	282	313	199	35	443	779	376	269	608
b. Business Institutions	114	1182	552	947	404	1233	288	318	1800	297	98	84	228	172	94	301	407
c. Service Sector Institutions	0	4	41	44	0	96	8	0	32	0	18	4	6	1	0	2	0
d. Others	192	85	20	68	0	0	6	0	0	0	-	0	0	1	0	0	0
<b>4 Demand &amp; Other Working Capital Loan</b>	<b>5398</b>	<b>7962</b>	<b>3840</b>	<b>8891</b>	<b>2347</b>	<b>7717</b>	<b>1581</b>	<b>8076</b>	<b>9227</b>	<b>4218</b>	<b>970</b>	<b>1549</b>	<b>2904</b>	<b>1522</b>	<b>1907</b>	<b>3484</b>	<b>2056</b>
a. Industrial Institutions	1879	1812	1922	3543	1281	5175	587	3108	3016	1809	508	401	2231	578	1033	1651	942
b. Business Institutions	2280	5434	959	1973	993	1375	537	4335	5517	1906	365	653	600	884	735	1276	948
c. Service Sector Institutions	111	31	460	2823	73	1121	236	299	695	442	90	70	73	59	0	346	41
d. Others	1128	685	499	552	0	47	222	334	0	60	7	426	0	0	138.9	211	124
<b>5 Real Estate Loan</b>	<b>1123</b>	<b>1337</b>	<b>4617</b>	<b>9407</b>	<b>438</b>	<b>2945</b>	<b>424</b>	<b>971</b>	<b>871</b>	<b>1742</b>	<b>1465</b>	<b>218</b>	<b>1525</b>	<b>3372</b>	<b>3593</b>	<b>3346</b>	<b>3346</b>
a. Real Estate and Housing Company / Firms	191	365	1572	4782	0	794	149	0	299	571	526	195	219	943	1894	1752	1653
b. Personal Loan above Rs. 1 Crore	146	688	1828	3936	0	1387	99	304	91	872	526	0	605	1640	1299	741	1037
c. Personal Loan above Rs. 50 Lakh to 1 Crore	168	20	969	505	75	337	137	472	5	105	164	19	668	415	400	109	382
d. Commercial Complex Construction	112	101	249	184	0	427	20	120	476	114	45	0	34	371	0	744	155
e. Others	506	163	0	0	363	0	19	75	0	81	204	4	0	3	0	0	119
<b>6 Margin Nature Loan</b>	<b>1427</b>	<b>564</b>	<b>0</b>	<b>527</b>	<b>0</b>	<b>1266</b>	<b>0</b>	<b>15</b>	<b>21</b>	<b>187</b>	<b>149</b>	<b>6</b>	<b>655</b>	<b>54</b>	<b>415</b>	<b>229</b>	<b>605</b>
a. Loan above Rs. 1 Crore	849	476	0	308	0	1124	0	13	0	187	139	0	573	33	369	188	453
b. Loan above Rs. 50 Lakh to 1 Crore	181	25	0	213	0	101	0	0	0	0	-	0	46	0	32	27	38
c. Loan above Rs. 25 Lakh to 50 Lakh	243	31	0	0	0	21	0	2	0	0	8	0	14	15	8	9	40
d. Loan below Rs. 25 Lakh	155	32	0	5	0	20	0	0	21	0	2	6	22	6	6	4	75
<b>7 Housing Loan</b>	<b>1300</b>	<b>3059</b>	<b>2405</b>	<b>1469</b>	<b>4094</b>	<b>975</b>	<b>589</b>	<b>2480</b>	<b>4132</b>	<b>1563</b>	<b>727</b>	<b>107</b>	<b>1038</b>	<b>786</b>	<b>1142</b>	<b>858</b>	<b>718</b>
<b>8 Hire Purchase Loan</b>	<b>2086</b>	<b>1045</b>	<b>4158</b>	<b>1686</b>	<b>4115</b>	<b>1472</b>	<b>1271</b>	<b>406</b>	<b>4310</b>	<b>1412</b>	<b>884</b>	<b>486</b>	<b>446</b>	<b>1068</b>	<b>274</b>	<b>204</b>	<b>730</b>
a. Business Purpose	584	562	1663	1452	717	1177	1158	306	2238	514	773	472	324	834	45	116	560
b. Personal Purpose	1502	484	2495	235	3399	295	113	99	2072	898	111	14	123	234	229	88	170
<b>9 Deprived Sector Loan</b>	<b>740</b>	<b>1030</b>	<b>1034</b>	<b>1335</b>	<b>514</b>	<b>1195</b>	<b>564</b>	<b>352</b>	<b>870</b>	<b>547</b>	<b>260</b>	<b>202</b>	<b>45</b>	<b>463</b>	<b>471</b>	<b>462</b>	<b>518</b>
<b>10 Bills Purchased</b>	<b>8</b>	<b>73</b>	<b>42</b>	<b>199</b>	<b>244</b>	<b>147</b>	<b>135</b>	<b>136</b>	<b>27</b>	<b>197</b>	<b>16</b>	<b>1</b>	<b>23</b>	<b>38</b>	<b>96</b>	<b>5</b>	<b>97</b>
<b>11 Other Product</b>	<b>6231</b>	<b>8048</b>	<b>3105</b>	<b>1166</b>	<b>1633</b>	<b>1365</b>	<b>149</b>	<b>2391</b>	<b>1257</b>	<b>669</b>	<b>511</b>	<b>1410</b>	<b>3206</b>	<b>1265</b>	<b>108</b>	<b>808</b>	<b>227</b>
a. Credit Card	0	0	112	100	87	0	0	0	0	9	-	0	0	0	0	9	0
b. Education Loan	0	132	254	17	0	0	20	154	214	265	18	198	2	30	86	0	2
c. Small & Medium Industrial Loan	65	342	1077	0	599	0	0	308	0	0	-	3	1178	20	21	12	161
d. Gold & Silver	0	4919	0	498	0	0	0	0	0	0	146	0	0	0	0	0	0
e. Fixed Deposit Receipt	0	68	0	174	0	0	121	0	746	0	184	21	189	85	0	0	0
f. mortgage	0	0	0	0	0	0	0	0	0	0	-	1169	1813	701	0	0	0
g. motorcycle	0	0	0	0	0	0	0	0	209	0	-	0	0	0	0	0	0
h. consumer	0	0	0	0	0	0	0	0	76	0	-	0	0	0	0	0	0
i. Others	6166	2587	1663	377	946	1365	8	1930	13	395	163	18	23	431	0	787	65
<b>TOTAL LOAN &amp; ADVANCES</b>	<b>25566</b>	<b>35692</b>	<b>33120</b>	<b>41365</b>	<b>16235</b>	<b>29452</b>	<b>9343</b>	<b>17833</b>	<b>28167</b>	<b>17064</b>	<b>8395</b>	<b>5482</b>	<b>12524</b>	<b>14972</b>	<b>14973</b>	<b>14704</b>	<b>16895</b>
<b>Rank - Based on Loan &amp; Advances</b>	<b>7</b>	<b>3</b>	<b>4</b>	<b>1</b>	<b>11</b>	<b>5</b>	<b>22</b>	<b>8</b>	<b>6</b>	<b>9</b>	<b>23</b>	<b>26</b>	<b>16</b>	<b>13</b>	<b>12</b>	<b>14</b>	<b>10</b>
<b>Last Month Rank Status</b>	<b>7</b>	<b>3</b>	<b>4</b>	<b>1</b>	<b>11</b>	<b>5</b>	<b>22</b>	<b>8</b>	<b>6</b>	<b>10</b>	<b>23</b>	<b>26</b>	<b>15</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>9</b>

1. NBL = Nepal Bank Ltd.

2. RBB = Rastriya Banijya Bank

3. NABIL = NABIL Bank Ltd.

4. NIBL = Nepal Investment Bank Ltd.

5. SCBNL = Standard Chartered Bank Nepal Ltd.

6. HBL = Himalayan Bank Ltd.

7. NBBL = Nepal Bangladesh Bank Ltd.

8. NSBI = Nepal SBI Bank Ltd.

9. EBL = Everest Bank Ltd.

10. BOK = Bank of Kathmandu Ltd.

11. NCC = Nepal Credit and Commerce Bank Ltd.

12. LUMBINI = Lumbini Bank Ltd.

13. NIC = Nepal Industrial & Commercial Bank Ltd.

14. MBL = Machhapuchhre Bank Limited

15. KUMARI = Kumari Bank Limited

16. LAXMI = Laxmi Bank Limited

17. SBL = Siddhartha Bank

18. ADBN = Agricultural De

19. Global = Global Bank Lt

20. Citizen = Citizens Bank

(Rs in million)

Particulars	ADBL <sup>18</sup>	GLOBAL <sup>19</sup>	CITIZENS <sup>20</sup>	PRIME <sup>21</sup>	BOA <sup>22</sup>	SUNRISE <sup>23</sup>	NMB <sup>24</sup>	DCBL <sup>25</sup>	KIST <sup>26</sup>	JBN <sup>27</sup>	TOTAL
<b>1 Term Loan</b>	<b>9763</b>	<b>1030</b>	<b>1960</b>	<b>1674</b>	<b>844</b>	<b>1749</b>	<b>707</b>	<b>1161</b>	<b>1608</b>	<b>20</b>	<b>66472</b>
a. Industrial Institutions	0	619	987	1198	499	643	230	125	158	0	27112
b. Business Institutions	0	6	163	400	105	39	203	523	873	0	8610
c. Service Sector Institutions	0	405	644	76	230	1046	235	456	365	20	15342
d. Others	9763	1	168	0	11	21	40	57	212	0	15408
<b>2 Overdraft</b>	<b>4618</b>	<b>2888</b>	<b>2063</b>	<b>3615</b>	<b>1772</b>	<b>1951</b>	<b>491</b>	<b>608</b>	<b>2689</b>	<b>91</b>	<b>76357</b>
a. Industrial Institutions	0	498	825	1736	405	370	60	71	60	0	20294
b. Business Institutions	0	1506	505	1618	982	756	123	348	2199	85	31535
c. Service Sector Institutions	0	347	79	261	32	591	74	64	48	0	8413
d. Others	4618	537	653	0	353	235	234	125	381	6	16115
<b>3 Trust Receipt Loan / Import Loan</b>	<b>0</b>	<b>462</b>	<b>414</b>	<b>36</b>	<b>165</b>	<b>580</b>	<b>292</b>	<b>166</b>	<b>26</b>	<b>1</b>	<b>22754</b>
a. Industrial Institutions	0	117	147	0	21	228	91	48	19	0	12136
b. Business Institutions	0	332	260	10	144	337	201	43	7	1	9854
c. Service Sector Institutions	0	13	7	26	0	12	0	75	0	0	390
d. Others	0	0	0	0	0	2	0	0	0	0	374
<b>4 Demand &amp; Other Working Capital Loan</b>	<b>17798</b>	<b>2779</b>	<b>922</b>	<b>622</b>	<b>1676</b>	<b>2427</b>	<b>1715</b>	<b>1438</b>	<b>1609</b>	<b>330</b>	<b>104964</b>
a. Industrial Institutions	0	1178	366	602	898	1037	791	571	53	0	36974
b. Business Institutions	0	1260	474	9	743	592	471	543	1550	248	36659
c. Service Sector Institutions	0	334	82	11	15	793	434	281	3	12	8935
d. Others	17798	7	0	0	19	5	20	43	3	70	22396
<b>5 Real Estate Loan</b>	<b>9</b>	<b>2489</b>	<b>2550</b>	<b>3399</b>	<b>2372</b>	<b>3449</b>	<b>1408</b>	<b>2172</b>	<b>3363</b>	<b>0</b>	<b>61954</b>
a. Real Estate and Housing Company / Firms	0	1907	1345	2252	1457	2397	651	1455	375	0	27745
b. Personal Loan above Rs. 1 Crore	0	359	556	464	643	820	515	649	2395	0	21602
c. Personal Loan above Rs. 50 Lakh to 1 Crore	0	223	282	143	272	175	224	68	231	0	6568
d. Commercial Complex Construction	0	0	366	540	0	0	0	0	119	0	4177
e. Others	9	0	0	0	0	57	18	0	242	0	1863
<b>6 Margin Nature Loan</b>	<b>0</b>	<b>510</b>	<b>291</b>	<b>953</b>	<b>458</b>	<b>86</b>	<b>557</b>	<b>292</b>	<b>394</b>	<b>65</b>	<b>9724</b>
a. Loan above Rs. 1 Crore	0	458	259	805	399	73	446	229	283	0	7662
b. Loan above Rs. 50 Lakh to 1 Crore	0	27	9	67	40	0	44	37	58	64	1007
c. Loan above Rs. 25 Lakh to 50 Lakh	0	18	6	38	9	7	49	10	26	0	554
d. Loan below Rs. 25 Lakh	0	7	17	42	11	7	19	16	27	1	501
<b>7 Housing Loan</b>	<b>2071</b>	<b>516</b>	<b>753</b>	<b>1101</b>	<b>811</b>	<b>494</b>	<b>595</b>	<b>339</b>	<b>1048</b>	<b>39</b>	<b>35208</b>
<b>8 Hire Purchase Loan</b>	<b>199</b>	<b>986</b>	<b>1024</b>	<b>536</b>	<b>1793</b>	<b>827</b>	<b>645</b>	<b>155</b>	<b>1135</b>	<b>39</b>	<b>33392</b>
a. Business Purpose	199	738	603	454	1688	430	379	133	854	19	18990
b. Personal Purpose	0	248	421	81	105	397	266	22	281	20	14401
<b>9 Deprived Sector Loan</b>	<b>3483</b>	<b>359</b>	<b>325</b>	<b>438</b>	<b>347</b>	<b>341</b>	<b>259</b>	<b>217</b>	<b>359</b>	<b>0</b>	<b>16729</b>
<b>10 Bills Purchased</b>	<b>0</b>	<b>25</b>	<b>19</b>	<b>0</b>	<b>35</b>	<b>89</b>	<b>423</b>	<b>45</b>	<b>6</b>	<b>0</b>	<b>2125</b>
<b>11 Other Product</b>	<b>0</b>	<b>135</b>	<b>605</b>	<b>1729</b>	<b>958</b>	<b>259</b>	<b>839</b>	<b>953</b>	<b>265</b>	<b>23</b>	<b>39316</b>
a. Credit Card	0	7	0	0	0	0	0	0	0	0	325
b. Education Loan	0	12	3	4	0	0	5	6	26	0	1444
c. Small & Medium Industrial Loan	0	0	327	0	0	0	663	0	36	0	4813
d. Gold & Silver	0	0	14	0	0	25	0	0	0	21	5624
e. Fixed Deposit Receipt	0	0	261	0	0	51	0	69	58	0	2027
f. mortgage	0	117	0	0	0	0	0	284	0	2	4086
g. motorcycle	0	0	0	0	0	0	0	0	0	0	209
h. consumer	0	0	0	0	0	0	0	0	0	0	76
i. Others	0	0	0	1726	958	183	171	593	146	0	20714
<b>TOTAL LOAN &amp; ADVANCES</b>	<b>37941</b>	<b>12179</b>	<b>10925</b>	<b>14102</b>	<b>11230</b>	<b>12251</b>	<b>7931</b>	<b>7546</b>	<b>12501</b>	<b>608</b>	<b>468996</b>
<b>Rank - Based on Loan &amp; Advances</b>	<b>2</b>	<b>19</b>	<b>21</b>	<b>15</b>	<b>20</b>	<b>18</b>	<b>24</b>	<b>25</b>	<b>17</b>	<b>27</b>	
<b>Last Month Rank Status</b>	<b>2</b>	<b>17</b>	<b>20</b>	<b>16</b>	<b>21</b>	<b>18</b>	<b>24</b>	<b>25</b>	<b>19</b>	<b>27</b>	

1. NBL = Nepal Bank Ltd.

: Ltd.

21. PRIME = Prime Commercial Bank Ltd.

25. DCBL = Development Credit Bank Ltd.

2. RBB = Rastriya Banijya Bank

Development Bank Ltd.

22. BOA = Bank of Asia Nepal Ltd.

26. KIST = KIST Bank Ltd.

3. NABIL = NABIL Bank Ltd.

.td.

23. SUNRISE = Sunrise Bank Ltd.

27. JBN = Janata Bank Nepal Limited

4. NIBL = Nepal Investment Bank Ltd.

: International Ltd.

24. NMB = NMB Bank Ltd.

Table No. 37  
**Deprived Sector Loan Statement of COMMERCIAL BANKS**  
 Mid - July , 2010

(Rs in million)

Loan Title	Banks													
	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCCB	LBL	NICB	MBL
<b>Total Loan &amp; Advances (prior to 6 months )</b>	<b>22037</b>	<b>33494</b>	<b>33910</b>	<b>41850</b>	<b>15507</b>	<b>30699</b>	<b>18426</b>	<b>10082</b>	<b>28684</b>	<b>17495</b>	<b>8640</b>	<b>6000</b>	<b>14738</b>	<b>15387</b>
<b>(A) Deprived Sector Loans</b>	<b>542.7</b>	<b>1029.9</b>	<b>754</b>	<b>1334.7</b>	<b>375.3</b>	<b>940.0</b>	<b>408.0</b>	<b>260.3</b>	<b>670.8</b>	<b>396.8</b>	<b>188.2</b>	<b>145.0</b>	<b>45.0</b>	<b>333.4</b>
(a) Direct Investment	158.2	410.4	42	2.2	0.0	0.0	0.0	0.1	0.6	32.5	4.0	0.0	0.0	36.0
- Agriculture	9.2	10.5	5					0.1	0.3	0.4	2.0			
- Cottage Industries	1.0	16.8	3						0.1					
- Services	148.0	383.1	34	2.2					0.2	32.1	2.0			36.0
(b) Indirect Investment	384.5	619.5	712	1332.5	375.3	940.0	408.0	260.2	670.2	364.3	184.2	145.0	45.0	297.4
<b>(B) Yuba Sworojgar Karja</b>	<b>197.6</b>		<b>280</b>		<b>138.8</b>	<b>255.2</b>	<b>156.1</b>	<b>91.3</b>	<b>198.7</b>	<b>149.9</b>	<b>71.8</b>	<b>57.3</b>		<b>129.8</b>
<b>Total (A+B)</b>	<b>740.3</b>	<b>1029.9</b>	<b>1034</b>	<b>1334.7</b>	<b>514.1</b>	<b>1195.2</b>	<b>564.1</b>	<b>351.6</b>	<b>869.5</b>	<b>546.7</b>	<b>260.0</b>	<b>202.3</b>	<b>45.0</b>	<b>463.2</b>
% on Loan & Advances outstanding before 6 months	3.4	3.1	3.0	3.2	3.3	3.9	3.1	3.5	3.0	3.1	3.0	3.4	0.3	3.0

Loan Title	Banks													
	KUMARI	LAXMI	SBL	ADBL	GLOBAL	CITIZENS	PRIME	SUNRISE	BOA	DCBL	NMB	KIST	JANATA	TOTAL
<b>Total Loan &amp; Advances (outstanding before 6 months)</b>	<b>15837</b>	<b>15131</b>	<b>16645</b>	<b>40052</b>	<b>11898</b>	<b>10807</b>	<b>14376</b>	<b>12502</b>	<b>10516</b>	<b>7176</b>	<b>6883</b>	<b>11840</b>		<b>470610</b>
<b>(A) Deprived Sector Loans</b>	<b>324.9</b>	<b>327.7</b>	<b>383.3</b>	<b>3482.8</b>	<b>358.6</b>	<b>325.1</b>	<b>438.3</b>	<b>250.4</b>	<b>269.3</b>	<b>216.7</b>	<b>220.5</b>	<b>324.4</b>		<b>14346.0</b>
(a) Direct Investment	0.0	0.0	0.0	2533.3	0.0	0.0	0.0	10.0	0.0	6.0	0.0	8.4		3243.2
- Agriculture	0.0	0.0	0.0	2311.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.7		2344.0
- Cottage Industries	0.0	0.0	0.0	108.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			128.9
- Services	0.0	0.0	0.0	113.5	0.0	0.0	0.0	10.0	0.0	6.0	0.0	3.7		770.4
(b) Indirect Investment	324.9	327.7	383.3	949.5	358.6	325.1	438.3	240.4	269.3	210.7	220.5	316.0		11102.8
<b>(B) Yuba Sworojgar Karja</b>	<b>145.9</b>	<b>134.6</b>	<b>135.0</b>					<b>90.6</b>	<b>77.2</b>		<b>38.1</b>	<b>34.9</b>		<b>2382.9</b>
<b>Total (A+B)</b>	<b>470.9</b>	<b>462.3</b>	<b>518.3</b>	<b>3482.8</b>	<b>358.6</b>	<b>325.1</b>	<b>438.3</b>	<b>341.0</b>	<b>346.5</b>	<b>216.7</b>	<b>258.6</b>	<b>359.3</b>		<b>16728.9</b>
% on Loan & Advances outstanding before 6 months	3.0	3.1	3.1	8.7	3.0	3.0	3.0	2.7	3.3	3.0	3.8	3.0		3.6



