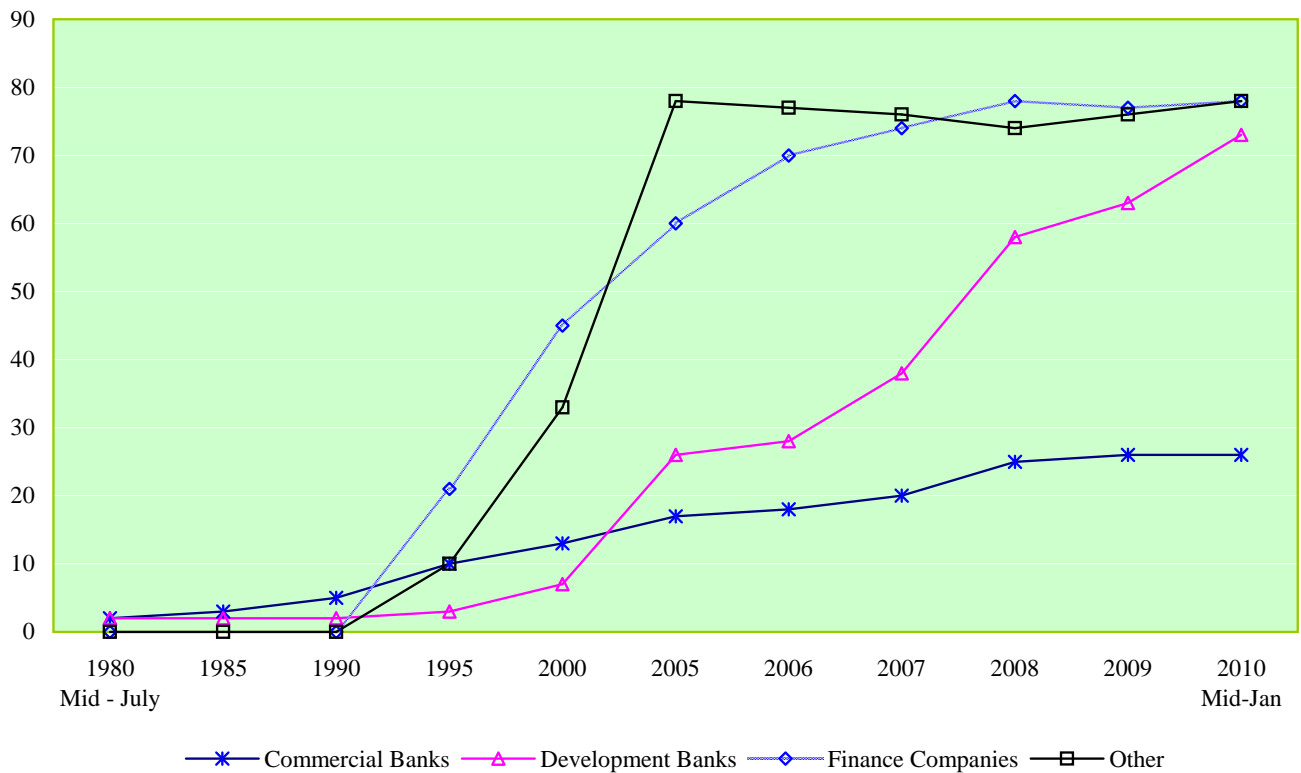


BANKING AND FINANCIAL STATISTICS

Mid - January, 2010

No. 54

Growth of Financial Institutions



NEPAL RASTRA BANK
Bank and Financial Institution Regulation Department
Statistics Division

BANKING AND FINANCIAL STATISTICS

MID JANUARY, 2010

NO. 54

NEPAL RASTRA BANK

BANK & FINANCIAL INSTITUTION REGULATION DEPARTMENT

STATISTICS DIVISION

CONTENTS

Page No.

