

Nepal Rastra Bank
Bank & Financial Ins. Regulation Department
Sources & Uses of Fund of commercial banks & ADB/N
Mid-July, 2005 (Asar,2062)

Date:2062/05/06

(Rs in Lakh)

	NBL ¹	RBB ²	NABIL ³	NIBL ⁴	SCBN ⁵	HLB ⁶	NSBI ⁷	NBB ⁸	EBL ⁹	BOK ¹⁰	NC&CBL ¹¹	NI&CBL ¹²	LUMBINI ¹³	MBL ¹⁴	KUMARI ¹⁵	LAXMI ¹⁶	SBL ¹⁷	ADB/N ¹⁸	TOTAL
1 CAPITAL FUND	-103475.0	-214379.0	14816.8	12345.0	12781.5	13280.6	6993.0	10382.0	9903.2	6508.0	6508.0	6204.4	5263.4	5529.0	5597.2	6128.5	3771.6	0.0	-191294.9
a. Paid-up Capital	3803.8	11723.0	4916.5	5877.0	3746.4	6435.0	4318.7	7198.5	7550.0	4636.0	6936.0	5000.0	5000.0	5000.0	5000.0	6098.4	3500.0	0.0	97239.3
b. General Reserves	6993.0	2762.0	7432.0	2993.0	7492.8	3817.9	1910.4	2016.5	9317.0	769.0	305.0	347.1	216.3	124.0	125.0	23.0	0.0	0.0	38258.6
c. Share Premium	0.0	0.0	0.7	0.0	0.0	0.0	0.0	34.7	64.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	99.7
d. Retained Earning	-116727.0	-230323.0	297.9	0.0	0.0	1738.6	382.0	0.0	469.0	65.0	0.0	821.2	0.0	-95.0	171.8	0.0	271.6	0.0	-342928.0
e. Others Reserves	2455.2	1459.0	2169.6	3475.0	1542.3	1289.1	282.0	1132.2	788.2	1038.0	14.0	36.2	47.1	0.0	300.4	7.1	0.0	0.0	16035.4
1. Ex.Eq.Fund	1181.0	1404.0	339.0	179.0	1167.7	280.5	58.4	412.3	158.2	109.0	14.0	36.2	47.1	0.0	37.3	7.1	0.0	0.0	5410.7
2. Other	1274.2	55.0	1830.6	3296.0	374.6	1028.6	223.6	720.0	630.0	929.0	0.0	0.0	0.0	0.0	263.2	0.0	0.0	0.0	10624.7
2 BORROWINGS	11248.5	32157.0	170.6	500.0	438.0	4850.0	674.0	0.0	0.0	60.0	0.0	4500.0	0.0	1542.0	4017.6	176.6	1900.0	6195.0	68429.3
a. NRB	11244.6	32157.0	0.0	500.0	0.0	250.0	674.0	0.0	0.0	60.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44885.6
b. Commercial Banks	3.4	0.0	170.6	0.0	162.0	1000.0	0.0	0.0	0.0	0.0	0.0	4500.0	0.0	1542.0	4017.6	176.6	1900.0	0.0	13472.2
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	276.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	276.0
d. Other Financial Ins.	0.5	0.0	0.0	0.0	0.0	3600.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6195.0	9795.5
3 DEPOSITS	347442.0	434892.0	145866.1	142548.0	193440.0	248311.5	86456.9	121255.3	100976.9	89428.0	66301.0	62413.8	40294.8	55865.0	62701.1	30285.1	24619.2	271001.0	2524097.8
a. Current	57144.3	64198.0	28434.4	15832.0	43563.0	50130.3	17740.4	10776.5	10252.4	13026.0	3803.0	2331.6	1497.8	1428.0	2802.5	857.7	18354.0	0.0	346463.6
Domestic	55226.6	63411.0	20460.6	12337.0	23606.0	34469.0	17241.6	9509.5	9978.0	11357.0	3743.0	2063.1	1437.2	1306.0	2803.7	4043.9	816.3	18354.0	291963.4
Foreign	1917.7	787.0	7973.8	3495.0	19957.0	498.9	1267.0	274.4	1669.0	60.0	268.5	60.5	120.0	198.8	249.9	41.5	0.0	0.0	54500.2