Table No. 38  
Loans to Public Enterprises of COMMERCIAL BANKS  
(Aggregate)  
Mid - July, 2010

Rs In Million

Corporation	Banks	NBL <sup>1</sup>	RBB <sup>2</sup>	NABIL <sup>3</sup>	NIBL <sup>4</sup>	SCBNL <sup>5</sup>	HBL <sup>6</sup>	NSBI <sup>7</sup>	NBB <sup>8</sup>	EBL <sup>9</sup>	BOK <sup>10</sup>	NCCB <sup>11</sup>	LBL <sup>12</sup>	NICB <sup>13</sup>	MBL <sup>14</sup>	KBL <sup>15</sup>	LBL <sup>16</sup>	SBL <sup>17</sup>	ADBL <sup>18</sup>	GLOBAL <sup>19</sup>	CITIZENS <sup>20</sup>	PRIME <sup>21</sup>	SUNRISE <sup>22</sup>	BOA <sup>23</sup>	DCBL <sup>24</sup>	NMB <sup>25</sup>	KIST <sup>26</sup>	JANATA <sup>27</sup>	TOTAL		
<b>1. Industrial</b>		<b>283.2</b>	<b>59.2</b>									<b>69.6</b>																			<b>412.0</b>
1.1 Agricultural Lime Industries Ltd.			1.2																												1.2
1.2 Birjung Sugar Mills Ltd.			0.8																												0.8
1.3 Dairy Development Corporation																															0.0
1.4 Herbs Production and Processing Center Ltd.																															0.0
1.5 Hetauda Cement Industries Ltd.																															0.0
1.6 Janakpur Cigaratte Factory Ltd.		283.2	56.7							0.0																					339.9
1.7 Lumbini Sugar Mills Ltd.			0.0																												0.0
1.8 Nepal Rosin and Terpentine Ltd.																															0.0
1.9 Royal Drugs LTd.																															69.6
1.10 Udaypur Cement Industries Ltd.			0.5																												0.5
1.11 Nepal Orient and Magnesite Pvt. LTd.																															0.0
1.12 Himlal Cement Company																															0.0
1.13 Hetauda Textile Industries Ltd.																															0.0
1.14 Bhaktapur Brick Factory																															0.0
1.15 Others																															0.0
<b>2 Trading</b>		<b>382.0</b>	<b>65.9</b>			<b>55.1</b>	<b>315.2</b>	<b>114.3</b>		<b>257.7</b>					<b>33.0</b>					<b>119.4</b>	<b>0.4</b>		<b>105.4</b>							<b>1448.4</b>	
2.1 Agriculture Input Corporation																															0.0
2.2 Cottage Indutries Development Corporation																															0.0
2.3 National Trading Ltd.					55.1	254.3									33.0							0.4									342.4
2.4 Nepal Food Corporation		194.8	3.3																												198.4
2.5 Nepal Oil Corporation																															0.0
2.6 The Timbre Corporation of Nepal			62.7																												62.7
2.7 Others		187.2				60.9	114.3			257.7										119.4			105.4								844.9
<b>3 Financial</b>		<b>229.1</b>	<b>297.7</b>	<b>0.0</b>	<b>113.3</b>					<b>357.3</b>			<b>80.5</b>	<b>2.5</b>		<b>70.0</b>	<b>80.5</b>													<b>1230.8</b>	
3.1 Agriculture Development Bank																															0.0
3.2 Nepal Industrial Development Corporation																															0.0
3.3 Rastria Banijya Bank									0.0																						0.0
3.4 Credit Insurance and Loan Guarantee Corp. Pvt. Ltd.																															0.0
3.5 Nepal Housing Development Finance Company			297.7																												297.7
3.6 Nepal Stock Exchange																															0.0
3.7 Citizen Investment Fund																															0.0
3.8 National Insurance Corporation																															0.0
3.9 Others		229.1			113.3					357.3			80.5	2.5		70.0	80.5														933.1
<b>4 Service Oriented</b>			<b>287.1</b>				<b>197.6</b>		<b>91.3</b>																					<b>576.0</b>	
4.1 Insutrial Area Management Ltd.																															0.0
4.2 National Construction Company Nepal Ltd.																															0.0
4.3 Nepal Traportaion and Warehouse Management Co. Ltd.																															0.0
4.4 Nepal Engineering Consultancy Service Center Ltd.			287.1																												287.1
4.5 Nepal Airlines Corporation							197.6																								197.6
4.6 National Productivity and Economic Development Center Ltd.																															0.0
4.7 Nepal Transportation Corporation																															0.0
4.8 Others									91.3																						91.3
<b>5 Other Government Corporations</b>			<b>500.0</b>	<b>38.1</b>		<b>37.5</b>	<b>255.2</b>		<b>26.9</b>	<b>250.9</b>	<b>434.6</b>	<b>130.7</b>	<b>57.3</b>	<b>339.2</b>			<b>57.3</b>	<b>0.0</b>	<b>0.0</b>	<b>91.6</b>		<b>0.0</b>		<b>77.2</b>	<b>0.0</b>	<b>270.0</b>	<b>34.9</b>		<b>2603.3</b>		
5.1 Cultural Corporation																															0.0
5.2 Gorakhapatra Corporation									26.9	0.9																					27.7
5.3 Janak Educationa Material Center Ltd.			500.0	10.1	37.5						129.5																				677.1
5.4 Nepal Television																															0.0
5.5 Rural Housing Company Ltd.																															0.0
5.6 Nepal Water Supply Corporation														200.0																	200.0
5.7 Nepal Electricity Authority									250.0	150.0																270.0					670.0
5.8 Nepal Telecommunication Corporation																															0.0
5.9 Civil Aviation Authority																															253.7
5.10 Others				28.0		255.2				155.1	130.7		57.3	139.2			57.3	0.0	0.0	91.6		0.0		77.2	0.0	0.0	34.9			772.7	
<b>Total</b>		<b>894.3</b>	<b>1210.0</b>	<b>38.1</b>	<b>113.3</b>	<b>92.6</b>	<b>768.0</b>	<b>114.3</b>	<b>118.2</b>	<b>865.9</b>	<b>434.6</b>	<b>200.3</b>	<b>137.7</b>	<b>341.7</b>	<b>33.0</b>	<b>70.0</b>	<b>137.7</b>	<b>0.0</b>	<b>0.0</b>	<b>211.0</b>	<b>0.4</b>	<b>0.0</b>	<b>105.4</b>	<b>77.2</b>	<b>0.0</b>	<b>270.0</b>	<b>34.9</b>		<b>6268.5</b>		

**Interest Rate Structure of Commercial Banks (%)**

As at 2067 - Ashad (Mid - July, 2010)

	NBL		RBB		NABIL		NIB		SCBL		HBL		NSBI		NBB		EBL			
	B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing		
<b>D</b> <b>e</b> <b>p</b> <b>o</b> <b>s</b> <b>i</b> <b>t</b> <b>e</b> <b>d</b> <b>s</b>	Saving	2.0	2.0	2.0	2.0	2.0	3.0	2.5	2.5	2.0	2.0	3.0	3.0	3.0	3.0	4.5	4.5	3.0	3.0	
	Special Saving			3.0	3.0	2.0-6.0	2.0-7.0	2.75	2.75	2.5-3.0	2.5-3.0	3.5-9.5	3.0-9.5			3.5-4.75	3.5-4.75	2.75	2.75-4.0	
	F i x e d	7 days																		
		14 days							1.25	1.25	1.0	1.5	3.0	3.0						
		1 months	2.0	3.0			5.0-6.0	7.0-8.0	1.75	1.75	1.5	1.75	4.0	4.0	2.75	3.25	3.5	3.5	2.75	
		2 months									1.5	1.75							2.75	
		3 months	2.25	3.25		5.5*	6.0-7.0	8.0-9.0	2.5-2.75	2.5-2.75	1.5	1.75	4.75	4.75	3.25	3.75	4.0	4.0	3.0	3.0
		6 months	2.5	3.5		6.0*	7.0-8.0	9.0-10.0	2.75-3.0	2.75-3.0			8.5	10.0	5.0	5.5	4.5	4.5	3.5	3.5
		1 Year	3.5	5.0	5.0-8.0	7.0-10.5*	8.0-9.0	9.5-10.5	5.0-5.5	5.0-5.5	10.5	10.25	9.5	9.5-11.0	6	6.5	4.75	4.75	4.0	5.0
		2 Years/Above		6.0-7.0	6.0-9.5	8.0-12.0*	9.0-10.0	10.0-13.0	5.5-6.0	5.5-6.0	11.0	11.0	10.0-11.5	11.0-11.5	6.5-7.5	7.0-8.0	5.0	5.0	4.5	5.25-5.5
<b>C</b> <b>r</b> <b>e</b> <b>d</b> <b>i</b> <b>t</b> <b>s</b>	Overdraft	10.0		11.0	12.5			9.75-12.0	9.75-12.0			11.0-18.0	11.5-18.0	9.0-10.5	10.5-12.0			8.0-11.0	8.5-11.0	
	Export Credit		9.0	9.0	9.0-10.0	10.0-13.0	11.0-14.0	8.25-10.5	8.25-10.5	7.0-11.0	7.0-13.0	10.5-16.0	10.5-16.0	6.5-9.0	10.0-10.5	9.0-9.5	9.0-9.5	7.0-8.0	7.5-10.0	
	Import L/C				9.0-10.0	10.0-13.0	11.0-14.0			11.0-12.0	13.0-13.0	10.5-16.0	11.0-16.0					6.75-10.0	7.0-10.0	
	Against FDR	+1.5		+2.0	+2.0	+2.0 min.10.0	+2.0;12.0 min	7.0-8.0	7.0-8.0	+2.0;11.0-12.0 min	+2.0;12.0-13.0 min	+1.5-2.0 Min. 9.0-10.0	+1.5-2.0 Min. 9.0-10.0	+1.0 - +2.0	+1.0 - +2.0		+2.0	+1.25	+1.5	
	Against Govt. Bond		9.0	9.5	11.0	+2.0 min.10.0	+2.0;14.0 min	7.0	7.0	11.0-12.0	12.0-13.0	+2.5 or 10.0	+2.5 or 11.0			9.5-11.0	7.5	7.5	5.0-6.0	7.0-8.0
	Against BG/CG	7.0	8.5	9.5	11.0	12.0	14.0-16.0	8	8	11.0-12.0	12.0-13.0	11.0-15.0	11.0-16.0	8.0-9.5	9.5-11.0	8	8	7.5-8.5	7.5-8.5	
	Against Other Gurrantee		+1.5;min.6.0			14.0				11.0-12.0	12.5-13.5			8.0-9.0	9.5-11.0					
	Industrial Loan													9.5-11.0			10.0-12.0	10.0-10.5	8.0-11.0	8.0-11.0
	Commercial Loan																8.0-9.5	8.0-9.5	8.0-11.0	8.0-11.0
	Priority Sector	10.0		11.5	11.5												10.0	10.0		
	Deprived Sector	7.5	7.5	7.0-9.0	9.0-11.0	6.0-11.0	8.0-12.0	4.0-9.0	4.0-9.0	8.0	9.0	8.0-11.0	8.0-11.0	7.0-9.0	7.5-9.5	9.5	9.5	4.5-10.0	5.0-10.0	
	Term Loan	8.0-11.0	9.5-12.5	11.0-12.0	12.0-14.0	12.0-15.0	13.0-16.0	11.0-12.0	11.0-12.0	12.0-14.0	13.0-14.0	12.0-16.0	12.0-16.0	9.5-11.0	11.5-12.5			8.0-11.0	8.5-11.0	
	Working Capital	10.0	11.0-12.0	11.0-12.0	12.5-13.5	11.0-14.0	12.0-15.0	9.75-12.0	9.75-12.0	11.0-12.0	12.0-13.0							9.0	8.0-11.0	8.5-11.0
	Hire Purchase	6.5-9.0	11.5	12.0	12.0-13.0			9.0-11.0	9.0-11.0			12.0-16.0	12.5-17.0				9.5	9.5	8.5-10.5	9.0-10.5
Consortium			APCD	APCD												APCD	APCD			
Others	5.0-11.0	8.5-12.5	9.0-12.0	10.0-13.0	11.0-16.0	14.0-17.0	7.0-12.0	7.0-12.0	11.5-16.5	12.0-17.5	11.0-18.0	11.0-18.0	8.0-11.0	10.0-12.25	6.0-10.5	7.5-10.5	4.5-11.0	5.0-11		
<b>D</b> <b>e</b> <b>p</b> <b>o</b> <b>s</b> <b>i</b> <b>t</b> <b>e</b> <b>d</b> <b>s</b>	Saving	2.25	2.25	4.5	4.5	5.0	5.5	3.0	3.0	4.0	4.0	4.0	4.0	3.5	3.0	5.0	5.0	3.0	3.0	
	Special Saving	2.0-7.0	2.0-7.0	4.25-5.0	4.75-5.25	4.0-5.5	5.0-7.5	1.25-5.0	3.0-5.0	4.0-8.5	4.0-11.0	4.25-7.25	4.25-7.25	3.5-6.5	4.5-6.5	4.5	5.0	6.0	6.0-7.1	
	F i x e d	7 days	3.0	3.0													1.5			
		14 days	3.5	3.5					1.75	2.75			4.0	4.0			2.5			
		1 months	4.0	4.0					2.25	3.25			6.0	6.0	3.5-5.5	3.5-5.5	2.75	3.0		
		2 months																		
		3 months	4.5	4.5	4.0	4.5	4.25	7.0	2.5	3.5	9.5	9.5	8.0	8.0	4.5-6.5	4.5-6.5	3.25	3.25		
		6 months	6.0	6.0	4.5	5.0	4.5	8.0	3.25	4.25-4.75	10.0	10.0	9.0	9.0	5.0-7.0	5.0-7.0	3.5	5.0	6.75	7.25
		1 Year	8.5	8.5	5.0	5.5	5.75	10.5	4.0-4.25	5.0-5.25	11.5	11.5	10.0	10.0	7.5-9.0	7.5-9.0	4.5	6.0	8.0	8.0
		2 Years/Above	8.65-13.0	8.65-9.0	5.5	6.0	6.25-6.5	11.0-11.5	4.5-5.0	5.5-6.0	11.75-12.0	11.75-12.0	10.5-10.75	10.5-10.75	8.0-9.25	8.0-9.25	5.0	6.5	8.25-8.5	8.25-8.5
<b>C</b> <b>r</b> <b>e</b> <b>d</b> <b>i</b> <b>t</b> <b>s</b>	Overdraft	12.0-15.0	13.0-16.0	13.0-14.5	10.0-12.0	10.0-12.0	11.0-13.0	6.0-11.0	7.0-11.0	12.0-15.0	12.0-15.0	10.0-12.0	11.0-14.0	10.5-13.0	11.0-14.0	9.75-11.0	10.25	12.0-13.0		
	Export Credit	12.0-15.0	12.0-14.0	10.0-11.0	7.0-9.0			4.0-9.0	7.5-9.0	11.0-13.0	11.0-13.0	9.5-10.5	10.0-11.5	10.0-12.0	10.0-12.0	8.5-10.5	8.5-10.5			
	Import L/C	11.0-13.0	12.0-13.0			9.0-10.5	10.0-11.5	7.5-9.5	7.5-9.5	11.0-13.0	11.0-13.0	8.0-11.0	10.0-12.5	9.5-11.5	9.5-11.5	8.0-9.5	8.5-9.0			
	Against FDR	12.0-13.5	12.0-15.0	+1.5 - +2.0	+1.0 - +2.0	+3.0-4.0	+3.0-4.0	+2.0	7.9	0-3.0 min.1.1	+2.0-3.0 min.13.0	+2.0 or 9.5		+2.0	+2.0	+2.0	+2.0	+2.0	+2.0	
	Against Govt. Bond	12.0-13.0	12.0-13.0	9.0	7.5	10.0	12.0	6.0-8.0	7.0-8.5	11.0	11.0	7.75-9.0		9.0-11.0	9.0-12.0	7.5-8.0	9.0	+2.0 min.8.0	+2.0;min.8.0	
	Against BG/CG	11.0-12.0	12.0-13.0	10.5	9.0	10.0	11.0-13.0	6.5-8.0	7.0-8.5	10.0	10.0	9.5-10.0		9.0-11.0	9.0-12.0	8.5-9.0	9.5			
	Against Other Gurrantee												10.5-11.0	11.0-13.0	11.0-13.0	9.0-9.5	10.0			
	Industrial Loan			12.5-13.5												8.0-10.5	8.0-10.5	10.5-11.5		
	Commercial Loan			11.0-14.0												8.5-11.0	8.5-11.0	12.0		
	Priority Sector			12.0-13.0								10.0-12.0	11.0-12.0			9.5-10.5	9.5-10.5			
	Deprived Sector	10.0-15.0	11.0-15.0	7.0-11.0	7.0-11.0	5.5-12.0	7.0-11.0	6.0-8.0	6.0-8.0	8.0-12.0	8.0-12.0	6.0-7.0	7.0-8.0			6.0-8.0	7.0	8.5-9.0	9.0-9.5	
	Term Loan	13.0-15.0	13.0-15.0	12.5-14.0	10.0-12.0	10.5-12.0	11.0-13.0	9.0-11.0	9.5-11.0	13.0-16.0	13.0-16.0	11.0-12.0		11.0-13.0	11.0-14.0	8.5-11.0	10.25	10.0-12.0		
	Working Capital	12.0-15.0	13.0-15.0			10.0-12.0	11.0-13.0	8.0-10.5	8.0-10.5	12.0-15.0	12.0-15.0	10.0-12.0	11.0-13.0	9.5-12.0	9.5-13.0	9.5-11.0	10.0-10.25			
	Hire Purchase	11.5-15.0	11.5-15.0	11.5-12.5	9.0-12.0	11.0-12.0	12.0-15.0	6.99-9.99	6.99-10.49	11.5-16.0	11.5-17.0					8.5-11.0	8.5-11.0			
Consortium			APCD	APCD			APCD	APCD	APCD	APCD										
Others	13.0-15.0	6.0-16.0	9.0-14.0	7.0-12.0	9.0-13.0	9.0-15.0	6.0-11.5	6.0-11.5	10.75-17.0	10.75-18.0	9.0-13.0	11.0-13.0	8.0-18.0	8.0-15.0	7.0-11.0	7.0-11.0	9.5-12.5	10.0-14.0		

**Interest Rate Structure of Commercial Banks (%)**

As at 2067 - Ashad (Mid - July, 2010)