Explanatory Notes	1
Highlights on Performance of Banks and Non-Bank Financial Institutions	3

List of Tables

Class 'A' - Commercial Banks

1 Financial System at a Glance	12
2 Major Indicators of Commercial Bank	13
3 Sources and Uses of Funds of Commercial Bank (Aggregate)	14
4 Some Ratios of Commercial Banks	15
5 Capital fund to Risk Weighted Assets of Commercial Banks	16
6 Non Performing Loan Status of Commercial Banks	17
7 Sources and Uses of Funds of Nepal Bank Ltd.	18
8 Sources and Uses of Funds of Rastriya Banijya Bank	19
9 Sources and Uses of Funds of NABIL Bank Ltd.	20
10 Sources and Uses of Funds of Nepal Investment Bank Ltd.	21
11 Sources and Uses of Funds of Standard Chartered Bank Nepal Ltd.	22
12 Sources and Uses of Funds of Himalayan Bank Ltd.	23
13 Sources and Uses of Funds of Nepal SBI Bank Ltd.	24
14 Sources and Uses of Funds of Nepal Bangladesh Bank Ltd.	25
15 Sources and Uses of Funds of Everest Bank Ltd.	26
16 Sources and Uses of Funds of Bank of Kathmandu Ltd.	27
17 Sources and Uses of Funds of Nepal Credit & Commercial Bank Ltd.	28
18 Sources and Uses of Funds of Lumbini Bank Ltd.	29
19 Sources and Uses of Funds of Nepal Industrial & Commercial Bank Ltd.	30
20 Sources and Uses of Funds of Machhapuchhre Bank Ltd.	31
21 Sources and Uses of Funds of Kumari Bank Ltd.	32
22 Sources and Uses of Funds of Laxmi Bank Ltd.	33
23 Sources and Uses of Funds of Siddhartha Bank Ltd.	34
24 Sources and Uses of Funds of Agricultural Development Bank Ltd.	35
25 Sources and Uses of Funds of Global Bank Ltd.	36
26 Sources and Uses of Funds of Citizens Bank International Ltd.	37
27 Sources and Uses of Funds of Prime Commercial Bank Ltd.	38
28 Sources and Uses of Funds of Sunrise Bank Ltd.	39
29 Sources and Uses of Funds of Bank of Asia Nepal Ltd.	40
30 Sources and Uses of Funds of Development Credit Bank Ltd.	41
31 Sources and Uses of Funds of NMB Bank Ltd.	42
32 Sources and Uses of Funds of Kist Bank Ltd.	43

33 Profit & Loss Account of Commercial Banks	44
34 Sector wise Loan and Advances of Commercial Banks	45
35 Security wise Loan and Advances of Commercial Banks	46
36 Product wise Loan and Advances of Commercial Banks	47
37 Deprived Sector Loan Statement of Commercial Banks	48
38 Loan to Public Enterprises of Commercial Banks	49
39 List of Class 'A' Licensed Financial Institutions (Commercial Banks)	50
40 Branches of Commercial Banks	51
<u>Class 'B' - Development Banks</u>	
41 Sources and Uses of Funds of Development Bank (Aggregate)	52
42 Sources and Uses of Funds of Development Banks	53
43 Unaudited Financial Results (Quarterly) of Development Banks	56
44 Sector wise Outstanding Credits of Development Banks	61
45 Non Performing Loan Status of Development Banks	66
46 List of Class 'B' Licensed Financial Institutions (Development Banks)	67
<u>Class 'C' - Finance Companies</u>	
47 Sources and Uses of Funds of Finance Companies (Aggregate)	68
48 Sources and Uses of Funds of Finance Companies	69
49 Sector wise Outstanding Credits of Finance Companies	72
50 Unaudited Financial Results of Finance Companies	76
51 NPL Status of Finance Companies	82
52 List of Class 'C' Licensed Financial Institutions (Finance Companies)	83
<u>Class 'D' - Rural Development Banks, Micro Credit Development Banks</u>	
53 Sources and Uses of Funds of Rural Development Banks (Aggregate)	84
54 Sources and Uses of Funds of Rural Development Banks	85
55 Sources and Uses of Funds of Micro Credit Development Banks (Aggregate)	86
56 Sources and Uses of Funds of Micro Credit Development Banks	87
57 List of Class 'D' Licensed Financial Institutions and other Financial Institutions licensed by NRB	88