b. Savings	226717.9	268482.0	70263.3	67035.0	130277.0	128524.2	26847.0	54751.4	48068.8	34475.0	26261.0	20242.6	9408.8	12500.0	15155.3	4467.0	5256.6	151217.0	1299949.8
Domestic	226655.3	265900.0	61145.6	63522.0	107333.0	119253.5	26010.1	54542.8	47675.2	32445.0	25721.0	20166.6	9399.6	12462.0	14884.0	4421.2	5236.7	151217.0	1238990.5
Foreign	62.6	11582.0	9117.8	3513.0	22944.0	9270.7	836.8	208.6	393.7	2030.0	540.0	76.0	9.2	38.0	273.3	45.8	19.9	0.0	60959.4
c. Fixed	62692.6	90015.0	20785.4	32124.0	14164.0	63642.5	40863.6	35366.0	34444.4	28765.0	26765.0	29306.2	21428.7	19148.0	23029.9	17791.4	11965.1	100870.0	673182.0
Domestic	62633.2	87122.0	10128.8	22422.0	6319.0	25399.9	40863.6	34447.9	34177.5	21942.0	26752.0	25592.7	21075.5	18771.0	21075.5	14421.0	11697.7	100870.0	590539.9
Foreign	59.5	2893.0	10556.6	9702.0	7845.0	38242.6	0.0	918.5	264.6	6847.0	13.0	3713.5	353.3	177.0	195.6	494.5	267.3	0.0	82642.8
d. Call Deposits	27.5	10349.0	23413.3	24697.0	2949.0	154.2	0.0	17704.5	7043.6	11621.0	8196.0	9899.1	7404.9	22093.0	21028.4	3467.9	6209.1	560.0	176817.4
e. Others	859.7	1848.0	2969.8	2860.0	2487.0	5860.4	1005.9	2656.6	1167.8	1517.0	1276.0	634.3	554.6	698.0	694.0	265.0	330.8	0.0	27684.9
4 Bills Payable	1692.0	383.0	713.3	143.0	550.0	0.0	327.0	-948.5	176.0	192.0	58.0	283.5	474.2	93.0	73.4	314.4	72.9	205.0	4802.2
5 Contra Accounts	0.0	14296.0	1376.4	1763.0	0.0	0.0	0.0	0.0	526.1	0.0	175.0	0.0	26.6	0.0	5.5	0.0	0.0	2881.0	21049.6
6 Other Liabilities	364010.3	406012.0	16402.7	8040.0	12799.0	17061.5	9572.2	24991.6	7821.9	3984.0	12205.0	2147.0	7754.8	2204.0	3628.8	1961.5	1101.2	27310.0	929007.5
1. Sundry Creditors	8144.8	5752.0	1768.7	1145.0	1168.0	171.7	114.5	1143.6	2316.6	128.0	258.0	164.2	60.0	925.0	1461.9	583.6	202.5	4607.0	29860.9
2. Loan Loss Provision	92498.9	152144.0	3920.4	2562.0	2777.0	9371.1	3973.4	11847.9	3717.5	2697.0	5849.0	1746.7	6459.5	673.0	1442.1	603.6	623.3	314192.1	314192.1
3. Interest Suspense a/c	136296.5	215586.0	1665.5	541.0	1335.0	5181.7	4754.6	578.0	278.0	5049.0	91.1	1127.1	268.0	59.4	21.4	38.6	1080.9	390705.3	390705.3
4. Others	127070.1	32530.0	9048.0	3792.0	7519.0	2337.0	729.9	4977.0	1747.9	1137.0	1049.0	145.0	108.4	338.0	665.5	752.9	236.3	66.0	194248.9
7 Reconciliation A/c	17679.6	112992.0	0.0	0.0	0.0	0.0	71.0	-1041.1	29154.1	0.0	1.0	327422.3	46.5	136146.0	0.0	0.0	40.2	30686.0	653197.6
8 Profit & Loss A/c	13995.0	41365.0	8178.8	2803.0	7579.0	7523.7	2170.9	760.7	2258.0	983.0	1936.1	0.0	1163.0	936.5	496.0	427.1	5685.0	101048.3	101048.3