	GLOB		CITI		SUNR		BOA		PRIME		DCBL		NMB		KIST		JANATA		
	B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing	B.C.	Existing	
<b>D</b> <b>e</b> <b>p</b> <b>o</b> <b>s</b> <b>i</b> <b>t</b> <b>s</b>	Saving	4.0	4.0	4.5	3.5	6.0-6.5	6.0-6.5	5.0	5.0	4.0	4.0	6.75	4.5	5.0	5.0		6.25		
	Special Saving	4.0-8.5	4.0-8.5	4.5-6.0	3.0-6.0	5.25-6.6	5.25-10.5	5.0-7.0	5.0-7.0	4.25-6.0	4.25-8.0		3.5-6.75	3.5-12.0	3.5-12.0		5.5-7.0		
	<b>F</b> <b>i</b> <b>x</b> <b>e</b> <b>d</b>	7 days																	
		14 days					3.0	3.0											
		1 months					3.5	3.5	5.0	5.0									
		2 months			4.0														
		3 months			4.25	6.0	4.0	4.0	6.0	6.0			4.0	7.0	7.0				
		6 months	9.25-9.75	9.25-9.75	4.5	6.5	7.0	7.0	7.0	7.0			4.5	8.0	8.0			6.5	
		1 Year	10.0-10.5	10.0-11.5	6.0	7.5	9.0	9.0	8.5-11.0	11.5	6.5	10.0-11.5	6.0-6.25	11.0	11.0			7.75	
		2 Years/Above	11.0-13.0		6.5	8.0-8.5	9.5-12.5	9.5-12.5	9.0-11.5	11.5	7.0	10.0-11.5	6.25-7.0	11.0-11.5	11.0-11.5			8.0-9.0	
<b>C</b> <b>r</b> <b>e</b> <b>d</b> <b>i</b> <b>t</b> <b>s</b>	Overdraft	13.0-17.0	13.0-17.0	10.0-13.0	10.0-11.0	10.5-15.0	13.0-16.0	11.0-18.0	11.0-18.0	10.0-11.0	11.0		11.0-13.0	13.0-15.0	13.0-15.0		9.5-11		
	Export Credit			9.0-10.0	9.5-10.5	9.5-13.5	12.0-14.5	11.0-18.0	11.0-18.0	9.0-10.0	10.0		9.0-10.0	12.0	12.0		4.0-10.5		
	Import L/C					9.75-14.0	12.0-15.0	9.0-15.0	9.0-15.0				9.0-10.0	13.0-14.0	13.0-14.0		8.0-9.5		
	Against FDR	+3.0	+3.0	+2.0	+2.0 or 10.0	+2.0; 10.0-13.0 min	+2.0; 11.0 min	+2.0 or 10.0	+2.0 or 10.0	+2.0	+2.0		+2.0; 8.5 min	+2.0; 11.0 min	+2.0; 11.0 min		+2.0 or 8.0 min		
	Against Govt. Bond	+3.0; 12.0-13.0 min	+3.0; 12.0-13.0 min	+2.0 or 10.0	+2.0 or 10.0	+2.25; 10.0 min	+2.25; 12.0 min	+2.0 or 10.0	+2.0 or 10.0	9.0	10.0			12.0-13.0	12.0-13.0		8.5-10.0		
	Against BG/CG			10.0	10.0-11.0	9.0-15.0	13.0-16.0	+2.0 or 10.0	+2.0 or 10.0					12.0-13.0	12.0-13.0		9.0-10.5		
	Against Other Gurrantee																		
	Industrial Loan																		
	Commercial Loan																		
	Priority Sector																		
	Deprived Sector	7.0-11.0	7.0-11.0			8.0-14.0	9.0-15.0	7.0-18.0	7.0-18.0				7.0-8.0	11.5-16.0	11.5-16.0		6.0-13.0		
	Term Loan	13.0-17.0	13.0-17.0	10.5-13.0	11.0-12.0	11.5-15.0	13.0-17.0	11.0-18.0	11.0-18.0	11.0	11.0		11.0-12.0	14.0-16.0	14.0-16.0		10.0-13.0		
	Working Capital	12.0-15.0	12.0-15.0	9.5-12.5	10.0-11.0			11.0-18.0	11.0-18.0	11.0	11.0			13.0-15.0	13.0-15.0		10.0-11.5	13.0-17.0	
Hire Purchase	13.0-17.0	13.0-17.0	9.0-11.5	10.0-12.5	10.0-15.0	13.0-17.0			9.5-11.0	10.5-11.5		11.0				11.0-12.0	14.0-17.0		
Consortium			APCD	APCD	APCD	APCD						APCD							
Others	11.0-19.0	11.0-19.0	8.5-13.0	9.0-13.5	10.5-18.0	12.5-19.0	11.0-21.0	11.0-21.0	6.5-11.0	7.5-12.0		9.0-13.0	14.0-16.0	14.0-16.0		9.25-17.0	11.0-17.0		

B.C. = Before Change

APCD= As per consortium decision

**Effective Date**

		Before Change	Existing
1	NBL	Nepal Bank Ltd.	2064/10/07 - 21 January, 2008
2	RBB	Rastriya Banijya Bank	2066/10/01 - 15 January, 2010
			*2067/01/01 - 14 April, 2010
3	NABIL	Nabil Bank Ltd.	2066/09/17 - 01 January, 2010
4	NIB	Nepal Investment Bank	2064/10/13 - 27 January, 2008
5	SCBL	Standard Chartered Bank (Nepal) Ltd.	2066/12/27 - 09 April, 2010
6	HBL	Himalayan Bank Ltd.	2066/12/19 - 01 April, 2010
7	NSBI	Nepal SBI Bank Ltd.	2066/03/01 - 15 June, 2009
8	NBB	Nepal Bangladesh Bank Ltd.	2062/03/31 - 15 July, 2005
9	EBL	Everest Bank Ltd.	2063/09/01 - 16 December, 2006
10	BOK	Bank of Kathmandu Ltd.	2066/12/13 - 26 March, 2010
11	NCCB	Nepal Credit & Comm. Bank Ltd.	2063/07/02 - 19 October, 2006
12	LBL	Lumbini Bank Ltd.	2066/10/01 - 15 January, 2010
13	NICB	Nepal Ind. & Comm. Bank Ltd.	2064/06/16 - 03 October, 2007
14	MBL	Machhapuchhre Bank Ltd.	2066/12/15 - 28 March, 2010
15	KBL	Kumari Bank Ltd.	2066/10/26 - 09 February, 2010
16	LAXMI	Laxmi Bank Ltd.	2066/04/01 - 16 July, 2009
17	SDBL	Siddhartha Bank Ltd.	2063/10/01 - 15 January, 2007
18	ADBL	Agriculture Development Bank Ltd.	2066/04/01 - 16 July, 2009
19	GLOB	Global Bank Ltd.	2066/11/09 - 21 February, 2010
20	CITI	Citizens Bank Ltd.	2065/04/24 - 8 August, 2008
21	SUNR	Sunrise Bank Ltd.	2066/12/31 - 13 April, 2010
22	BOA	Bank of Asia Ltd.	2066/10/01 - 15 January, 2010
23	PRIME	Prime Commercial Bank Ltd.	2065/04/01 - 16 July, 2008
24	DCBL	Development Credit Bank Ltd.	2065/06/01 - 17 September, 2008
25	NMB	NMB Bank Ltd.	2067/02/05 - 19 May, 2010
26	KIST	Kist Bank Ltd.	2066/07/26 - 12 November, 2009
27	JANATA	Janata Bank Ltd.	2067/02/27 - 10 June, 2010

Table No. 40

**List of Class A Licensed Financial Institutions ( Commercial Banks)**

Mid - July, 2010

	Names	Operation Date (A.D.)	Head Office	Telephone No.	Fax no.
1	Nepal Bank Limited	1937/11/15	Dharmapath, Kathmandu	4247999	4222383/4220414
2	Rastriya Banijya Bank	1966/01/23	Singhdarbarplaza, Kathmandu	4246022/4252595	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	4781469/4782333	4780762/4780314
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	4783975/76	4784326
9	Everest Bank Limited	1994/10/18	Lazimpat, Kathmandu	4443377	4443160
10	Bank of Kathmandu Limited	1995/03/12	Kamaladi, Kathmandu	4414541	4418990/4428986
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	056524150/4243165	056-524250/4227590
13	Nepal Industrial & Commercial Bank Limited	1998/07/21	Biaratnagar, Morang	021-521921/4222236	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	Durbarmarg, Kathmandu	4232112	4231960
16	Laxmi Bank Limited	2002/04/03	Adarshanagar, Birgunj	011-663425-26/4444684-85	011-663427/4444640
17	Siddhartha Bank Limited	2002/12/24	Hattisar, 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.	2008/05/25	Kamaladi, Kathmandu	4231120/4221420	4231469
25	NMB Bank Ltd.	2008/06/05	Babarmahal, Kathmandu	4246160	4246156
26	Kist Bank Ltd.	2009/05/07	Anam Nagar, Kathmandu	4232500	4229588
27	Janata Bank Nepal Ltd.	4/5/2010	Naya Baneshwar, Kathmandu	4786100	



Table No. 42  
Sources and Uses of Funds of DEVELOPMENT BANKS  
(AGGREGATE)

(Rs in Lakh)

	Mid-July									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>1 CAPITAL FUND</b>	<b>3223.2</b>	<b>26856.6</b>	<b>41226.2</b>	<b>41586.6</b>	<b>47548.6</b>	<b>47651.6</b>	<b>40600.4</b>	<b>65511.4</b>	<b>93251.0</b>	<b>153282.2</b>
a. Paid-up Capital	3163.4	23580.6	24008.4	25053.7	31527.4	31223.6	28606.2	54199.2	91409.0	145353.1
b. Calls in Advance										2210.9
c. General Reserves	7.5	2941.7	2149.4	2208.9	2302.0	2557.9	1375.2	1926.2	2448.0	6979.6
d. Share Premium							19.0	59.0	91.0	1357.2
e. Retained Earning						281.0	(392.0)	(1883.0)	(4499.0)	(4439.4)
f. Others Reserves	52.3	334.3	15068.4	14324.0	13719.2	13589.1	10992.0	11210.0	3576.0	1785.6
g. Ex.Eq.Fund								0.0	113.0	35.3
<b>2 BORROWINGS</b>	<b>1.5</b>	<b>59320.8</b>	<b>58894.1</b>	<b>59599.3</b>	<b>51177.7</b>	<b>52262.2</b>	<b>22318.7</b>	<b>25326.7</b>	<b>26226.0</b>	<b>44427.9</b>
a. NRB	1.5	3025.8	11152.1	11759.3	11428.0	11591.0	7965.0	7785.0	843.0	6606.5
b. "A"Class Licensed Institution		41563.0	6871.0	6969.0	6830.0	7583.0	5967.0	7289.0	19696.0	28585.5
c. Foreign Banks and Fin. Ins.							0.0	0.0	381.0	1102.0
d. Other Financial Ins.		14732.0	40871.0	40871.0	32919.7	32996.2	7976.7	8942.7	5287.0	8086.0
e. Bonds and Securities							92.0	410.0	1310.0	47.9
<b>3 DEPOSITS</b>	<b>21960.0</b>	<b>246774.5</b>	<b>288024.5</b>	<b>294272.0</b>	<b>339578.4</b>	<b>358327.4</b>	<b>153700.0</b>	<b>257499.0</b>	<b>480016.0</b>	<b>769508.1</b>
a. Current							1578.0	5142.0	5197.0	14174.0
Domestic							1565.0	5137.0	5150.0	14025.8
Foreign							13.0	5.0	47.0	109.1
b. Savings							60027.0	123708.0	265510.0	361064.3
Domestic							59019.0	122648.0	264023.0	358551.2
Foreign							1008.0	1060.0	1487.0	2513.1
c. Fixed							71325.0	85926.0	144162.0	242421.4
Domestic							67205.0	80626.0	138564.0	240530.9
Foreign							4120.0	5300.0	5598.0	1890.5
d. Call Deposits							14079.0	34569.0	59753.0	146053.2
e. Others							6691.0	8154.0	5394.0	5795.2
<b>4 Bills Payable</b>							<b>20.0</b>	<b>467.0</b>	<b>274.0</b>	<b>60.0</b>
<b>5 Other Liabilities</b>	<b>380.9</b>	<b>50896.0</b>	<b>85771.6</b>	<b>94120.3</b>	<b>150028.4</b>	<b>149165.2</b>	<b>15713.0</b>	<b>53322.0</b>	<b>55845.0</b>	<b>81511.5</b>
1. Sundry Creditors	64.5	9.0	5207.9	5254.5	179.4	251.0	664.0	8708.0	13239.0	5415.3
2. Loan Loss Provision						1723.0	6605.0	9377.0	21621.0	19215.0
3. Interest Suspense a/c						1508.0	2647.0	3747.0	9615.0	28217.3
4. Others	316.4	50887.0	80563.7	88865.8	149849.0	145683.2	5797.0	31490.0	11370.0	28663.9
<b>6 Reconciliation A/c</b>	<b>432.5</b>	<b>(5433.0)</b>	<b>(6588.4)</b>	<b>(13123.8)</b>	<b>(10811.2)</b>	<b>(8436.1)</b>	<b>(6698.1)</b>	<b>(6183.1)</b>	<b>15703.0</b>	<b>21682.0</b>
<b>7 Profit &amp; Loss A/c</b>	<b>432.5</b>	<b>(5433.0)</b>	<b>(6588.4)</b>	<b>(13123.8)</b>	<b>(10811.2)</b>	<b>(8436.1)</b>	<b>(6698.1)</b>	<b>(6183.1)</b>	<b>15703.0</b>	<b>21682.0</b>
<b>Total Sources of Funds</b>	<b>25998.0</b>	<b>378414.8</b>	<b>470146.5</b>	<b>479015.3</b>	<b>578149.6</b>	<b>600985.3</b>	<b>226582.0</b>	<b>398688.0</b>	<b>680093.0</b>	<b>1084597.3</b>
<b>1 LIQUID FUNDS</b>	<b>4794.0</b>	<b>36294.5</b>	<b>41369.6</b>	<b>40536.8</b>	<b>45627.4</b>	<b>52325.3</b>	<b>37313.5</b>	<b>99678.5</b>	<b>159998.0</b>	<b>260362.8</b>
a. Cash Balance	118.6	30572.6	7251.4	7421.3	6572.2	6894.0	2372.1	6030.1	13094.0	19322.6
Nepalese Notes & Coins						6683.0	2133.1	5721.1	12758.0	18915.4
Foreign Currency						211.0	239.0	309.0	336.0	407.2
b. Bank Balance	4675.4	5721.9	34118.3	33115.5	39055.3	36911.3	22555.4	66965.4	109015.0	131904.8
1. In Nepal Rastra Bank	56.0	549.4	14594.0	15140.0	12534.3	13987.1	5222.7	22605.7	24416.0	26982.0
Domestic Currency						13981.1	5181.7	22559.7	24358.0	26693.0
Foreign Currency						6.0	41.0	46.0	58.0	78.4
2. "A"Class Licensed Institution	4178.9	4826.8	18634.3	16325.5	24657.7	18262.2	10212.7	28072.7	61855.0	67855.8
Domestic Currency						18251.2	10181.7	27559.7	61542.0	67581.9
Foreign Currency						11.0	31.0	513.0	313.0	259.8
3. Other Financial Ins.	440.6	345.7	890.0	1650.0	1863.3	4662.0	7075.0	16155.0	22654.0	36277.0
4. in Foreign banks							45.0	132.0	90.0	789.9
C. Money at Call						8520.0	12386.0	26683.0	37889.0	109135.4
Domestic Currency						8519.0	11244.0	26231.0	34696.0	102780.9
Foreign Currency						1.0	1142.0	452.0	3193.0	1666.3
<b>2 INVESTMENT IN SECURITIES</b>	<b>500.0</b>	<b>16240.0</b>	<b>11616.6</b>	<b>11147.4</b>	<b>4748.6</b>	<b>5143.7</b>	<b>1479.0</b>	<b>2057.0</b>	<b>2694.0</b>	<b>20730.9</b>
a. Govt. Securities	500.0	16240.0	11616.6	11147.4	4748.6	5143.7	1374.0	1782.0	2568.0	16332.6
b. NRB Bond								0.0	0.0	4277.3
c. Govt. Non-Fin. Ins.							105.0	105.0	0.0	0.0
d. Other Non-Fin Ins.								170.0	126.0	121.0
e. Non Residents								0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>653.3</b>	<b>11676.4</b>	<b>12176.5</b>	<b>11969.4</b>	<b>15161.7</b>	<b>16046.9</b>	<b>13886.8</b>	<b>31190.8</b>	<b>46433.0</b>	<b>47286.9</b>
1.1 Non Residents							87.0	39.0	0.0	0.0
2. Others							13799.8	31151.8	46433.0	47286.9
<b>4 LOANS &amp; ADVANCES</b>	<b>18410.3</b>	<b>275548.2</b>	<b>310268.8</b>	<b>319052.6</b>	<b>298937.1</b>	<b>311399.5</b>	<b>153597.0</b>	<b>236610.0</b>	<b>418284.0</b>	<b>658279.2</b>
a. Govt. Entp.								0.0	0.0	656429.2
b. Financial								0.0	0.0	1777.8
c. Pvt. Sector	18410.3	275548.2	310268.8	319052.6	298937.1	311399.5	153597.0	236610.0	418284.0	72.2
<b>5 BILL PURCHED</b>						<b>22.0</b>	<b>141.0</b>	<b>95.0</b>	<b>50.0</b>	<b>101.7</b>
a. Domestic Bills Purchased						22.0	141.0	95.0	50.0	101.7
b. Foreign Bills Purchased							0.0	0.0	0.0	0.0
c. Import Bills & Imports							0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>							<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills							0.0	0.0	0.0	0.0
b. Against Foreign Bills							0.0	0.0	0.0	0.0
<b>8 FIXED ASSETS</b>						<b>2265.0</b>	<b>3954.0</b>	<b>7489.0</b>	<b>13216.0</b>	<b>27748.4</b>
<b>9 OTHER ASSETS</b>	<b>1640.5</b>	<b>38655.8</b>	<b>94332.7</b>	<b>96039.4</b>	<b>212795.4</b>	<b>207395.9</b>	<b>6347.7</b>	<b>10247.7</b>	<b>27577.0</b>	<b>51860.2</b>
a. Accrued Interests	632.9	231.3	11755.4	13148.0	2126.3	1711.7	2789.7	3769.7	2612.0	29036.1
Govt. Entp.								0.0	2.0	9.4
Private Sector							2789.7	3863.7	2610.0	28213.6
b. Staff Loan & Advances									1314.0	2517.2
c. Sundry Debtors	130.4	88.4	60529.7	60531.2	110.5	373.5	604.5	1477.5	2371.0	4071.9
d. Cash In Transit							102.0	5.0	99.0	0.0
e. Others	877.2	38336.0	22047.6	22360.2	210558.6	205310.7	2851.5	4995.5	21181.0	16235.1
<b>10 Expenses not Written off</b>						<b>346.0</b>	<b>615.0</b>	<b>882.0</b>	<b>852.0</b>	<b>791.7</b>
<b>11 Non Banking Assets</b>						<b>701.0</b>	<b>1033.0</b>	<b>699.0</b>	<b>1120.0</b>	<b>243.0</b>
<b>12 Reconciliation Account</b>			<b>340.8</b>	<b>182.5</b>	<b>575.5</b>	<b>2021.0</b>	<b>657.0</b>	<b>2400.0</b>	<b>7791.0</b>	<b>15126.9</b>
<b>13 Profit &amp; Loss A/c</b>			<b>41.6</b>	<b>87.4</b>	<b>304.0</b>	<b>3319.0</b>	<b>7558.0</b>	<b>7339.0</b>	<b>2078.0</b>	<b>2075.1</b>
<b>Total uses of Fund</b>	<b>25998.0</b>	<b>378414.8</b>	<b>470146.5</b>	<b>479015.3</b>	<b>578149.6</b>	<b>600985.3</b>	<b>226582.0</b>	<b>398688.0</b>	<b>680093.0</b>	<b>1084597.3</b>









Table No.44  
SECTORWISE OUTSTANDING CREDIT OF DEVELOPING BANKS

Mid- July 2010 (Asad- 2067)

Rs In Lakh

	NIDC	NDBL	Udhyam	Malika	Siddhartha	United	Manakamana	Narayani	PDBL	Sahayogi	Pashupati	Karnali	Triveni	Annapurna	Bhrikuti	Suvecha	Bageshwari	Sanima	Gaurishankar	Gurkha
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
<b>Development Banks</b>																				
1 Agriculture	463.0		45.7	209.2	880.6	241.5	310.8	103.0	2447.2	28.6	311.6	522.0	892.5	715.0	387.0	85.4	43.2	0.6	149.6	120.0
2 Mines			0.0	0.0	533.7		12.2	0.0	0.0	0.0	0.0	0.0	101.6	518.0	0.0	0.0	0.0		18.8	50.0
3 About Productions			125.2	388.8	1707.8	55.4	396.1	274.0	550.9	111.7	566.7	53.0	322.4	598.0	1540.0	83.4	368.1	5021.2	370.6	640.0
4 Construction	8133.0		258.0	372.7	2033.0		1325.6	2529.0	899.7	1068.6	344.6	795.0	948.9	8.0	0.0	803.0	27.4	8618.5	625.4	1393.9
5 Metal Productions,Machinery & Electrical Tools & fitting			0.0	0.0	1397.1		0.0	0.0	151.0	0.0	3.0	0.0	0.0	127.0	0.0	0.0	177.8	88.3	19.5	0.0
6 Transportation Equipment Production & Fitting			0.0	432.9	992.7	33.6	74.5	0.0	0.0	0.0	1.8	547.0	0.0	0.0	0.0	0.0	57.4	1953.9	481.5	0.0
7 Transportation, Communications & Public Services	130.0		59.9	85.5	0.0		1276.2	671.0	1484.5	15.4	184.3	0.0	974.6	278.0	1540.0	1238.8	1101.5	90.9	0.0	1565.5
8 Wholesaler & Retailers	38.0		222.1	3036.2	2228.3	504.3	487.2	1956.0	1164.0	799.0	907.3	1318.0	857.5	3025.0	4911.0	3847.5	128.1	8477.6	306.6	5705.9
9 Finance, Insurance & Fixed Assets			0.0	55.0	9446.4		2158.6	0.0	3017.0	0.0	3158.6	0.0	125.4	26.0	0.0	0.0	0.0	8999.3	712.9	16912.1
10 Service Industries	2443.0		65.8	57.9	4564.1		1032.3	114.0	319.3	345.6	827.1	750.0	368.3	231.0	1975.0	229.3	24.9	3395.6	233.6	1166.8
11 Consumable Loan			55.7	57.1	2888.8		1764.9	663.0	298.9	71.4	56.5	102.0	88.7	89.0	179.0	135.6	0.0	4977.4	155.4	4430.4
12 Local Government			0.0		0.0		0.0	0.0	0.0	0.0	15.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13 Others			465.6	517.1	2160.4	506.7	10451.8	736.0	1813.1	1728.1	549.7	0.0	5042.2	5992.0	2889.0	165.5	124.6	5904.3	2012.2	12519.9
<b>Total</b>	<b>11207.0</b>	<b>0.0</b>	<b>1298.0</b>	<b>5212.3</b>	<b>28832.9</b>	<b>1341.6</b>	<b>19290.1</b>	<b>7046.0</b>	<b>12145.5</b>	<b>4168.5</b>	<b>6926.2</b>	<b>4087.0</b>	<b>9722.1</b>	<b>11607.0</b>	<b>13421.0</b>	<b>6588.6</b>	<b>2053.1</b>	<b>47527.5</b>	<b>5085.9</b>	<b>44504.4</b>

	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	Himchuli	Araniko	NDEP	Clean Ene.	Miteri	Tinau	Rising	Mukthinath	Sewa	Kankai	Public	Mahakali	Ace Dev.	Shangrila
	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
<b>Development Banks</b>																				
1 Agriculture	465.6	260.1	11.6	636.0	538.0	25.7	71.3	174.7	247.5	609.6	0.0	40.7	60.0	0.0	88.9	151.0	0.0	37.4	197.0	0.0
2 Mines	0.0	0.0	0.0		0.0	0.0	2.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.0	0.0	0.0	0.0	0.0	0.0
3 About Productions	348.7	1458.5	49.2	541.0	498.0	66.9	889.3	108.4	947.6	3283.9	0.0	278.2	298.0	0.0	26.8	206.0		0.0	3300.0	532.0
4 Construction	564.8	2775.6	3188.6	763.0	0.0	105.2	5553.0	266.5	4683.1	3694.2	216.1	3.4	803.0	2588.6	37.0	328.0	1579.9	123.9	7255.0	1111.5
5 Metal Productions,Machinery & Electrical Tools	152.5	2.0	0.0	263.0	34.0	2.2	366.0	244.9	115.0	2723.8	0.2	10.6	0.0	0.0	17.5	0.0	5.0	0.0	476.0	0.0
6 Transportation Equipment Production & Fitting	0.0	0.0	294.6	0.0	416.0	0.0	303.2	413.9	314.4	0.0	177.2	108.2	0.0	0.0	0.0	0.0		0.0	3396.0	0.0
7 Transportation, Communications & Public Service	1435.3	479.0	5807.4	119.0	211.0	693.0	2555.0	108.3	875.0	3184.2	0.0	588.4	0.0	2282.7	1744.4	30.0	837.4	0.0	633.0	2235.6
8 Wholesaler & Retailers	1932.9	4355.2	832.4	1201.0	3000.0	801.6	1461.4	688.1	2002.6	4421.5	584.4	1381.3	374.0	1925.7	2224.4	942.0	1491.6	317.0	3142.0	2267.0
9 Finance, Insurance & Fixed Assets	1134.9	0.0	2356.2	0.0	1055.0	0.0	888.8	515.8	7801.0	6592.6	266.1	632.7	0.0	0.0	1274.3	0.0	756.2	0.0	4768.0	1561.8
10 Service Industries	667.2	1101.1	429.8	273.0	1043.0	269.4	1446.3	68.3	3773.1	1098.6	5.2	174.6	316.0	0.0	1649.1	19.0	15.1	10.1	1072.0	727.1
11 Consumable Loan	139.4	246.2	359.1	1582.0	676.0	31.0	212.5	24.1	3377.6	3015.0	392.3	68.7	72.0	59.5	323.1	104.0	518.5	242.6	559.0	213.3
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	0.0	13.7	0.0			152.0	0.0
13 Others	3625.7	4420.0	2447.2	3321.0	1416.0	817.5	6541.6	811.1	3549.1	4838.8	1090.4	629.6	2340.0	3719.2	6.8	546.0	141.1	398.9	8157.0	4399.6
<b>Total</b>	<b>10466.8</b>	<b>15097.7</b>	<b>15776.1</b>	<b>8699.0</b>	<b>8887.0</b>	<b>2812.4</b>	<b>20290.5</b>	<b>3424.0</b>	<b>27685.8</b>	<b>33462.2</b>	<b>2731.7</b>	<b>3916.4</b>	<b>4263.0</b>	<b>10575.7</b>	<b>7413.9</b>	<b>2326.0</b>	<b>5344.7</b>	<b>1130.0</b>	<b>33107.0</b>	<b>13048.0</b>

Table No.44  
**SECTORWISE OUTSTANDING CREDIT OF DEVELOPING BANKS**  
 Mid- July 2010 (Asad- 2067)

Rs In Lakh

Development Banks	Bhargab	Vibor	Resunga	Rara	Diyalo	Country	Kosthamanda	Alpine	Nilgiri	Corporate	Kamana	City	Gartima	Bishwo	Pathibhara	Professional	Kabeli	Purnima	Jyoti	Shine
	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
1 Agriculture	29.5	0.0	13.0	32.6	52.0	46.8	1.1	0.0	12.0	237.0	76.1	201.2	56.9	0.0	1.0	69.4	24.5	37.6	100.6	147.7
2 Mines	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	100.1	0.0
3 About Productions	0.0	3244.0	0.0	0.0	143.3	132.0	2453.1	69.8	0.0	847.1	193.8	232.4	160.0	0.0	71.0	32.0	1.7	99.4	903.0	643.1
4 Construction	219.9	2617.0	1264.3	167.6	170.5		1495.5	1.3	0.0	733.4	801.5	3579.9	979.6	1096.2	367.0	32.5	116.1	116.8	2499.7	0.0
5 Metal Productions,Machinary & Electrical Tools	0.0	720.0	0.0	0.0			99.4	0.0	0.0	22.8	39.5	607.9	7.3					0.5	2.0	100.3
6 Transportatation Equipment Production & Fitting	0.0	741.0	0.0	0.0	25.0		1014.5	866.1	0.0	0.0	72.6	101.7	2024.5	1684.2				59.0		39.0
7 Transportatation, Communications & Public Servic	107.2	1458.0	898.6	159.4	440.6	998.8	1487.3	0.0	270.0	835.4	1611.6	3204.0	0.0	0.0	6.0	34.3		669.0	2346.5	691.4
8 Wholesaler & Retailers	655.1	1393.0	681.2	1430.8	743.4	2065.5	2467.2	763.2	587.0	615.7	616.3	1486.0	1229.8	0.0	1531.0	322.1	175.1	446.3	1097.9	1668.7
9 Finance, Insurance & Fixed Assets	0.0	8336.0	0.0	0.0	636.5	984.1	5272.5	772.1	13.0	2511.4	1164.6	424.2	190.5	0.0	35.0	98.7	24.0		2140.9	1145.3
10 Service Industries	154.4	806.0	0.0	19.1	280.0	207.0	2492.7	0.0		155.8	754.4	1075.5	417.3	6131.8	42.0	26.3	83.6	23.5	797.7	11.0
11 Consumable Loan	42.8	2658.0	1.6	2.6	104.4	63.2	115.0	7.7	285.0	238.0	760.1	374.4	180.2	0.0	382.0	14.5	40.0	106.4	30.4	140.5
12 Local Government	0.0	0.0	0.0	0.0	20.4	0.0	35.8			0.0			0.3	0.0					0.0	0.0
13 Others	18.2	502.0	96.3	6.6	10.2	2761.8	2388.6	1217.2	1048.0	1060.1	132.1	78.6	3860.6	1142.6	644.0	409.2	270.5	1157.4	6321.8	771.9
<b>Total</b>	<b>1227.1</b>	<b>22475.0</b>	<b>2955.0</b>	<b>1818.8</b>	<b>2636.3</b>	<b>7259.2</b>	<b>19322.8</b>	<b>3697.4</b>	<b>2215.0</b>	<b>7256.7</b>	<b>6222.6</b>	<b>11365.6</b>	<b>9107.1</b>	<b>10054.8</b>	<b>3079.0</b>	<b>1038.9</b>	<b>794.9</b>	<b>2658.3</b>	<b>16477.9</b>	<b>5219.6</b>

Development Banks	Bagmati	Hanro	Kakre	Pacific	Civic	International	Kanchan	Jhimruk	Bright	Matribhumi	Innovative	Gulmi	Metro	Rapti	Gaunukhi	Nepal Consumer	Khandbari	Tourism	Total
	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	
1 Agriculture	45.15	7	47.64	64.21	60.6			5.79	1.91	17.7	11	17.04	0	28	68.55	0	0	0	13085.03
2 Mines	0	0	0		0	370.78			0	0	0	0					0	0	1725.17
3 About Productions	35	0	27.66	29.17		941.41			0	16.34	215.89	44		81		135.56	160	517.2	37434.62
4 Construction	121.73	14.76	92.68	190.58	32.51	2013.37	162.73	31.13	3.01	79.2	111.18	110.88	413.68	29	2	325.38	160	346.92	86324.17
5 Metal Productions,Machinary & Electrical Tools	9.42	0	0	13.02					15.59	0	15	42.22	51.4	14	14		20	10.75	8181.42
6 Transportatation Equipment Production & Fitting	0	4.6	0						0	8	133.73			10	10.15	427.51	0		17220.31
7 Transportatation, Communications & Public Servic	0	0	0	145.76			160.21	105.97		31.79	298.08	0	876.21				0	17.85	51368.31
8 Wholesaler & Retailers	141.44	493.42	228.86	185.23	119.25	3941.14	394.79	146.43	59.3	77.2	211.4	194.47	489.09	68	29.68	252.6	1300	287.9	103861.2
9 Finance, Insurance & Fixed Assets	4	175.41	0			6835.9	76.47				180.86	0	250.44	69			0		105555.5
10 Service Industries	9.63	0	70.79	159.84		3600.91	130.06	29.03		5.33	4.12	16.58	9.8	61		134.36	195.703	59.42	50266.02
11 Consumable Loan	0.95	224.18	1.7	31.87	87.96	892.15	9.46			11.63	45	38.74	314.38	3	0	148.53	346.85	270.29	36202.9
12 Local Government	0	0	0								0						0		237.22
13 Others	192.56	7	304.69	202.26	76.6	4320.42	456.7	123.31	55.56	191.79	25.91	91.3	263.92	29		411.96	0	120.45	137565.7
<b>Total</b>	<b>559.9</b>	<b>926.4</b>	<b>774.0</b>	<b>1021.9</b>	<b>376.9</b>	<b>22916.1</b>	<b>1390.4</b>	<b>441.66</b>	<b>135.4</b>	<b>431.0</b>	<b>1126.4</b>	<b>689.0</b>	<b>2668.9</b>	<b>392.0</b>	<b>124.4</b>	<b>1835.9</b>	<b>2182.6</b>	<b>1630.8</b>	<b>649027.7</b>

Table No. 45  
NPL Status of DEVELOPMENT BANKS

Rs. In '000

S.No.	Name	Mid - July , 2010		
		Total Loan	Total NPL	% of NPL
1	Nepal Industrial Development Corporation	1120693.0	599,693.00	53.51
2	Nepal Development Bank Ltd.		N/A	
3	Uddyam Development Bank Ltd.	129797.0	4,599.00	3.54
4	Malika Development Bank Ltd.	521225.0	21,432.00	4.11
5	Siddhartha Development Bank Ltd.	2883284.0	4,596.00	0.16
6	United Development Bank Ltd.	134156.0	6,625.00	4.94
7	Manakamana Development Bank Ltd.	1929000.0	78,844.00	4.09
8	Narayani Development Bank Ltd.	704600.0	15,384.00	2.18
9	Pashimanchal Development Bank Ltd.	1214553.0	12,837.00	1.06
10	Sahayogi Bikas Bank Ltd.	416848.0	3,619.00	0.87
11	Pashupati Development Bank Ltd.	692615.0	9,456.00	1.37
12	Karnali Bikash Bank Ltd.	411200.0	4,645.00	1.13
13	Triveni Development Bank Limited	972206.0	3,091.00	0.32
14	Annapurna Development Bank Limited	1160737.0	14,527.00	1.25
15	Bhrikuti Bikas Bank Limited	1342145.0	3,460.00	0.26
16	Shubhechcha Bikas Bank Limited	658859.0	9,711.00	1.47
17	Bageshowri Bikas Bank Limited	686393.0	16,668.00	2.43
18	Sanima Bikas Bank Limited	5145849.0	4,359.00	0.08
19	Gaurishankar Development Bank Ltd.	508586.0	7,385.00	1.45
20	Gorkha Bikas Bank Limited	4450440.0	45,518.00	1.02
21	Gandaki Bikas Bank Ltd.	1046680.0	2,278.00	0.22
22	Infrastructure Development Bank Ltd.	1509747.0	13,736.00	0.91
23	Business Development Bank Ltd.	1577605.0	516.00	0.03
24	Biratlaxmi Bikas Bank Limited	869900.0	8,600.00	0.99
25	Excel Development Bank Ltd.	888700.0	8,712.00	0.98
26	Western Development Bank Ltd.	281240.0	10,834.00	3.85
27	Himchuli Bikas Bank Limited	2029053.0	1,971.00	0.10
28	Araniko Bikas Bank Ltd.	342745.0	15,620.00	4.56
29	NDEP Development Bank Ltd.	27725974.0	1,767.00	0.01
30	Clean Energy Development Bank Ltd.	3346219.0	1,315.00	0.04
31	Mitery Development Bank Ltd.	273173.0	1,546.00	0.57
32	Tinau Bikas Bank Ltd.	391637.0	8,327.00	2.13
33	Rising Development Bank Ltd.	426455.0	11,961.00	2.80
34	Mukthinath Bikas Bank Ltd.	1057570.0		-
35	Sewa Bikas Bank Ltd.	741386.0	3,792.00	0.51
36	Kankai Bikas Bank Ltd.	232600.0	3,100.00	1.33
37	Public Development Bank Ltd.	534467.0	382.00	0.07
38	Mahakali Bikas Bank Ltd.	113004.0	962.00	0.85
39	Ace Development Bank Ltd.	3310735.0	1,056.00	0.03
40	Sangrila Bikas Bank Ltd.	1304799.0	12,063.00	0.92
41	Bhargab Bikas Bank Ltd.	122710.0	7,344.00	5.98
42	Vibor Bikas Bank Ltd.	2247600.0	94,999.00	4.23
43	Resunga Bikas Bank Ltd.	295500.0	3,048.00	1.03
44	Rara Bikas Bank Ltd.	181882.0	325.00	0.18
45	Diyalo Bikas Bank Ltd.	263635.0	359.00	0.14
46	Country Development Bank Ltd.	725920.0	135.00	0.02
47	Kasthamandap Development Bank Ltd.	1932281.0	4,008.00	0.21
48	Alpine Development Bank Ltd.	369739.0	2,026.00	0.55
49	Nilgiri Bikas Bank Ltd.	221500.0	288.00	0.13
50	Corporate Development Bank Ltd.	725671.0	4,718.00	0.65
51	Kamana Bikas Bank Ltd.	622258.0	401.00	0.06
52	City Development Bank Ltd.	1136564.0	1,443.00	0.13
53	Garima Bikas Bank Ltd.	910726.0	1,903.00	0.21
54	Biswo Bikas Bank Ltd.	1005481.0	396.00	0.04
55	Pathibhara Bikas Bank	307134.0	359.00	0.12
56	Professional Bikas Bank Ltd.	103882.0	722.00	0.70
57	Kabeli Bikas Bank Ltd.	79488.0	557.00	0.70
58	Purnima Bikas Bank Ltd.	265830.0	917.00	0.34
59	Jyoti Bikas Bank Ltd.	1647789.0		0
60	Shine Development Bank Ltd.	521954.0		0
61	Bagmati Development Bank Ltd.	55938.0		0
62	Hamro Bikas Bank Ltd.	92637.0		0
63	Kakre Bihar Bikash Bank Ltd.	77402.0		0
64	Pacific Development Bank Ltd.	102194.0		0
65	Civic Development Bank Ltd.	37692.0		0
66	International Development Bank Ltd.	2291608.0		0
67	Kanchan Development Bank Ltd.	139042.0		0
68	Gulmi Bikas Bank Ltd.	68896.0		0
69	Bright Development Bank Ltd.	179829.0		0
70	Matribhumi Bikas Bank Ltd.	43098.0	349	0.81
71	Innovative Development Bank Ltd.	112643.0		0
72	Jhimruk Bikas Bank Ltd.	44166.0		0
73	Metro Development Bank Ltd.	266900.0		0
74	Raptiveri Development Bank Ltd.	39200.0		0
75	Goumukhi Development Bank Limited	12588.0		0
76	N.Consumer Development Bank Limited	183590.0		0
77	Khadbari Development Bank Limited	21826.0		0
78	Tourism Development Bank Limited	163078.0		0
79	Mission Development Bank Limited	0.0		0
	<b>Total</b>	<b>90706746.0</b>	<b>1099284.0</b>	<b>1.56</b>

Table No. 46  
List of Class B Licensed Financial Institutions (DEVELOPMENT BANKS)  
Mid - July, 2010