TOTAL LIABILITIES	652592.4	827718.0	187524.6	168142.0	227587.5	291027.3	106165.0	155400.0	151215.8	102460.0	86978.0	404907.2	53860.3	202542.0	76960.0	39362.1	31932.2	343963.0	4110337.4
1 LIQUID FUNDS	58861.6	67149.0	13453.0	13404.0	33708.0	81732.1	4595.3	14931.5	16241.2	7106.0	10950.6	4693.3	7462.0	5133.2	5291.2	1699.5	23000.0	383694.3	383694.3
a. Cash Balance	10206.8	10271.0	1463.5	3742.0	1954.0	28711.8	1437.5	3008.5	1925.9	1615.0	1514.0	697.8	926.5	1216.0	1112.5	1058.8	334.6	6017.0	51373.1
Nepalese Notes & Coins	9424.8	9198.0	1324.5	3504.0	1621.0	2811.8	1253.2	2793.9	1806.0	1405.0	594.6	140.0	820.5	1090.0	1079.0	1016.8	328.0	6001.0	47638.4
Foreign Currency	782.0	1073.0	139.0	238.0	333.0	0.0	184.3	214.6	119.9	109.0	103.2	106.0	126.0	33.5	42.0	6.3	16.0	0.0	3734.8
b. Bank Balance	43154.8	56878.0	4132.1	9662.0	9157.0	12622.4	3157.8	10543.9	8615.4	5790.0	5113.0	9354.0	2562.0	6096.0	3321.5	3586.6	1040.2	16948.0	211734.6
1. In Nepal Rastra Bank	37935.7	47882.0	1073.2	7802.0	6922.0	14120.7	3900.3	7476.9	7745.5	4179.0	4410.0	8324.6	2118.0	4633.0	2198.3	2549.0	455.2	14870.0	175895.4
Domestic Currency	26265.7	47882.0	857.5	7391.0	6810.0	13732.4	3875.7	7571.1	3867.0	4522.0	8300.3	2069.1	4560.0	2111.1	2519.6	450.5	14870.0	165009.8	
Foreign Currency	11670.0	0.0	215.8	411.0	1120.0	388.3	24.5	122.1	174.3	312.0	-112.0	24.3	48.9	73.0	87.2	29.5	4.7	0.0	13585.6
2. Commercial Banks	1837.7	1052.0	262.1	156.0	155.0	24.7	80.6	214.5	133.2	293.0	235.0	193.7	156.3	1024.0	54.9	326.3	21.8	2078.0	8488.6
Domestic Currency	1837.7	1052.0	262.1	153.0	155.0	24.7	80.6	202.4	124.6	221.0	243.0	187.5	126.4	1014.0	38.2	314.9	21.8	2078.0	8351.8
Foreign Currency	0.0	-25.0	0.0	3.0	0.0	0.0	0.0	12.1	8.5	50.0	14.0	6.3	29.8	10.0	16.7	11.4	0.0	0.0	136.8
3. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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. In Foreign Banks	3381.4	7944.0	2796.8	1704.0	2080.0	-1522.9	-823.1	2852.5	736.7	1318.0	468.0	835.6	287.8	439.0	1068.3	711.3	373.2	0.0	24650.6
C.Money at Call	5500.0	0.0	7857.39	0.0	22597	66237.85	0.0	1379.17	5700	6878	479	898.81	1204.72	150	699.24	645.7	324.71	35	120586.6
Domestic Currency	5500.0	0.0	1025.0	0.0	2000.0	0.0	0.0	0.0	5700.0	0.0	100.0	0.0	0.0	150.0	0.0	9.9	300.0	35	14819.9
Foreign Currency	0.0	0.0	6832.4	0.0	22597.0	64237.85	0.0	1379.2	0.0	6678.0	379.0	898.8	1204.7	0.0	699.2	635.9	24.7	0.0	105768.7
2 INVESTMENT ON BONDS	138386.37	64948.0	28268.59	19485.0	72046.0	54697.29	25881.41	22125.36	21002.89	22165.0	3247	11943.1	3760.25	1273	12206.86	4010.17			