	Names	Operation Date (A.D.)	Head Office	Telephone No.:	Fax No.
1	Nepal Industrial Development Corporation	1959/06/15	Durbar Marg, Kathmandu	4227220/4222560	4227428
2	Nepal Development Bank Ltd.	1999/01/31	Kamaladi, Kathmandu	4245740	4245753
3	Uddyam Development Bank Ltd.	1999/02/22	Tandi, Chitawan	056-560380	056-523086
4	Malika Development Bank Ltd.	1998/12/27	Dhangadhi, Kailali	091-524800	091-524800
5	Siddhartha Development Bank Ltd.	1998/08/20	Butawal-11, Rupandehi	071-545543/546502	071-550457
6	United Development Bank Ltd.	2001/05/06	Jeetpur, Bara	053-520593	053-520920
7	Manakamana Development Bank Ltd.	2001/01/19	Heritage Plaza, Kathmandu	4268719/20	4269308
8	Narayani Development Bank Ltd.	2001/10/17	Ratna Nagar-1, Chitawan	056-561258	056-528516
9	Pashimanchal Development Bank Ltd.	2003/03/02	Butawal-8, Rupandehi	071-549899	071-549901
10	Sahayogi Bikas Bank Ltd.	2003/10/21	Murali chowk-4, Janakpurdharm	041-525971/72	41-525971
11	Pashupati Development Bank Ltd.	2004/01/01	Banepa, Kavre	011-660385/84	011-660383
12	Karnali Bikash Bank Ltd.	2004/02/18	Nepalgunj, Banke	081-526014/15	081-526044
13	Triveni Development Bank Limited	2004/07/26	Bharatpur, Chitawan	056-528831	056-522992
14	Annapurna Development Bank Limited	2004/08/23	Banepa, Kavre	011-660480	011-660481
15	Bhrikuti Bikas Bank Limited	2004/08/19	Shankar Nagar, Butawal	071-562436	071-562437
16	Shubhechcha Bikas Bank Limited	2004/09/14	Narayangadh, Chitawan	056-526014/15	056-526044
17	Bageshowri Bikas Bank Limited	2004/10/19	Dhambojhi chowk, Nepalgunj	081-526254	081-52634
18	Sanima Bikas Bank Limited	2004/11/26	Nagpokhari, Kathmandu	442897/80	4428969
19	Gaurishankar Development Bank Ltd.	2004/11/19	Kawasoti, Nawalparasi	78-540040	78-540469
20	Gorkha Bikas Bank Limited	2004/12/01	Putalisadak, Kathmandu	4255650	4-242829
21	Gandaki Bikas Bank Ltd.	2005/01/19	New Road, Pokhara	061-540466	061-541255
22	Infrastructure Development Bank Ltd.	2005/04/29	Banepa, Kavre	011-660542/43	011-660552
23	Business Development Bank Ltd.	2005/05/10	New Road, Pokhara	061-540725	061-540724
24	Biralaxmi Bikas Bank Limited	2005/05/11	Biratnagar, Morang	021-538051/52	021-538218
25	Excel Development Bank Ltd.	2005/07/21	Anarmani, Birtamod, Jhapa	023-543564	023-543563
26	Western Development Bank Ltd.	2005/09/15	Tribhuvannagar, Ghorahi, Dang	082-560732	082-560907
27	Himchuli Bikas Bank Limited	2005/11/07	Mahendrapool, Pokhara	061-542300/400	061-542333
28	Araniko Bikas Bank Ltd.	2006/07/06	Dhulekhel, Kavrepalanchowk	011-490193,490195	011-490195
29	NDEP Development Bank Ltd.	2006/07/17	Kamaladi, Kathmandu	4242272	4251653
30	Clean Energy Development Bank Ltd.	2006/09/06	Sitapaila, Kathmandu	4671444, 4671666	4277013
31	Mitery Development Bank Ltd.	2006/10/13	Mahendrapath-5, Dharan	025-531317	025-531354
32	Tinai Bikas Bank Ltd.	2006/10/13	Sangampath, Butwal	071-541055	071-546287
33	Rising Development Bank Ltd.	2006/12/18	Narayangadh, Chitawan	056-501850	056-501838
34	Muktinath Bikas Bank Ltd.	2006/12/18	Putalibazar, Syanja	063-420564	063-420547
35	Sewa Bikas Bank Ltd.	2007/02/25	Butawal	071-546993 / 94	071-542694
36	Kankai Bikas Bank Ltd.	2007/05/04	Damak, Jhapa	023-584749	023-584610
37	Public Development Bank Ltd.	2007/06/07	Birjunj, Parsa	051-527822 / 33	051-527866
38	Mahakali Bikas Bank Ltd.	2007/08/18	Mahendranagar, Kanchanpur	099-521365	099-525790
39	Ace Development Bank Ltd.	2007/08/15	Narayanchaur, Kathmandu	4441110/ 4411760	4445554
40	Sangrila Bikas Bank Ltd.	2007/08/26	Pokhara, Kaski	061-538229	061-538390
41	Bhargab Bikas Bank Ltd.	2007/08/30	Nepalgunj, Banke	081-521027/ 525037	081-526058
42	Vibor Bikas Bank Ltd.	2007/10/04	Tripureshwor, Kathmandu	4233373	4233376
43	Resunga Bikas Bank Ltd.	2007/09/26	Tamghas, Gulmi	079-520715	079-520248
44	Rara Bikas Bank Ltd.	2007/09/30	Birendranagar, Surkhet	083-523500	083-620153
45	Diyalo Bikas Bank Ltd.	2007/10/01	Banepa, Kavre	011-660676/ 661215	011-660695
46	Country Development Bank Ltd.	2007/10/04	Banepa, Kavre	011-660701 /660722	011-660733
47	Kasthamandap Development Bank Ltd.	2007/10/25	New Road, Kathmandu	4258400	4233804
48	Alpine Development Bank Ltd.	2007/10/05	Hetauda, Makawanpur	057-524674	057-524673
49	Nilgiri Bikas Bank Ltd.	2007/10/25	Beni, Maygdi	069-520955	069-520956
50	Corporate Development Bank Ltd.	2007/10/25	Birjunj, Parsa	051-531031	051-527843
51	Kamana Bikas Bank Ltd.	2007/09/29	Lekhnath, Kaski	061-560300/ 560700	061-560499
52	City Development Bank Ltd.	2007/10/19	Pokhara, Kaski	061-521505	061-533038
53	Garima Bikas Bank Ltd.	2007/11/23	Sangja	063-440015	063-440083
54	Biswo Bikas Bank Ltd.	2007/11/21	Pokhara, Kaski	061-528001/ 528002	061-528003
55	Pathibhara Bikas Bank	2007/11/21	Urlabari, Morang	021-540702	021-540701
56	Professional Bikas Bank Ltd.	2007/10/17	Banepa, Kavre	16913574	
57	Kabeli Bikas Bank Ltd.	2007/11/15	Dhankuta	026-521435	026-521436
58	Purnima Bikas Bank Ltd.	2008/05/20	Sidhardhanagar, Rupandehi	071-520856	71523857
59	Jyoti Bikas Bank Ltd.	2008/08/25	Kamal Pokhari, Kathmandu	4427627	4422192
60	Shine Development Bank Ltd.	2009/02/22	Butwal	071-551498/551500	071-551497
61	Bagmati Development Bank Ltd.	2009/03/23	Hariwan, Sarlahi	046-530508	046-530509
62	Hamro Bikas Bank Ltd.	2009/04/19	Nuwakot	010-561777	010-561779
63	Kakre Bihar Bikas Bank Ltd.	2009/05/15	Surkhet	083-524432	083-524432
64	Pacific Development Bank Ltd.	2009/07/26	Beshishahar, Lamjung	066-520789	066-520787
65	Civic Development Bank Ltd.	2009/08/13	Dhadingbesi, Dhading	010-520704	010-520072
66	International Development Bank Ltd.	2009/09/4	Taku, Kathmandu	4212814	4212774
67	Kanchan Development Bank Ltd.	2009/09/19	Mahendranagar, Kanchanpur	099-520263	099-520265
68	Gulmi Bikas Bank Ltd.	2009/09/24	Tamghas, Gulmi	079-520038	079-521184
69	Bright Development Bank Ltd.	2009/10/08	Panouti, Kavre	011-440682	011-440684
70	Matribhumi Bikas Bank Ltd.	2009/10/09	Sindhulimadi, Sindhuli	047-520625	047-520625
71	Innovative Development Bank Ltd.	2009/11/13	Sidhardhanagar, Rupandehi	071-526301	071-526303
72	Jhimruk Bikas Bank Ltd.	2009/12/14	Pyuthan		
73	Metro Development Bank Ltd.	2009/12/16	Pokhara, Kaski	061-526347	061-525810
74	Rapti Veri Development Bank Ltd.	2010/01/16	Nepalgunj, Banke	081-550505	081-550506
75	Gaumukhi Development Bank Ltd.	2010/01/15	Bijubar, Pyuthan	086-460323	086-460234
76	Nepal Consumer Development Bank Ltd.	2010/02/05	Pokhara, Kaski	061-539406	061-539407
77	Khandbari Development Bank Ltd.	2010/03/05	Khandbari, Shankhuwasabha	029-560860	029-560870
78	Tourism Development Bank Ltd.	2010/03/18	Thamel, Kathmandu	4701357	47011362

Table No. 47

**Sources & Uses of Funds of FINANCE COMPANIES**  
(AGGREGATE)

(Rs. in Lakh)

SOURCES AND USES	Mid - July									
	2001 <sup>(48)</sup>	2002 <sup>(54)</sup>	2003 <sup>(57)</sup>	2004 <sup>(58)</sup>	2005 <sup>(59)</sup>	2006 <sup>(70)</sup>	2007 <sup>(74)</sup>	2008 <sup>(78)</sup>	2009 <sup>(77)</sup>	2010 <sup>(79)</sup>
<b>1. CAPITAL FUND</b>	<b>19289.0</b>	<b>26621.0</b>	<b>32052.0</b>	<b>36538.0</b>	<b>42500.0</b>	<b>43148.1</b>	<b>53798.6</b>	<b>74454.2</b>	<b>105409.6</b>	<b>194378.8</b>
a. Paid-up Capital	12206.0	15226.0	19474.0	21558.0	24115.0	33567.0	44398.6	69107.3	93211.3	171913.5
b. General Reserves	2426.0	3032.0	3391.0	4055.0	4811.0	5865.2	7114.7	7876.9	10095.0	13900.3
c. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	60.5	48.8	259.3	1299.5
d. Retained Earning	0.0	0.0	0.0	0.0	0.0	3063.6	721.8	(4553.2)	(2975.9)	1626.3
e. Others Reserves	706.0	1827.0	433.0	999.0	1296.0	652.3	1503.0	1964.4	4819.9	4680.9
f. Ex.Eq.Fund	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	92.8
<b>2. BORROWINGS</b>	<b>2150.0</b>	<b>2448.0</b>	<b>1343.0</b>	<b>13065.0</b>	<b>9908.0</b>	<b>11548.1</b>	<b>34695.4</b>	<b>43649.5</b>	<b>51937.2</b>	<b>31509.6</b>
a. NRB	0.0	0.0	139.0	0.0	0.0	0.0	0.0	0.0	0.0	1464.8
b. "A"Class Licensed Institution	2150.0	2448.0	1204.0	13065.0	9908.0	9949.7	27078.8	35773.0	40081.2	21189.9
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	700.0	0.0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	1409.1	3176.6	7876.5	10856.0	8854.9
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	189.3	4440.0	0.0	300.0	0.0
<b>3. DEPOSITS</b>	<b>116540.0</b>	<b>134539.0</b>	<b>165103.0</b>	<b>193917.0</b>	<b>223416.0</b>	<b>243325.0</b>	<b>345147.1</b>	<b>522821.7</b>	<b>570734.4</b>	<b>774063.5</b>
a. Current	0.0	0.0	0.0	0.0	0.0	167.6	1.2	1035.8	4918.9	1104.7
Domestic	0.0	0.0	0.0	0.0	0.0	167.6	1.2	1035.8	4918.9	1104.7
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Savings	0.0	0.0	0.0	0.0	0.0	81180.6	116652.0	229069.8	275369.0	319647.5
Domestic	0.0	0.0	0.0	0.0	0.0	81180.6	116652.0	229063.7	258519.6	319246.3
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.2	16849.5	401.2
c. Fixed	0.0	0.0	0.0	0.0	0.0	190075.9	222407.5	282696.7	273784.8	408339.8
Domestic	0.0	0.0	0.0	0.0	0.0	190075.9	222403.0	282096.7	273784.8	408339.8
Foreign	0.0	0.0	0.0	0.0	0.0	0.0	4.5	600.0	0.0	0.0
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	559.6	5174.9	8292.3	9782.1	26353.7
e. Others	0.0	0.0	0.0	0.0	0.0	1530.2	911.5	1841.0	6879.6	18617.6
<b>4. Bills Payable</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>3.0</b>	<b>9.6</b>	<b>244.0</b>
<b>5. Other Liabilities</b>	<b>16651.0</b>	<b>18255.0</b>	<b>17885.0</b>	<b>22312.0</b>	<b>19456.0</b>	<b>52619.7</b>	<b>83382.0</b>	<b>132432.3</b>	<b>105583.3</b>	<b>78711.0</b>
1. Sundry Creditors	0.0	0.0	0.0	0.0	0.0	7663.6	22612.3	66136.9	53536.1	16267.0
2. Loan Loss Provision	3951.0	6536.0	8754.0	9926.0	12278.0	12060.2	21693.4	25100.1	20528.5	23251.0
3. Interest Suspense a/c	0.0	0.0	0.0	0.0	0.0	8301.6	9597.1	9761.2	8153.3	10005.3
4. Others	0.0	0.0	0.0	0.0	0.0	23559.9	28774.2	9707.0	23365.4	29187.8
<b>6. Reconciliation A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>2011.2</b>	<b>4247.0</b>	<b>8087.6</b>	<b>11121.2</b>	<b>14145.6</b>
<b>7. Profit &amp; Loss A/c</b>	<b>3342.0</b>	<b>2664.0</b>	<b>4782.0</b>	<b>6155.0</b>	<b>9087.0</b>	<b>5721.4</b>	<b>13393.2</b>	<b>22391.2</b>	<b>29505.6</b>	<b>29032.3</b>
<b>TOTAL SOURCES OF FUNDS</b>	<b>157972.0</b>	<b>184527.0</b>	<b>221165.0</b>	<b>271987.0</b>	<b>304367.0</b>	<b>388562.3</b>	<b>534663.3</b>	<b>803839.5</b>	<b>874300.8</b>	<b>1122084.7</b>
<b>TOTAL USES OF FUNDS</b>	<b>157972.0</b>	<b>184527.0</b>	<b>221165.0</b>	<b>271987.0</b>	<b>304367.0</b>	<b>388562.3</b>	<b>534663.3</b>	<b>803839.5</b>	<b>874300.8</b>	<b>1122084.7</b>
<b>1. LIQUID FUNDS</b>	<b>20485.0</b>	<b>28624.0</b>	<b>26740.0</b>	<b>44698.0</b>	<b>39049.0</b>	<b>53866.6</b>	<b>75134.1</b>	<b>177417.4</b>	<b>164065.5</b>	<b>217179.3</b>
a. Cash Balance	1399.0	1704.0	1090.0	1321.0	1259.0	1987.3	2561.0	5883.7	6054.5	9495.5
Nepalese Notes & Coins	0.0	0.0	0.0	0.0	0.0	1987.3	2579.3	5872.6	6041.6	9487.4
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	11.7	11.1	12.9	8.0
b. Bank Balance	19086.0	26920.0	25650.0	43377.0	37790.0	38215.7	41031.3	145282.4	104268.6	150761.9
1. In Nepal Rastra Bank	172.0	312.0	1789.0	4301.0	4409.0	7499.3	9229.4	38526.0	22669.8	25382.6
Domestic Currency	0.0	0.0	0.0	0.0	0.0	7499.3	9229.4	38526.0	20451.9	25382.6
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2217.9	0.0
2. "A"Class Licensed Institution	18914.0	26608.0	23861.0	39076.0	33381.0	23055.5	20123.9	65482.6	59617.1	81051.0
Domestic Currency	0.0	0.0	0.0	0.0	0.0	23055.5	20123.9	65472.6	59283.3	81036.0
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	10.0	333.8	15.0
3. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	7661.0	11678.0	40398.8	21981.6	44328.3
4. In Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	875.0	0.0	0.0
c. Money at Call	0.0	0.0	0.0	0.0	0.0	13663.6	31541.9	26251.2	53742.5	56921.9
Domestic Currency	0.0	0.0	0.0	0.0	0.0	13663.6	31541.9	26251.2	53742.5	56771.9
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>2. INVESTMENTS</b>	<b>12680.0</b>	<b>16234.0</b>	<b>23924.0</b>	<b>25105.0</b>	<b>24112.0</b>	<b>9632.4</b>	<b>12220.6</b>	<b>7175.0</b>	<b>8157.2</b>	<b>12245.7</b>
a. Govt. Securities	8372.0	11200.0	7024.0	12700.0	5675.0	9632.4	12220.6	7175.0	7856.9	12093.1
b. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	152.6
c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	104.0	0.0
d. Other Non-Fin. Ins.	4308.0	5034.0	16900.0	12405.0	18437.0	0.0	0.0	0.0	196.2	0.0
e. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3. SHARE &amp; OTHER INVESTMENT</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>18212.2</b>	<b>34136.0</b>	<b>35899.0</b>	<b>24498.0</b>	<b>32031.8</b>
1. Non Residents	0.0	0.0	0.0	0.0	0.0	18212.2	0.0	7.3	2270.0	0.0
2. Others	0.0	0.0	0.0	0.0	0.0	0.0	34136.0	32082.6	22228.0	32031.8
<b>4. LOANS &amp; ADVANCES</b>	<b>108653.0</b>	<b>119496.0</b>	<b>144737.0</b>	<b>175408.0</b>	<b>212233.0</b>	<b>270789.5</b>	<b>356164.6</b>	<b>514941.5</b>	<b>599212.2</b>	<b>769867.7</b>
a. Pvt. Sector	0.0	0.0	0.0	0.0	0.0	270789.5	356164.6	448388.6	451867.8	749048.3
b. Financial Institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	55.3	45901.2	13637.8
c. Govt. non-financial inst.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	66497.6	101443.2	7181.6
<b>5. BILL PURCHASED</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>163.6</b>	<b>0.0</b>	<b>227.9</b>	<b>1569.0</b>	<b>742.6</b>
a. Domestic Bills Purchased	0.0	0.0	0.0	0.0	0.0	163.6	0.0	179.9	1569.0	742.6
b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0	0.0	48.0	0.0	0.0
c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>6. LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	0.0
<b>7. FIXED ASSETS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>9677.1</b>	<b>14048.5</b>	<b>20166.3</b>	<b>26782.3</b>	<b>37349.0</b>
<b>8. OTHER ASSETS</b>	<b>16154.0</b>	<b>20173.0</b>	<b>25763.0</b>	<b>26776.0</b>	<b>28973.0</b>	<b>19636.7</b>	<b>26125.7</b>	<b>29285.4</b>	<b>28926.3</b>	<b>33428.5</b>
a. Accrued Interests	0.0	0.0	0.0	0.0	0.0	8543.7	10391.0	10424.6	8675.7	10410.7
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.7	1862.4	465.3
Private Sector	0.0	0.0	0.0	0.0	0.0	8543.7	10391.0	10410.9	6813.3	9945.5
b. Staff Loans / Adv.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2034.2	1620.7	2019.9
c. Sundry Debtors	0.0	0.0	0.0	0.0	0.0	1444.7	2560.1	3367.0	5080.8	3890.0
d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	6.9	22.2	7.8	596.5	47.7
e. Others	16154.0	20173.0	25763.0	26776.0	28973.0	9641.4	13152.4	13459.4	12952.5	17060.3
<b>9. Expenses not Written off</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>324.8</b>	<b>1040.7</b>	<b>1450.2</b>	<b>624.3</b>	<b>797.4</b>
<b>10. Non Banking Assets</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>4233.8</b>	<b>3608.1</b>	<b>3132.5</b>	<b>3053.3</b>	<b>1882.3</b>
<b>11. Reconciliation Account</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1241.0</b>	<b>3624.2</b>	<b>9142.3</b>	<b>10801.8</b>	<b>14280.1</b>
<b>12. Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>784.6</b>	<b>8560.8</b>	<b>4995.5</b>	<b>6611.0</b>	<b>2280.1</b>

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









**Table No. 49**  
**SECTORWISE OUTSTANDING CREDIT OF FINANCE COMPANIES**  
 Mid- July, 2010 (Ashad 2067)

	Nepal Housing	Nepal Finance	NIDC	Annapurna	Nepal Share	Peoples	Mercantile	Kathmandu	Himalaya	Union	Gorkha	Paschimanchal	Nepal Housing & Me	Universal	Samjhana	Goodwill
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Finance Companies</b>																
1 Agriculture & Forestry	0.0	296.0	107.4	160.0	2.8	70.0	0.0	29.5	343.7	130.0	0.0	217.7	364.8	341.0		138.3
2 Fishery	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 Mines	0.0	300.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.0	370.0		0.0
4 About Productions	0.0	24.2	198.9	1039.0	1256.0	537.0	10.3	0.0	0.0	866.0	40.0	455.4	149.1	1539.6	47.0	0.0
5 Construction	4536.0	428.1	1831.8	5646.0	16500.4	4840.0	8.1	1245.4	18293.2	3837.0	477.0	1495.9	3105.0	1383.7	1827.0	4081.8
6 Electricity, Gas & Water	0.0	0.0	0.0	1281.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	184.2	26.9		0.0
7 Metal Productions, Machinery & Electronic Tools & Fittings	0.0	0.7	0.0	0.0	41.4	0.0	0.0	0.0	698.2	172.0	3.0	181.7	1157.6			120.5
8 Transportation, Storage & Communications	0.0	111.0	751.6	10218.0	1055.6	0.0	278.9	64.4	2017.8	1026.0	574.0	1076.8	11.4	211.0	236.0	937.2
9 Wholesaler & Retailers	0.0	1683.2	668.3	3600.0	830.9	3080.0	82.5	275.9	18535.5	195.0	196.0	847.6	1530.9	1626.1	191.0	4904.7
10 Finance, Insurance & Fixed Assets	0.0		1128.9	2289.0	10066.5	0.0	0.0	681.6	0.0	642.0	764.0	2790.2	3591.3	2557.6		
11 Hotel & Restuetant	0.0	350.0	442.8	1783.0	544.1	29.0	0.0	0.0	0.0	47.0	0.0	5.0	274.3	1143.3	892.0	
12 Other Services	0.0	16.8	240.0	1137.0	4197.0	0.0	0.0	50.2	0.0	379.0	31.0	244.6	696.0	639.3		78.2
13 Consumable Loan	108.0	1458.5	1600.3	704.0	1584.9	877.0	334.3	887.7	0.0	1048.0	480.0	212.3	1045.1	637.6		956.0
14 Local Government	0.0	0.0		0.0	331.8	0.0	0.0	71.5	0.0	0.0	0.0	0.0	0.0	53.5		
15 Others	0.0	2245.0	3479.1	463.0	8735.5	892.0	0.0	890.8	8270.9	1983.0	1570.0	2526.4	1791.4	109.7	230.0	585.4
<b>Total</b>	<b>4644.0</b>	<b>6913.5</b>	<b>10449.2</b>	<b>28320.0</b>	<b>45146.9</b>	<b>10325.0</b>	<b>714.1</b>	<b>4196.9</b>	<b>48159.3</b>	<b>10325.0</b>	<b>4135.0</b>	<b>10053.5</b>	<b>13905.0</b>	<b>10639.2</b>	<b>3423.0</b>	<b>11802.2</b>

	Siddhartha	Shree Investment	Lumbini	Investa	Yeti	Standard	ILFCO	Mahalaxmi	Lalitpur	Bhauratna	United	General	Nepal Shreelanka	Merchant	Alpic	Nava Durga
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
<b>Finance Companies</b>																
1 Agriculture & Forestry	0.0	454.4	1.0	55.2	0.0		0.0	361.6	0.0	25.0	0.0	30.0	0.0	0.0	3.0	168.4
2 Fishery	0.0	0.0	0.0	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.5	0.0
3 Mines	0.0	0.0	50.0	0.0	0.0	100.1	63.9	0.0	46.0	0.0	10.0	0.0	0.0	0.0		250.0
4 About Productions	545.6	1753.8	2160.0	0.0	25.3	79.8	1199.3	654.1	12.7	41.0	6534.0	276.0	42.5	50.0	1484.9	1699.3
5 Construction	2549.4	1243.2	4077.0	46.8	4371.9	6725.2	870.0	4936.1	9899.7	582.0	34.9	2533.0	7.05	182.0	942.8	164.0
6 Electricity, Gas & Water	0.0	0.0	0.0	0.0	0.0		0.0	48.7	0.1	0.0	0.0	0.0	0.0	0.0	74.0	15.0
7 Metal Productions, Machinery & Electronic Tools & Fittings	0.0	0.0	109.0	0.0	0.0	6.8	1012.7	0.0	11.4	420.0	1462.0	0.0	4.8	17.0	69.4	63.6
8 Transportation, Storage & Communications	1192.1	265.7	1329.0	650.1	0.0	2120.8	12019.4	2007.6	1225.8	0.0	792.5	0.0	30.7	870.0	353.6	24.5
9 Wholesaler & Retailers	2355.8	2209.3	2131.0	0.0	321.5	983.7	1212.3	1686.6	1981.5	477.0	674.9	2113.0	0.0	76.0	397.2	2406.4
10 Finance, Insurance & Fixed Assets	0.0	2090.2	1146.0	0.0	0.0	136.6	3830.0	97.7	741.9	0.0	2763.3	0.0	815.4	244.0	1860.6	1446.9
11 Hotel & Restuetant	0.0	283.3	1489.0	0.0	0.0		101.9	502.6	32.0	0.0	0.0	0.0	0.1	0.0	142.2	495.2
12 Other Services	152.2	1457.9	1523.0	0.0	118.2		9727.1	740.8	2916.5	0.0	0.0	460.0	153.0	37.0	182.3	195.2
13 Consumable Loan	304.7	589.4	454.0	13.4	1001.1	3300.3	259.8	1223.7	1627.5	93.0	7724.8	371.0	103.3	67.0	312.3	437.5
14 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	40.2	15.2
15 Others	379.5	13.2	782.0	13.0	1291.0	4445.1	365.7	2601.8	1692.3	296.0	1599.1	1217.0	1958.6	207.0	2169.9	66.3
<b>Total</b>	<b>7479.1</b>	<b>10360.2</b>	<b>15251.0</b>	<b>778.5</b>	<b>7129.0</b>	<b>17898.5</b>	<b>30662.0</b>	<b>14861.1</b>	<b>20187.4</b>	<b>1934.0</b>	<b>21595.4</b>	<b>7000.0</b>	<b>3115.5</b>	<b>1750.0</b>	<b>8039.7</b>	<b>7447.3</b>

	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Butwal	Shrijana	Om	CMB	World	Capital	Crystal	Royal	Guneshworil	Patan
<b>Finance Companies</b>	<b>33</b>	<b>34</b>	<b>35</b>	<b>36</b>	<b>37</b>	<b>38</b>	<b>39</b>	<b>40</b>	<b>41</b>	<b>42</b>	<b>43</b>	<b>44</b>	<b>45</b>	<b>46</b>	<b>47</b>	<b>48</b>
1 Agriculture& Forestry	0.0	31.4	0.0	179.0		90.8	340.7	6.0	0.0	143.5	8.1	4036.7	649.1	69.0	0.0	75.0
2 Fishery	0.0		0.0			0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	
3 Mines	0.0		0.0	15.0		0.0	47.1	0.0	0.0	0.0			0.0	0.0	0.0	
4 About Productions	541.3		14.0	1401.0		36.8	1187.4	283.9	51.0	149.9	468.6	5475.3	0.0	493.7	0.0	107.9
5 Construction	2235.6	2035.7	1779.0	5138.0	536.8	194.3	891.3	227.1	4806.0	722.3	1081.3	104.4	3511.6	880.3	41.5	475.8
6 Electricity, Gas & Water	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0	9.4	0.0	
7 Metal Productions, Mechninery & Electronic Tools &Fittings			87.0	505.0	115.7	0.0	315.6	0.0	1337.0	13.3	18.1	788.9	97.5	227.4	0.0	5.0
8 Transportation, Storage & Communications	157.7	471.6	872.0	1552.0		147.2	2420.6	25.3	12.0	539.3	1063.7	1627.4	0.0	324.4	0.0	
9 Wholesaler & Retailers	2443.4	6604.6	124.0	821.0	409.2	104.5	959.9	0.0	3416.0	88.2	547.8	106.5	0.0	267.8	0.0	196.1
10 Finance, Insurance & Fixed Assets			2088.0			0.0	2526.2	0.0	3932.0	209.9	3599.9	603.9	727.0	6508.6	2018.4	292.0
11 Hotel & Restuetant		769.5	0.0	49.0		0.0	51.7	0.0	322.0	0.0	111.8	330.5	0.0	229.6	6.0	32.0
12 Other Services		378.1	0.0			0.0	616.0	89.7	0.0	330.2	240.2	313.6	0.0		0.0	4.1
13 Consumable Loan	339.8	202.9	1022.0	198.0	60.1	76.3	681.3	29.4	1131.0	1470.9	322.3	1302.1	326.0	357.2	0.0	730.5
14 Local Government	111.1		0.0			0.0	0.0	1.8	0.0	0.0	1012.8		0.0		0.0	
15 Others	663.9	3174.1	7155.0	70.0	493.6	177.8	1714.0	355.0	0.0	882.0	2370.4	12843.8	3978.8	4170.8	5512.9	1463.8
<b>Total</b>	<b>6492.8</b>	<b>13667.7</b>	<b>13141.0</b>	<b>9928.0</b>	<b>1615.3</b>	<b>827.7</b>	<b>11751.8</b>	<b>1018.3</b>	<b>15007.0</b>	<b>4549.5</b>	<b>10845.0</b>	<b>27533.0</b>	<b>9290.0</b>	<b>13538.2</b>	<b>7578.8</b>	<b>3382.1</b>

	Fewa	Everest	Birgunj	Prudential	ICFC	IME	Sagarmatha	Shikhar	Civil	Prabhu	Imperial	Kuber	Nepal Express	Valley	Seti	Hama
<b>Finance Companies</b>	<b>49</b>	<b>50</b>	<b>51</b>	<b>52</b>	<b>53</b>	<b>54</b>	<b>55</b>	<b>56</b>	<b>57</b>	<b>58</b>	<b>59</b>	<b>60</b>	<b>61</b>	<b>62</b>	<b>63</b>	<b>64</b>
1 Agriculture& Forestry	5.0	86.4	2.4	9.0	134.5	43.1	95.8		0.0	350.0		0	36.73	10.04	119.54	0
2 Fishery			0.0	0.0	0.0	0.0	0.0		0.0				0	0		0
3 Mines			0.0	0.0	20.0	45.0	0.0		0.0	282.0		49.75	0	0		0
4 About Productions	742.0	41.3	245.4	477.5	2887.2	916.4	425.9		0.0	1168.0	268.9	16.5	125.54	19.74	99.8	1.93
5 Construction	6832.0	792.2	4022.7	449.9	1263.4	1830.5	822.7	80.6	255.3	2678.0	418.51	1680.18	354.4	724.08	57.62	62.43
6 Electricity, Gas & Water		6.9	0.0	0.0	0.0	0.0	0.0		0.0	292.0	0	0	0	0		0
7 Metal Productions, Mechninery & Electronic Tools &Fittings	53.0		125.7	227.3	654.1	148.7	40.7		73.9	316.0	303.42	0	0	0	68.04	0
8 Transportation, Storage & Communications	4067.0	953.0	2205.8	224.3	69.5	2192.4	1627.0		1184.0	3710.0	536.05	191.9	735.31	0	37.21	10.48
9 Wholesaler & Retailers	2867.0	7.0	5205.9	1432.8	2669.8	4068.8	804.5	1679.0	196.4	1301.0	976.66	111.62	433.31	1530.83	497.47	0
10 Finance, Insurance & Fixed Assets	395.0		3137.3	2299.5	6204.9	9171.8	2292.1	1568.2	1753.1	6779.0	2099.74	2763.1	473.17	961.52		0
11 Hotel & Restuetant	203.0	0.0	4.9	521.1	711.5	181.0	0.0	112.7		709.0	0		317.85	0		12
12 Other Services	560.0	25.0	523.3	309.5	991.6	430.5	98.9		35.3	406.0	355.16	67.35	64.93	35.13	14.17	15.84
13 Consumable Loan	381.0	115.7	1163.6	1584.1	1366.6	7499.1	545.6	0.0	245.7	3447.0		810.61	73.85	371.42	30	60.79
14 Local Government	0.0		0.0	0.0		0.0	0.0	76.5				0	13	0		21.5
15 Others	544.0	417.2	5916.5	5060.4	5749.9	675.3	2369.9	796.1	535.9	9015.0	835.78	3435.16	1486.46	723.66	94.78	4497.93
<b>Total</b>	<b>16649.0</b>	<b>2444.6</b>	<b>22553.4</b>	<b>12595.4</b>	<b>22723.0</b>	<b>27202.6</b>	<b>9123.0</b>	<b>4313.1</b>	<b>4279.4</b>	<b>30453.0</b>	<b>5794.2</b>	<b>9126.17</b>	<b>4114.6</b>	<b>4376.4</b>	<b>1018.6</b>	<b>4682.9</b>

	Reliable	Lord Buddha	Api	Namaste	Kaski	SFCL	Zenith	Unique	Manju	Swastik	Subhaxmi	Jebil's	Narayani National	Reliance	Lotus	Total
<b>Finance Companies</b>	<b>65</b>	<b>66</b>	<b>67</b>	<b>68</b>	<b>69</b>	<b>70</b>	<b>71</b>	<b>72</b>	<b>73</b>	<b>74</b>	<b>75</b>	<b>76</b>	<b>77</b>	<b>78</b>	<b>79</b>	
1 Agriculture& Forestry	0	3.5	0	6.74	92		61.54	0	0	0	175	50	451	39.95	20	10721.4
2 Fishery	0	0	0	0	0		0	0	0	0	0		0			7.5
3 Mines	0	0	0	0	0		0	0	0	7	0		0			1659.9
4 About Productions	0	349.99	45.15	14.58	511	56.95	0	150	104.98	9.8	0		1218	205.39	131	43164.3
5 Construction	2941	471.52	931.01	264.7	3372	293.73	833.47	60.48	855.36	743.72	0	21.74	5086	1016.79		172578.3
6 Electricity, Gas & Water	0	0	0	0	0		0	0	0	0	0		0	0	0	1938.1
7 Metal Productions, Mechninery & Electronic Tools &Fittings	0	0	0	0	0	316.53	0	0	100	0	0.44		493	141.86	0	12125.1
8 Transportation, Storage & Communications	779	876.3	794.9	54.99	1781		217.56	577.3	490.77	0	406.01	72.63	659	1672.97	350.2	77140.9
9 Wholesaler & Retailers	3746	1252.82	1174.75	48.03	1266	197.1	1552.44	599.88	729.5	302.55	198.49	394.5	2364	433.11	84.46	111488.1
10 Finance, Insurance & Fixed Assets	1028	466.07	0	9.5	430	857.63	1213.28	63	1351.77	50	123	436.51	2025	995.17		111136.6
11 Hotel & Restuetant	0	82	30.5		176	22.8	0	0	2.76	474.9	150.42	19.89	183		0	14374.2
12 Other Services	179	12.24	0	10.11	46	498.99	799.27	109.2	713.1	0	0		1278	135.45		35058.1
13 Consumable Loan	1020	70.7	266	29.72	223	288.99	95.86	1703.66	131.75	275.03	424.28	275.66	501	250.23	112.53	61429.3
14 Local Government	0	0	0	0	0		14.13	0	0	0	0		0			1763.1
15 Others	3273	1146.76	670.26	178.3	1208	870.21	713.55	897.16	995.28	32.96	2260.17	723.81	4878	158.38	19	158074.2
<b>Total</b>	<b>12966.0</b>	<b>4731.9</b>	<b>3912.6</b>	<b>616.7</b>	<b>9105.0</b>	<b>3402.9</b>	<b>5501.1</b>	<b>4160.7</b>	<b>5475.3</b>	<b>1896.0</b>	<b>3737.8</b>	<b>1994.7</b>	<b>19136.0</b>	<b>5049.3</b>	<b>717.2</b>	<b>812659.1</b>

Table No. 50  
NPL Status of FINANCE COMPANIES  
Mid-July, 2010

Rs. in Thousand

S.No.	Name Of Finance Companies	Total Loan	Total NPL	% of NPL
1	Nepal Housing Development Finance Co.Ltd.	4,644.00	182.04	3.92
2	Nepal Finance Co.Ltd.	6,913.46	87.80	1.27
3	NIDC Capital Markets Ltd.	10,449.23	482.75	4.62
4	Annapurna Finance Co.Ltd.	28,320.00	368.16	1.30
5	Nepal Share Markets and Finance Ltd.	45,146.90	568.85	1.26
6	Peoples Finance Ltd.	10,325.00	213.73	2.07
7	Mercentile Finance Co. Ltd.	714.07	28.06	3.93
8	Kathmandu Finance Ltd.	4,196.93	82.26	1.96
9	Himalaya Finance Ltd.	-	-	-
10	Union Finance Ltd.	10,325.00	66.08	0.64
11	Gorkha Finance Ltd.	4,135.00	164.16	3.97
12	Paschimanchal Finance Co.Ltd.	10,053.54	400.13	3.98
13	Nepal Housing & Merchant Finance Ltd.	13,904.96	360.14	2.59
14	Universal Finance Ltd.	10,639.15	97.88	0.92
15	Samjhana Finance Co. Ltd.	-	-	-
16	Goodwill Finance Ltd.	11,802.15	122.74	1.04
17	Siddhartha Finance Ltd.	7,479.12	139.86	1.87
18	Shree Investment & Finance Co. Ltd.	10,360.24	25.90	0.25
19	Lumbini Finance & Leasing Co. Ltd.	15,251.00	282.14	1.85
20	Investa Finance Ltd.	778.46	139.73	17.95
21	Yeti Finance Co. Ltd.	7,128.98	245.95	3.45
22	Standard Finance Ltd.	21,123.20	95.05	0.45
23	International Leasing & Finance Co. Ltd.	30,662.00	791.08	2.58
24	Mahalaxmi Finance Co. Ltd.	14,861.12	127.81	0.86
25	Lalitpur Finance Co. Ltd.	20,347.58	61.04	0.30
26	Bhajuratra Finance & Saving Co. Ltd.	1,934.00	60.15	3.11
27	United Finance Ltd.	21,595.43	136.05	0.63
28	General Finance Ltd.	7,000.00	208.60	2.98
29	Nepal Shreelanka Merchant Banking & Finance Ltd.	-	-	-
30	Merchant Finance Co. Ltd.	1,750.00	177.10	10.12
31	Alpic Everest Finance Ltd.	8,039.73	326.41	4.06
32	Nava Durga Finance Co.Ltd.	7,447.32	52.13	0.70
33	Janaki Finance Ltd.	6,492.75	687.58	10.59
34	Pokhara Finance Ltd.	13,667.70	265.15	1.94
35	Central Finance Co. Ltd.	13,141.00	60.45	0.46
36	Premier Finance Co. Ltd.	9,928.00	183.67	1.85
37	Arun Finance & Saving Co. Ltd.	1,615.33	2.75	0.17
38	Multipurpose Finance Co. Ltd	827.65	-	-
39	Butwal Finance Co. Ltd.	11,751.76	193.90	1.65
40	Shrijana Finance Ltd.	1,018.28	7.43	0.73
41	Om Finance Ltd.	14,667.46	29.33	0.20
42	CMB Finance Ltd.	4,549.47	978.14	21.50
43	World Merchant Banking & Finance Ltd.	10,845.03	159.42	1.47
44	Capital Merchant Banking & Finance Ltd.	27,532.98	613.99	2.23
45	Crystal Finance Ltd.	9,290.01	431.06	4.64
46	Royal Merchant Banking & Finance Ltd.	14,212.90	-	-
47	Guheshwori Merchant Banking & Finance Ltd.	7,578.78	-	-
48	Patan Finance Ltd.	3,382.08	164.71	4.87
49	Fewa Finance Ltd.	16,649.00	28.30	0.17
50	Everest Finance Co. Ltd.	2,444.64	114.90	4.70
51	Birgunj Finance Ltd.	22,553.43	137.58	0.61
52	Prudential Finance Company Ltd	12,595.36	84.39	0.67
53	ICFC Finance Ltd.	22723	102.25	0.45
54	IME Financial Institution Ltd.	27,202.55	301.95	1.11
55	Sagarmatha Merchant Banking and Finance Co. Ltd	9,123.02	6.39	0.07
56	Shikhar Finance Ltd.	4,313.09	85.40	1.98
57	Civil Merchant Bittiya sanstha Ltd.	4279.41	24.82	0.58
58	Prabhu Finance Co. Ltd.	30,453.00	33.50	0.11
59	Imperial Finance Ltd.	5,794.22	187.15	3.23
60	Kuber Merchant Bittiya sanstha Ltd.	9,126.17	108.60	1.19
61	Nepal Express Finance Ltd.	4,114.55	-	-
62	Valley Finance Ltd.	4,376.42	14.88	0.34
63	Seti Bittiya sanstha Ltd.	1,018.63	15.38	1.51
64	Hama Merchant & Finance Ltd.	4682.9	233.21	4.98
65	Reliable Finance Ltd.	12,966.00	123.18	0.95
66	Loard Buddha Finance Ltd.	4,731.90	19.87	0.42
67	Api Finance Ltd.	3,912.57	10.56	0.27
68	Nameste Bittiya Sanstha Limited.	616.67	7.28	1.18
69	Kaski Finance Limited	9,105.00	4.55	0.05
70	Suryadarshan Financial Co. Ltd.	3,402.93	10.55	0.31
71	Zenith Finance Ltd.	5501.1	2.20	0.04
72	Unique Financial Institution Ltd.	4,160.68	4.16	0.10
73	Manjushree Financial Institution Ltd.	5,475.27	-	-
74	Swastik Merchant Finance Company Ltd.	1,895.96	0.95	0.05
75	Subhalaxmi Finance Ltd.	3737.81	13.08	0.35
76	Jebil's Finance Ltd.	1994.74	-	-
77	Narayani National Finance Ltd.	19,136.00	145.43	0.76
78	Reliance Finance Ltd.	5,049.30	-	-
79	Lotus	717.19	-	-
<b>Total</b>		<b>761,681.26</b>	<b>11,691.90</b>	<b>1.54</b>

N/A = Data not available

Table No.51

## List of Class C Licensed Financial Institutions (Finance Companies)

Mid - July, 2010

	Names	Operation Date (A.D.)	Head Office	Telephone No.	Fax No.
1	Nepal Housing Development Finance Co.Ltd.	1992/03/08	Bijulibazar, Kathmandu	4780259	4782753
2	Nepal Finance Co.Ltd.	1993/01/06	Kamaladi Mode, Kathmandu	4220031	4241237
3	NIDC Capital Markets Ltd.	1993/03/11	Kamalpokhari, Kathmandu	4423219	4423401
4	Annapura Finance Co.Ltd.	1993/09/30	Chiplehunga, Pokhara	061-522671	061-525797
5	Nepal Share Markets and Finance Ltd.	1993/10/19	Ramshahapath, Kathmandu	4252332	4248845
6	Peoples Finance Ltd.	1993/04/15	Tripureshwor, Kathmadu	4260991	4262405
7	Mercentile Finance Co. Ltd.	1994/11/10	Birgunj, Parsa	051-526874	051-521673
8	Kathmandu Finance Ltd.	1994/11/10	Dillibazar, Kathmandu	4430527	4437403
9	Himalaya Finance Ltd.	1993/11/11	Sundhara, Kathmandu	4259376	4250172
10	Union Finance Ltd.	1995/12/12	Kamaladi, Kathmandu	4241648/49	4241645
11	Gorkha Finance Ltd.	1995/03/12	Hattisar, Kathmandu	4438647	4429096
12	Paschhimanchal Finance Co.Ltd.	1995/04/09	Butawal, Rupandehi	071-541609	071-541924
13	Nepal Housing & Merchant Finance Ltd.	1995/04/11	Dillibazar, Kathmandu	4430528	4436183
14	Universal Finance Ltd.	1995/04/27	Kantipath, Kathmandu	4240998	4245895
15	Samjhana Finance Co. Ltd.	1995/05/03	Banepa, Kavre	011-664561	011-664716
16	Goodwill Finance Ltd.	1995/05/16	Hattisar, Kathmandu	4444039	4443414
17	Siddhartha Finance Ltd.	1995/05/25	Siddharthanagar, Rupandehi	071-521478	071-523272
18	Shree Investment & Finance Co. Ltd.	1995/06/01	Dillibazar, Kathmandu	4426146	4421779
19	Lumbini Finance & Leasing Co. Ltd.	1995/06/26	Thamel, Kathmandu	4423443	4425655
20	Investa Finance Ltd.	1995/07/17	Birgunj, Parsa	051-690897	051-529377
21	Yeti Finance Ltd.	1995/07/23	Hetauda, Makawanpur	057-520822	057-521842
22	Standard Finance Ltd.	1995/07/23	Naxal, Kathmandu	4444754	4435833
23	International Leasing & Finance Co. Ltd.	1995/10/31	Naya Baneshwor, Kathmandu	4782010	4782267
24	Mahalaxmi Finance Ltd.	1995/11/26	Putalisadak, Kathmandu	4224179	4230664
25	Lalitpur Finance Ltd.	1995/12/12	Lagankhel, Lalitpur	5523850	5531916
26	Bhajuratna Finance & Saving Co. Ltd.	1996/01/09	Kantipath, Kathmandu	4249534	4261316
27	United Finance Ltd.	1996/01/25	Durbarmarg, Kathmandu	4241648	4241645
28	General Finance Ltd.	1996/02/02	Chababil, Kathmandu	4484753	4484754
29	Nepal Shree Lanka Merchant Banking & Finance Ltd.	1996/02/04	Kamaladi, Kathmandu	4440300	4441034
30	Merchant Finance Co. Ltd.	1996/01/02	Newroad, Kathmandu	4421244	4246403
31	Alpic Everest Finance Ltd.	1996/07/16	Kathmandu Mall, Kathmandu	4150301	4150304
32	Nava Durga Finance Co.Ltd.	1997/02/09	Itachhe, Bhaktapur	6612999	6611999
33	Janaki Finance Company Ltd.	1997/03/07	Janakpurdham, Dhanusha	041-521586	041-523340
34	Pokhara Finance Ltd.	1997/03/16	Gairapatan, Pokhara	061-531145	061-531610
35	Central Finance Ltd.	1997/04/14	Kupondole, Lalitpur	5544517	5540842
36	Premier Finance Co. Ltd.	1997/05/08	Kumaripati, Lalitpur	5521223	5550412
37	Arun Finance Ltd.	1997/08/17	Dharan, Sunsari	025-523185	025-524450
38	Multipurpose Finance Co. Ltd	1998/03/25	Rajbiraj, Saptari	031-521170	031-521980
39	Butwal Finance Ltd.	1998/06/21	Butawal, Rupandehi	071-544288	071-548711
40	Shrijana Finance Ltd.	1999/12/14	Biratnagar, Morang	021-440536	021-440481
41	Om Finance Ltd.	2000/09/17	New Road, Pokhara	061-532600	061-532800
42	CMB Finance Ltd.	2000/11/20	Jamal, Kathmandu	4223154	4232678
43	World Merchant Banking & Finance Ltd.	2001/08/10	Hetauda, Makawanpur	057-521129	057-523229
44	Capital Merchant Banking & Finance Ltd.	2002/02/01	Battispatali, Kathmandu	4469702	4496321
45	Crystal Finance Ltd.	2002/02/13	Bag Durbar, Kathmandu	4218269	4219058
46	Royal Merchant Banking & Finance Ltd.	2002/02/14	Durbarmarg, Kathmandu	4242900	4231347
47	Guheshwori Merchant Banking & Finance Ltd.	2002/06/13	Pulchowk, Lalitpur	5550406	5536169
48	Patan Finance Ltd.	2002/06/23	Pulchowk, Lalitpur	5009523	5009521
49	Fewa Finance Ltd.	2003/04/30	Chiplehunga, Pokhara	061-538300	061-538738
50	Everest Finance Co. Ltd.	2003/07/02	Siddharthanagar, Rupandehi	071-526507	071-526508
51	Birgunj Finance Ltd.	2003/09/28	Kamaladi, Kathmandu	4222730	4222882
52	Prudential Finance Company Ltd	2003/06/06	Dillibazar, Kathmandu	4445988	4446453
53	ICFC Finance Ltd.	2003/06/15	Bhatbhateni, Kathmandu	4425292	4425294
54	IME Financial Institution Ltd.	2005/01/08	Pani Pokhari, Kathmandu	4002505	4002502
55	Sagarmatha Merchant Banking and Finance Ltd	2005/08/29	Manvawan, Lalitpur	5547841	5535419
56	Shikhar Finance Ltd.	2005/09/15	Thapathali, Kathmandu	4100525	4100527
57	Civil Merchant Bittiya sanstha Ltd.	2005/09/18	Kuleshwor, Kathmandu	4289524	4289596
58	Prabhu Finance Co. Ltd.	2006/02/16	Lainchaur, Kathmandu.	4442364	4442545
59	Imperial Finance Ltd.	2006/03/08	Thapathali, Kathmandu.	4101518	4101522
60	Kuber Merchant Finance Ltd.	2006/03/24	Kamalpokhari, Kathmandu	4416854	4416836
61	Nepal Express Finance Ltd.	2006/05/04	Sundhara, Kathmandu	4268056	4268332
62	Valley Finance Ltd.	2006/05/11	Maharajanaj, Kathmandu	4721359	4721216
63	Seti Bittiya Sanstha Ltd.	2006/06/07	Tikapur, Kailali	091-560950	091-560966
64	Hama Merchant & Finance Ltd.	2006/06/16	Tripureshwor, Kathmandu	4249503	4250245
65	Reliable Finance Ltd.	2006/09/06	Sundhara, Kathmandu	4218989	4218997
66	Lord Buddha Finance Ltd.	2006/11/19	Phasikeb, Kathmandu	4212770	4216825
67	Api Finance Ltd.	2007/04/25	B.P. Chowk, Pokhara	061-528325	061-528324
68	Nameste Bittiya Sanstha Limited.	2007/07/07	Ghorahi, Dang	082-561659	082-561559
69	Kaski Finance Limited	2007/07/30	Pokhara, Kaski	061-523011	061-523699
70	Suryadarshan Finance Co. Ltd.	2007/07/30	New Baneshor, Kathmandu	4785211	4785213
71	Zenith Finance Ltd.	2007/10/08	Newroad, Kathmandu	4233405	4233208
72	Unique Financial Institution Ltd.	2007/10/12	Putalisadak, Kathmandu	4440956	4440938
73	Manjushree Financial Institution Ltd.	2007/10/15	New Baneshor, Kathmandu	4782517	4782534
74	Swastik Merchant Finance Company Ltd.	2007/10/16	Khichapokhari, Kathmandu	4233517	4233519
75	Subhalaxmi Finance Ltd.	2007/11/11	Naxal, Kathmandu	4441734	4441736
76	Jebils Finance Ltd.	2009/10/28	New Road, Kathmandu	4220426	4220402
77	Narayani National Finance Ltd.	2009/11/01	Kalikasthan, Kathmandu	4435314	4430374
78	Reliance Finance Ltd.	2009/12/03	Pradarsani Marg, Kathmandu	4261104	4220698
79	Lotus				

Table No.52

**Sources & Uses of Funds of RURAL DEVELOPMENT BANKS**  
(AGGREGATE)

(Rs. in Lakh)

SOURCES AND USES		Mid -July									
		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>1</b>	<b>CAPITAL FUND</b>	<b>3075.3</b>	<b>3080.9</b>	<b>3032.4</b>	<b>3172.7</b>	<b>3039.2</b>	<b>3163.0</b>	<b>3384.0</b>	<b>3077.0</b>	<b>4183.0</b>	<b>3963.7</b>
	a. Paid-up Capital	2985.0	2985.0	2985.0	2985.0	2985.0	2985.0	2985.0	3085.0	3445.0	3523.2
	b. General Reserves	26.3	27.1	24.5	17.9	30.4	167.0	218.0	255.0	519.8	193.5
	c. Share Premium								0.0	0.0	0.0
	d. Retained Earning						4.0		(537.0)	35.2	87.8
	e. Others Reserves	64.0	68.8	22.9	169.8	23.8	7.0	181.0	274.0	183.0	159.3
	1. Ex.Eq.Fund								0.0	0.0	0.0
	2. Other						7.0	181.0	274.0	183.0	159.3
<b>2</b>	<b>BORROWINGS</b>	<b>10706.4</b>	<b>11810.0</b>	<b>13248.7</b>	<b>14719.6</b>	<b>16758.5</b>	<b>23037.0</b>	<b>27806.0</b>	<b>30716.0</b>	<b>30550.6</b>	<b>30578.0</b>
	a. NRB	100.0	322.9	394.4	0.0	0.0	280.0	976.0	364.0	1094.2	1647.7
	b. "A"Class Licensed Institution						9396.0	8079.0	0.0	17057.9	28462.5
	c. Foreign Banks and Fin. Ins.						0.0	0.0	0.0	0.0	0.0
	d. Other Financial Ins.	10606.4	11487.0	12854.3	0.0	0.0	13361.0	18751.0	30352.0	12398.5	467.8
	e. Bonds and Securities							0.0	0.0	0.0	0.0
<b>3</b>	<b>DEPOSITS</b>	<b>2833.6</b>	<b>3410.7</b>	<b>4515.6</b>	<b>4736.2</b>	<b>4398.0</b>	<b>4998.0</b>	<b>5179.0</b>	<b>5916.0</b>	<b>6489.3</b>	<b>6938.6</b>
	a. Current						0.0	0.0	0.0	0.0	0.0
	Domestic							0.0	0.0	0.0	0.0
	Foreign							0.0	0.0	0.0	0.0
	b. Savings						4788.0	5136.0	5916.0	3359.1	3150.7
	Domestic						4788.0	5136.0	5916.0	2913.0	3150.7
	Foreign							0.0	0.0	0.0	0.0
	c. Fixed						0.0	15.0	0.0	56.7	88.7
	Domestic	0.0	0.0	0.0	0.0	0.0		15.0	0.0	56.7	88.7
	Foreign							0.0	0.0	0.0	0.0
	d. Call Deposits							0.0	0.0	0.0	0.0
	e. Others						210.0	28.0	0.0	3073.6	3699.2
<b>4</b>	<b>Bills Payable</b>							0.0	0.0	0.0	0.0
<b>6</b>	<b>Other Liabilities</b>	<b>3297.5</b>	<b>1975.1</b>	<b>2274.6</b>	<b>2853.9</b>	<b>4032.3</b>	<b>3766.0</b>	<b>3148.0</b>	<b>2854.0</b>	<b>5190.0</b>	<b>6512.1</b>
	1. Sundry Creditors						9.0	10.0	35.0	135.2	248.0
	2. Loan Loss Provision						343.0	771.0	635.0	1866.8	1846.1
	3. Interest Suspense a/c						183.0	216.0	714.0	1350.5	2264.1
	4. Others	3297.5	1975.1	2274.6	2853.9	4032.3	3231.0	2151.0	1470.0	1837.4	2153.9
<b>7</b>	<b>Reconciliation A/c</b>						<b>798.0</b>	<b>63.0</b>	<b>1010.0</b>	<b>1107.8</b>	<b>930.0</b>
<b>8</b>	<b>Profit &amp; Loss A/c</b>	<b>54.1</b>	<b>(1209.8)</b>	<b>(1017.0)</b>	<b>(1854.3)</b>	<b>224.1</b>	<b>431.0</b>	<b>75.0</b>	<b>0.0</b>	<b>194.0</b>	<b>454.8</b>
<b>TOTAL LIABILITIES</b>		<b>19966.9</b>	<b>19067.0</b>	<b>22054.2</b>	<b>23628.0</b>	<b>28452.0</b>	<b>36193.0</b>	<b>39655.0</b>	<b>43573.0</b>	<b>47714.7</b>	<b>49377.2</b>
<b>1</b>	<b>LIQUID FUNDS</b>	<b>1217.4</b>	<b>1667.6</b>	<b>2113.2</b>	<b>2570.8</b>	<b>2943.7</b>	<b>3002.0</b>	<b>1975.0</b>	<b>2064.0</b>	<b>3443.5</b>	<b>4199.0</b>
	a. Cash Balance	144.6	177.9	197.4	112.0	108.5	167.0	181.0	287.0	411.2	188.1
	Nepalese Notes & Coins						167.0	181.0	287.0	411.2	188.1
	Foreign Currency							0.0	0.0	0.0	0.0
	b. Bank Balance	1072.8	1489.7	1915.8	2458.8	2835.2	1389.0	1508.0	1751.0	2231.4	2975.4
	1. In Nepal Rastra Bank	18.6	167.3	17.6	66.3	834.9	109.0	144.0	124.0	86.4	180.8
	Domestic Currency						109.0	144.0	124.0	41.3	180.8
	Foreign Currency							0.0	0.0	0.0	0.0
	2. "A"Class Licensed Institution	1054.1	1322.4	1898.3	1271.6	1847.2	1113.0	957.0	937.0	2145.0	2716.6
	Domestic Currency						1113.0	802.0	937.0	2145.0	2716.6
	Foreign Currency							0.0	0.0	0.0	0.0
	3. Other Financial Ins.				1120.9	153.2	167.0	407.0	690.0	0.0	78.0
	4. in Foreign banks							0.0	0.0	0.0	0.0
	c. Money at Call						1446.0	286.0	26.0	800.9	1035.6
	Domestic Currency						1446.0	286.0	26.0	800.9	1035.6
	Foreign Currency							0.0	0.0	0.0	0.0
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>75.0</b>	<b>75.0</b>	<b>75.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
	a. Govt. Securities	75.0	75.0	75.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	b. NRB Bond								0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.								0.0	0.0	0.0
	d. Other Non-Fin Ins.								0.0	0.0	0.0
	e. Non Residents								0.0	0.0	0.0
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>3806.5</b>	<b>4586.5</b>	<b>5298.8</b>	<b>5798.8</b>	<b>6605.7</b>	<b>11486.0</b>	<b>15418.0</b>	<b>17135.0</b>	<b>13655.5</b>	<b>8626.1</b>
	1.1 Non Residents							0.0	0.0	0.0	0.0
	2. Others	3806.5	4586.5	5298.8	5798.8	6605.7	11486.0	15418.0	17135.0	13655.5	8626.1
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>10002.8</b>	<b>11458.9</b>	<b>13090.8</b>	<b>13584.1</b>	<b>14660.2</b>	<b>16165.0</b>	<b>17710.0</b>	<b>19687.0</b>	<b>23444.5</b>	<b>28285.4</b>
	a. Govt. Entp.								0.0	0.0	0.0
	b. Financial Institutions	0.0	0.0	0.0	0.0	0.0			0.0	2571.4	0.0
	c. Pvt. Sector	10002.8	11458.9	13090.8	13584.1	14660.2	16165.0	17710.0	19687.0	20873.1	28285.4
<b>5</b>	<b>BILL PURCHED</b>								0.0	0.0	0.0
	a. Domestic Bills Purchased								0.0	0.0	0.0
	b. Foreign Bills Purchased	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0
	c. Import Bills & Imports								0.0	0.0	0.0
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>								0.0	0.0	0.0
	a. Against Domestic Bills								0.0	0.0	0.0
	b. Against Foreign Bills								0.0	0.0	0.0
<b>8</b>	<b>FIXED ASSETS</b>						<b>138.0</b>	<b>149.0</b>	<b>154.0</b>	<b>261.5</b>	<b>480.7</b>
<b>9</b>	<b>OTHER ASSETS</b>	<b>3236.3</b>	<b>1279.1</b>	<b>1476.4</b>	<b>1674.3</b>	<b>2207.7</b>	<b>2461.0</b>	<b>1909.0</b>	<b>2041.0</b>	<b>3579.8</b>	<b>4571.5</b>
	a. Accrued Interests	0.0	0.0	0.0	0.0	0.0	0.0	291.0	0.0	1526.9	2308.3
	Govt. Entp.							0.0	0.0	1027.9	0.0
	Private Sector							291.0	0.0	498.9	2308.3
	c. Staff Loan & Advances									125.7	197.2
	d. Sundry Debtors							0.0	21.0	807.4	1238.9
	e. Cash In Transit							0.0	29.0	35.7	150.3
	f. Others	3236.3	1279.1	1476.4	1674.3	2207.7	2461.0	1568.0	1990.0	1084.1	676.9
<b>10</b>	<b>Expenses not Written off</b>						0.0	0.0	0.0	0.0	0.0
<b>11</b>	<b>Non Banking Assets</b>								0.0	0.0	0.0
<b>12</b>	<b>Reconciliation Account</b>						<b>731.0</b>	<b>961.0</b>	<b>942.8</b>	<b>752.2</b>	
<b>13</b>	<b>Profit &amp; Loss A/c</b>	<b>1628.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>2034.6</b>	<b>2210.0</b>	<b>2494.0</b>	<b>1531.0</b>	<b>2387.3</b>	<b>2462.4</b>
<b>TOTAL ASSETS</b>		<b>19966.6</b>	<b>19067.0</b>	<b>22054.2</b>	<b>23628.0</b>	<b>28452.0</b>	<b>36193.0</b>	<b>39655.0</b>	<b>43573.0</b>	<b>47714.8</b>	<b>49377.2</b>

Table No. 53  
Sources & Uses of Fund RURAL DEVELOPMENT BANK  
Mid July 2010

(Rs. In Lakh)

	PUGBB	MGBB	PAGBB	MPGBB *	SPGBB	TOTAL
	1	2	3	4	5	
<b>1 CAPITAL FUND</b>	<b>783.0</b>	<b>1075.0</b>	<b>788.9</b>	<b>718.2</b>	<b>598.6</b>	<b>3963.7</b>
a. Paid-up Capital	600.0	1000.0	660.0	678.2	585.0	3523.2
b. General Reserves	52.0		88.0	39.8	13.6	193.5
c. Share Premium						0.0
d. Retained Earning	55.0		32.8			87.8
e. Others Reserves	76.0	75.0	8.1	0.2	0.0	159.3
1. Ex.Eq.Fund						0.0
2. Other	76.0	75.0	8.1	0.2		159.3
<b>2 BORROWINGS</b>	<b>7272.0</b>	<b>8524.8</b>	<b>6785.2</b>	<b>6111.1</b>	<b>1884.9</b>	<b>30578.0</b>
a. NRB	688.0	470.6	177.9	128.3	182.8	1647.7
b. "A"Class Licensed Institution	6117.0	8054.2	6607.2	5981.9	1702.2	28462.5
c. Foreign Banks and Fin. Ins.						0.0
d. Other Financial Ins.	467.0			0.8		467.8
e. Bonds and Securities						0.0
<b>3 DEPOSITS</b>	<b>1269.0</b>	<b>1628.2</b>	<b>2071.0</b>	<b>1481.1</b>	<b>489.3</b>	<b>6938.6</b>
a. Current						0.0
Domestic						0.0
Foreign						0.0
b. Savings	1269.0	0.0	0.0	1392.4	489.3	3150.7
Domestic	1269.0			1392.4	489.3	3150.7
Foreign						0.0
c. Fixed	0.0	0.0	0.0	88.7	0.0	88.7
Domestic				88.7		88.7
Foreign						0.0
d. Call Deposits						0.0
e. Others		1628.2	2071.0			3699.2
<b>4 Bills Payable</b>						<b>0.0</b>
<b>5 Other Liabilities</b>	<b>1822.0</b>	<b>933.8</b>	<b>1070.6</b>	<b>914.3</b>	<b>1771.4</b>	<b>6512.1</b>
1. Sundry Creditors	41.0	26.6	89.9	74.8	15.7	248.0
2. Loan Loss Provision	128.0	603.4	344.4	401.4	368.9	1846.1
3. Interest Suspense a/c	808.0	58.9	155.0	310.2	931.9	2264.1
4. Others	845.0	245.0	481.2	127.9	454.8	2153.9
<b>6 Reconciliation A/c</b>	<b>2.0</b>	<b>140.3</b>		<b>0.4</b>	<b>787.4</b>	<b>930.0</b>
<b>7 Profit &amp; Loss A/c</b>	<b>14.0</b>		<b>351.9</b>	<b>87.4</b>	<b>1.6</b>	<b>454.8</b>
<b>TOTAL LIABILITIES</b>	<b>11162.0</b>	<b>12302.1</b>	<b>11067.5</b>	<b>9312.5</b>	<b>5533.1</b>	<b>49377.2</b>
<b>1 LIQUID FUNDS</b>	<b>667.0</b>	<b>319.3</b>	<b>1827.3</b>	<b>1292.5</b>	<b>92.9</b>	<b>4199.0</b>
a. Cash Balance	64.0	33.5	39.5	37.1	14.0	188.1
Nepalese Notes & Coins	64.0	33.5	39.5	37.1	14.0	188.1
Foreign Currency						0.0
b. Bank Balance	197.0	285.8	1787.8	625.9	78.9	2975.4
1. In Nepal Rastra Bank	43.0	53.0	1.8	49.2	33.7	180.8
Domestic Currency	43.0	53.0	1.8	49.2	33.7	180.8
Foreign Currency						0.0
2. "A"Class Licensed Institution	154.0	154.7	1786.1	576.7	45.1	2716.6
Domestic Currency	154.0	154.7	1786.1	576.7	45.1	2716.6
Foreign Currency						0.0
3. Other Financial Ins.		78.0				78.0
4. in Foreign banks						0.0
C. Money at Call	406	0	0	629.6	0	1035.6
Domestic Currency	406.0			629.6		1035.6
Foreign Currency						0.0
<b>2 INVESTMENT IN SECURITIES</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
a. Govt. Securities						0.0
b. NRB Bond						0.0
c. Govt. Non-Fin. Ins.						0.0
d. Other Non-Fin Ins.						0.0
e. Non Residents						0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>8.0</b>	<b>4005.2</b>	<b>1233.4</b>	<b>2896.5</b>	<b>483.0</b>	<b>8626.1</b>
1.1 Non Residents						0.0
2. Others	8.0	4005.2	1233.4	2896.5	483.0	8626.1
<b>4 LOANS &amp; ADVANCES</b>	<b>9006.0</b>	<b>6623.9</b>	<b>7138.5</b>	<b>4027.0</b>	<b>1489.9</b>	<b>28285.4</b>
a. Govt. Entp.			0			0.0
b. Financial Institutions						0.0
c. Pvt. Sector	9006.0	6623.9	7138.5	4027.0	1489.9	28285.4
<b>5 BILL PURCHED</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>
a. Domestic Bills Purchased						0.0
b. Foreign Bills Purchased						0.0
c. Import Bills & Imports						0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
a. Against Domestic Bills						0.0
b. Against Foreign Bills						0.0
<b>7 FIXED ASSETS</b>	<b>121.0</b>	<b>193.2</b>	<b>49.9</b>	<b>96.0</b>	<b>20.5</b>	<b>480.7</b>
<b>8 OTHER ASSETS</b>	<b>1360.0</b>	<b>480.0</b>	<b>815.5</b>	<b>656.7</b>	<b>1259.4</b>	<b>4571.5</b>
a. Accrued Interests	808	58.89	155.04	340.58	945.75	2308.3
Govt. Entp.						0.0
Private Sector	808.0	58.9	155.0	340.6	945.8	2308.3
b. Sundry Debtors	9.0	56.1	82.8	46.9	2.4	197.2
c. Staff Loan/Adv.	128.0	161.8	460.0	200.3	288.9	1238.9
d. Cash In Transit		132.4				150.3
e. Others	415.0	70.8	117.7	68.9	4.5	676.9
<b>9 Expenses not Written off</b>						<b>0.0</b>
<b>10 Non Banking Assets</b>						<b>0.0</b>
<b>11 Reconciliation Account</b>			<b>2.9</b>		<b>749.3</b>	<b>752.2</b>
<b>12 Profit &amp; Loss A/c</b>		<b>680.5</b>		<b>343.8</b>	<b>1438.1</b>	<b>2462.4</b>
<b>TOTAL ASSETS</b>	<b>11162.0</b>	<b>12302.1</b>	<b>11067.5</b>	<b>9312.5</b>	<b>5533.1</b>	<b>49377.2</b>

\* Figures related to Mid-July, 2009.

Table No.54  
Sources & Uses of Funds of MICRO FINANCE DEVELOPMENT BANKS  
(AGGREGATE)

(Rs. in Lakh)

SOURCES AND USES		Mid - July						
		2004	2005	2006	2007	2008	2009	2010
<b>1</b>	<b>CAPITAL FUND</b>	<b>3504.3</b>	<b>4358.4</b>	<b>5141.0</b>	<b>7801.0</b>	<b>9502.0</b>	<b>15215.3</b>	<b>17782.9</b>
	a. Paid-up Capital	2222.9	2497.5	2724.0	4772.0	6346.0	7544.2	9203.5
	b. General Reserves	109.7	1001.1	1108.0	408.0	615.0	961.8	1435.9
	c. Share Premium				0.0	0.0	0.0	0.0
	d. Retained Earning	126.0		409.0	512.0	595.0	823.7	1164.5
	e. Others Reserves	1045.8	859.8	900.0	2109.0	1946.0	5885.5	5979.0
	1. Ex.Eq.Fund				0.0	0.0	113.1	137.1
	2. Other			900.0	2109.0	1946.0	5772.5	5841.9
<b>2</b>	<b>BORROWINGS</b>	<b>12987.5</b>	<b>17265.9</b>	<b>30212.0</b>	<b>41636.0</b>	<b>53290.0</b>	<b>59178.8</b>	<b>76960.4</b>
	a. NRB	198.5	102.6	97.0	486.0	575.0	545.5	456.4
	b. "A"Class Licensed Institution	6068.8	6714.0	11496.0	25574.0	34031.0	36670.3	48537.5
	c. Foreign Banks and Fin. Ins.			7909.0	12554.0	13467.0	15237.0	17138.9
	d. Other Financial Ins.	6720.2	10449.3	10710.0	3022.0	5217.0	6726.1	10827.5
	e. Bonds and Securities				0.0	0.0	0.0	0.0
<b>3</b>	<b>DEPOSITS</b>	<b>2258.1</b>	<b>3090.5</b>	<b>4327.0</b>	<b>5852.0</b>	<b>9484.0</b>	<b>13517.0</b>	<b>18804.7</b>
	a. Current			0.0	0.0	0.0	0.0	27.1
	Domestic				0.0	0.0	0.0	27.1
	Foreign				0.0	0.0	0.0	0.0
	b. Savings			4327.0	5852.0	9484.0	8832.2	12019.4
	Domestic			4327.0	5852.0	9484.0	8832.2	12019.4
	Foreign				0.0	0.0	0.0	0.0
	c. Fixed			0.0	0.0	0.0	0.0	2.7
	Domestic	0.0	0.0		0.0	0.0	0.0	2.7
	Foreign				0.0	0.0	0.0	0.0
	d. Call Deposits				0.0	0.0	2.9	0.0
	e. Others	2258.1			0.0	0.0	4681.9	6755.5
<b>4</b>	<b>Bills Payable</b>			<b>780.0</b>	<b>0.0</b>	<b>0.0</b>	<b>797.6</b>	<b>0.0</b>
<b>6</b>	<b>Other Liabilities</b>	<b>6875.9</b>	<b>9153.2</b>	<b>3194.0</b>	<b>7019.0</b>	<b>8762.0</b>	<b>16165.0</b>	<b>7642.8</b>
	1. Sundry Creditors	82.5	83.6	574.0	165.0	979.0	426.0	1545.8
	2. Loan Loss Provision			801.0	1687.0	2089.0	1757.3	2041.5
	3. Interest Suspense a/c			127.0	421.0	414.0	244.1	490.2
	4. Others	6793.4	9069.6	1692.0	4746.0	5280.0	13737.6	3565.3
<b>7</b>	<b>Reconciliation A/c</b>			<b>1361.0</b>	<b>193.0</b>	<b>203.0</b>	<b>62.3</b>	<b>16334.2</b>
<b>8</b>	<b>Profit &amp; Loss A/c</b>	<b>382.5</b>	<b>680.9</b>	<b>766.0</b>	<b>658.0</b>	<b>1013.0</b>	<b>1737.1</b>	<b>2318.9</b>
<b>TOTAL LIABILITIES</b>		<b>26008.4</b>	<b>34548.9</b>	<b>45781.0</b>	<b>63159.0</b>	<b>82254.0</b>	<b>106673.2</b>	<b>139844.7</b>
<b>1</b>	<b>LIQUID FUNDS</b>	<b>3638.2</b>	<b>3595.3</b>	<b>10216.0</b>	<b>15753.0</b>	<b>9567.0</b>	<b>25107.1</b>	<b>17528.1</b>
	a. Cash Balance	34.7	31.3	30.0	42.0	87.0	95.9	60.6
	Nepalese Notes & Coins			30.0	42.0	87.0	95.8	61.2
	Foreign Currency				0.0	0.0	0.0	0.0
	b. Bank Balance	3603.5	3564.0	9539.0	14960.0	8165.0	23159.8	13943.4
	1. In Nepal Rastra Bank	526.0	1069.4	1252.0	550.0	588.0	722.2	754.0
	Domestic Currency			515.0	270.0	352.0	375.2	502.6
	Foreign Currency			737.0	280.0	236.0	347.0	247.0
	2. "A"Class Licensed Institution	2588.5	2438.3	7359.0	10085.0	6554.0	17878.0	8101.1
	Domestic Currency			7359.0	10085.0	6554.0	17878.0	8101.1
	Foreign Currency				0.0	0.0	0.0	0.0
	3. Other Financial Ins.	489.0	56.3	928.0	4325.0	1023.0	4559.7	5088.3
	4. in Foreign banks				0.0	0.0	0.0	0.0
	C. Money at Call			647.0	751.0	1315.0	1851.4	3524.1
	Domestic Currency			647.0	751.0	1315.0	1851.4	3524.1
	Foreign Currency				0.0	0.0	0.0	0.0
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>6508.8</b>	<b>1625.0</b>	<b>2700.0</b>	<b>570.0</b>	<b>962.0</b>	<b>662.3</b>	<b>1112.3</b>
	a. Govt. Securities	1625.0	1625.0	1625.0	570.0	512.0	512.3	1112.3
	b. NRB Bond	0.3				0.0	150.0	0.0
	c. Govt. Non-Fin. Ins.	4883.5		1075.0		0.0	0.0	0.0
	d. Other Non-Fin Ins.					450.0	0.0	0.0
	e. Non Residents					0.0	0.0	0.0
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>0.0</b>	<b>6929.9</b>	<b>2540.0</b>	<b>3986.0</b>	<b>16943.0</b>	<b>6364.8</b>	<b>15620.0</b>
	1. Non Residents				0.0	0.0	0.0	0.0
	2. Others	0.0		2540.0	3986.0	16943.0	6364.8	15620.0
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>14637.2</b>	<b>20715.9</b>	<b>26865.0</b>	<b>40096.0</b>	<b>51095.0</b>	<b>58783.1</b>	<b>82884.4</b>
	a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	15001.0	0.0
	b. Financial Institutions			0.0			0.0	0.0
	c. Pvt. Sector	14637.2	20715.9	26865.0	40096.0	51095.0	43782.1	82884.4
<b>5</b>	<b>BILL PURCHED</b>					0.0	0.0	0.0
	a. Domestic Bills Purchased					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
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>					0.0	0.0	0.0
	a. Against Domestic Bills					0.0	0.0	0.0
	b. Against Foreign Bills					0.0	0.0	0.0
<b>8</b>	<b>FIXED ASSETS</b>			643.0	861.0	1023.0	1568.8	1774.0
<b>9</b>	<b>OTHER ASSETS</b>	<b>1224.2</b>	<b>1682.8</b>	<b>1460.0</b>	<b>1728.0</b>	<b>2564.0</b>	<b>13653.9</b>	<b>4506.8</b>
	a. Accrued Interests	40.5	67.9	249.0	878.0	1218.0	368.6	828.7
	Govt. Entp.			78.0	60.0	146.0	130.5	0.0
	Private Sector			171.0	818.0	1072.0	238.1	828.7
	c. Sundry Debtors	81.0	145.5	193.0	289.0	432.0	419.9	715.4
	d. Cash In Transit			8.0		22.0	117.9	0.0
	e. Others	1102.7	1469.4	1010.0	561.0	892.0	12747.5	2962.7
<b>10</b>	<b>Expenses not Written off</b>			<b>4.0</b>	<b>10.0</b>	<b>62.0</b>	<b>57.2</b>	<b>15.2</b>
<b>11</b>	<b>Non Banking Assets</b>					0.0	0.0	0.0
<b>12</b>	<b>Reconciliation Account</b>			<b>1353.0</b>	<b>155.0</b>	<b>2.0</b>	<b>69.7</b>	<b>16369.3</b>
<b>13</b>	<b>Profit &amp; Loss A/c</b>	<b>0.0</b>		<b>0.0</b>	<b>0.0</b>	<b>36.0</b>	<b>406.5</b>	<b>34.4</b>
<b>TOTAL ASSETS</b>		<b>26008.4</b>	<b>34548.9</b>	<b>45781.0</b>	<b>63159.0</b>	<b>82254.0</b>	<b>106673.2</b>	<b>139844.7</b>



Table No.55  
Sources and Uses of fund of MICRO FINANCE DEVELOPMENT BANKS  
Mid -July, 2010

(Rs in Lakh)

		NIRDHAN *	DIPROSC	CHHIMEK	RMDC	SANA KISAN	SWABALAMBAN	NERUDE	Naya Nepal *	Summit *	Mithila *	Sworajgar	First	Nagbelli	TOTAL
		1	2	3	4	5	6	7	8	9	10	11	12	13	
1	<b>CAPITAL FUND</b>	1754.5	598.9	1060.7	7349.0	3510.1	1780.9	383.2	130.6	140.0	165.0	109.9	700.0	100.1	17782.9
	a. Paid-up Capital	1100.0	424.6	799.9	3200.0	1287.9	836.1	200.0	140.0	140.0	165.0	109.9	700.0	100.1	9203.5
	b. General Reserves	248.2	105.8	159.7	502.0	90.5	298.1	31.7							1435.9
	c. Share Premium														0.0
	d. Retained Earning	31.1	61.3	92.6	546.0	102.9	216.0	124.0	-9.5						1164.5
	e. Others Reserves	375.2	7.3	8.5	3101.0	2028.8	430.7	27.5	0.0		0.0	0.0	0.0	0.0	5979.0
	1. Ex.Eq.Fund	0.0	0.0	0.0	0.0	0.0	137.1								137.1
	2. Other	375.2	7.3	8.5	3101.0	2028.8	293.6	27.5							5841.9
2	<b>BORROWINGS</b>	12521.8	7092.3	10980.4	22093.0	8367.2	8527.5	2781.1	311.8	407.9	43.9	150.0	3683.6	0.0	76960.4
	a. NRB	51.4	144.4	152.2		108.4									456.4
	b. "A" Class Licensed Institution	12470.3	6104.6	8586.1	4131.0	7963.1	7532.5						1750.0		48537.5
	c. Foreign Banks and Fin. Ins.				16731.0					407.9					17138.9
	d. Other Financial Ins.		843.3	2242.1	1231.0	295.8	995.0	2781.1	311.8		43.9	150.0	1933.6		10827.5
	e. Bonds and Securities														0.0
3	<b>DEPOSITS</b>	4352.5	1758.5	6721.4	0.0	0.0	4137.8	1628.2	46.5	81.5	22.0	12.1	0.0	44.3	18804.7
	a. Current	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.1	27.1
	Domestic		0.0	0.0	0.0	0.0	0.0							27.1	27.1
	Foreign														0.0
	b. Savings	4352.5	1758.5	0.0	0.0	0.0	4137.8	1628.2	46.5	81.5	0.0	0.0	0.0	14.5	12019.4
	Domestic	4352.5	1758.5				4137.8	1628.2	46.5	81.5				14.5	12019.4
	Foreign														0.0
	c. Fixed	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	2.7
	Domestic													2.7	2.7
	Foreign														0.0
	d. Call Deposits														0.0
	e. Others			6721.4							22.0	12.1			6755.5
4	<b>Bills Payable</b>														0.0
5	<b>Other Liabilities</b>	1856.6	445.0	547.2	1768.0	1500.3	1316.4	143.9	9.0	13.8	13.2	2.7	24.0	2.8	7642.8
	1. Sundry Creditors	97.2	111.5	30.1	3.0	1006.5	287.7	2.6	3.5	2.3		0.8	0.6		1545.8
	2. Loan Loss Provision	491.7	136.4	153.8	769.0	141.7	277.9	53.3	2.6	4.0	2.3	1.6	6.1	1.2	2041.5
	3. Interest Suspense a/c	412.5				14.5	60.8	2.4							490.2
	4. Others	852.2	197.1	363.3	996.0	337.6	690.0	85.6	2.9	7.5	10.9	0.4	17.4	1.6	3565.3
6	<b>Reconciliation A/c</b>			15688.6						489.8		155.9			16334.2
7	<b>Profit &amp; Loss A/c</b>	310.8	533.8	447.7	372.0	118.9	232.4	262.6		15.0	17.5		8.2		2318.9
	<b>TOTAL LIABILITIES</b>	20796.2	10428.5	35446.0	31582.0	13496.5	15994.9	5199.6	497.8	1148.0	261.6	430.6	4415.8	147.2	139844.7
1	<b>LIQUID FUNDS</b>	2359.4	1629.1	4379.6	1757.0	987.5	1798.5	477.9	216.7	58.0	39.9	92.1	3727.9	4.4	17528.1
	a. Cash Balance	17.7	7.6	0.4	0.0	4.3	9.6	13.9	0.8	3.8	0.9	1.6	0.0		60.6
	Nepalese Notes & Coins	17.7	7.6	0.4		4.3	9.6	13.9	0.8	3.8	0.9	1.6		0.6	61.2
	Foreign Currency														0.0
	b. Bank Balance	237.2	1471.6	4379.2	1757.0	983.3	519.3	464.0	215.9	54.2	39.0	90.5	3727.9	4.4	13943.4
	1. In Nepal Rastra Bank	97.6	0.0	108.9	376.0	45.0	65.0	30.0	6.0		0.0	0.0	21.0	4.4	754.0
	Domestic Currency	97.6		108.9	129.0	45.0	65.0	30.0	6.0				21.0		502.6
	Foreign Currency				247.0										247.0
	2. *A* Class Licensed Institution	139.6	1224.3	3063.0	1181.0	877.1	361.0	434.0	1.0	54.2	39.0	51.1	675.9	0.0	8101.1
	Domestic Currency	139.6	1224.3	3063.0	1181.0	877.1	361.0	434.0	1.0	54.2	39.0	51.1	675.9		8101.1
	Foreign Currency		0.0	0.0	0.0	0.0	0.0								0.0
	3. Other Financial Ins.		247.3	1207.3	200.0	61.2	93.3		208.9			39.3	3031.0		5088.3
	4. in Foreign banks														0.0
	c. Money at Call	2104.53	150.0	0.0	0.0	0.0	1269.58	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3524.1
	Domestic Currency	2104.53	150.0				1269.58								3524.1
	Foreign Currency														0.0
2	<b>INVESTMENT IN SECURITIES</b>	987.25	0.0	0.0	125.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1112.3
	a. Govt. Securities	987.3			125.0										1112.3
	b. NRB Bond														0.0
	c. Govt. Non-Fin. Ins.														0.0
	d. Other Non-Fin Ins.														0.0
	e. Non Residents														0.0
3	<b>SHARE &amp; OTHER INVESTMENT</b>	625.5	0.0	304.0	10040.0	1170.2	3010.2	260.0	0.0	0.0	210.1	0.0	0.0	0.0	15620.0
	1.1 Non Residents														0.0
	2. Others	625.5		304.0	10040.0	1170.2	3010.2	260.0			210.1				15620.0
4	<b>LOANS &amp; ADVANCES</b>	14783.1	8182.4	13640.2	19222.0	11161.0	9933.9	4257.7	257.7	568.1	0.0	155.6	600.8	121.8	82884.4
	a. Govt. Entp.				0.0										0.0
	b. Financial Institutions														0.0
	c. Pvt. Sector	14783.1	8182.4	13640.2	19222.0	11161.0	9933.9	4257.7	257.7	568.1		155.6	600.8	121.8	82884.4
5	<b>BILL PURCHED</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	a. Domestic Bills Purchased														0.0
	b. Foreign Bills Purchased														0.0
	c. Import Bills & Imports		0.0	0.0	0.0	0.0	0.0								0.0
6	<b>LOANS AGAINST COLLECTED BILLS</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	a. Against Domestic Bills														0.0
	b. Against Foreign Bills														0.0
7	<b>FIXED ASSETS</b>	783.9	98.2	570.4	19.3	21.8	89.3	74.2	11.7	14.1	4.2	13.0	61.6	12.5	1774.0
8	<b>OTHER ASSETS</b>	1253.9	518.8	862.8	418.7	156.0	1127.8	129.0	0.5	1.6	5.8	4.6	25.4	1.9	4506.8
	a. Accrued Interests	429.85	125.79	6.3	168.0	14.54	61.07	3.6	0.0	0.0	0.0	0.0	19.5		828.7
	Govt. Entp.														0.0
	Private Sector	429.9	125.8	6.3	168.0	14.5	61.1	3.6					19.5		828.7
	b. Sundry Debtors	26.8		61.1	10.0	58.9	548.6	4.5	0.5		5.0				715.4
	c. Cash In Transit														0.0
	d. Others	797.2	393.0	795.4	240.7	82.6	518.1	120.9		1.6	0.8	4.6	5.9	1.9	2962.7
9	<b>Expenses not Written off</b>	3.2		0.4				0.8	1.9	2.6	1.6	2.7		2.0	15.2
10	<b>Non Banking Assets</b>														0.0
11	<b>Reconciliation Account</b>			15688.6			35.1			489.8		155.9			16369.3
12	<b>Profit &amp; Loss A/c</b>								9.4	13.9		6.7			34.4
	<b>TOTAL ASSETS</b>	20796.2	10428.5	35446.0	31582.0	13496.5	15994.9	5199.6	497.8	1148.0	261.5	430.6	4415.8	147.0	139844.4

\* Figures related to Mid-July, 2009.