Explanatory Notes

1. This issue of "**Banking and Financial Statistics, Mid-January 2010, Issue No. 54**" contains statistical information of NRB licensed Banks and Non-bank Financial Institutions.
2. This bulletin consists of 57 tables and a brief explanation on performance of NRB licensed banks and financial institutions.
3. The figures published in this bulletin are based on the actual monthly and quarterly returns of the banks and non-bank financial institutions.
4. Efforts have been made to present current data for mid-January 2010.
5. Blank space in the heading and sub heading indicates the not availability of data or nil in transaction.
6. Because of subsequent revisions, differences with previously published figures are at times unavoidable.
7. The totals in the tables may not exactly tally with the sum of the constituent items due to rounding of the figures.
8. The following months of the Gregorian Calendar year are the approximate equivalent of the months of the Nepalese Calendar Year:

<u>Gregorian Month</u>	<u>Nepalese Month</u>
Mid-Apr/Mid-May	Baisakh
Mid-May/Mid-June	Jestha
Mid-June/Mid-July	Ashadh
Mid-July/Mid-Aug	Shrawan
Mid-Aug /Mid-Sept	Bhadra
Mid-Sept/Mid-Oct	Aswin

Mid-Oct/Mid-Nov	Kartik
Mid-Nov/Mid-Dec	Marga
Mid-Dec/Mid-Jan	Poush
Mid-Jan/Mid-Feb	Magh
Mid-Feb/Mid-Mar	Falgun
Mid-Mar/Mid-Apr	Chaitra

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

Highlights on Performance of Banks and Non-Bank Financial Institutions

Financial Sector at a Glance

1. The Nepalese Financial Sector is composed of Banking sector and non-banking sector. Banking sector comprises Nepal Rastra Bank (NRB) and Commercial Banks. The non-banking sector includes:
 - 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 - January, 2010.

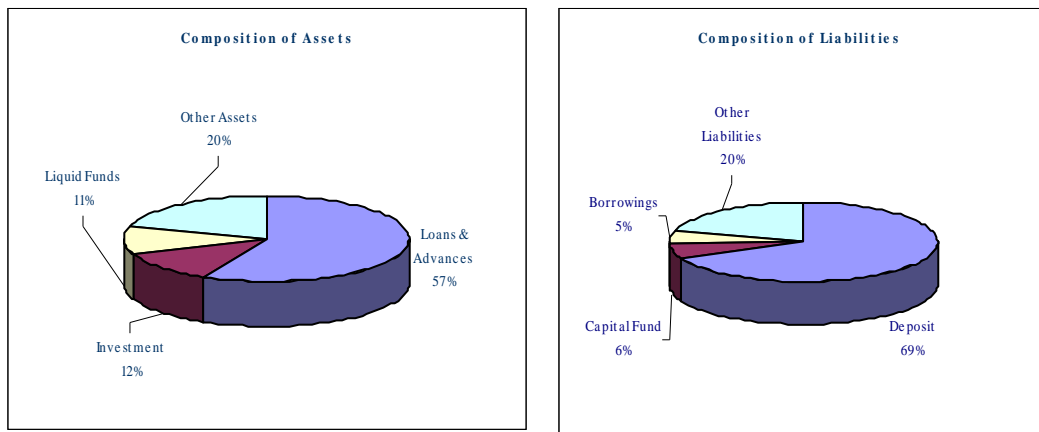
2. During the last two and half decades the Nepalese Financial System has grown significantly. At the beginning of 1980s, there were only two commercial banks and two development banks in the country. After the adoption of economic liberalization policy, particularly the financial sector liberalization that paved the way for establishment of new banks and non-bank financial institutions in the country. Consequently, by the end of Mid – January 2010, altogether 254 banks and non- bank financial institutions licensed by NRB are in operation. Out of them, 26 are “A” class commercial banks, 73 “B” class development banks, 78 “C” class finance companies, 17 “D” class micro-finance development banks, 16 saving and credit co-operatives and 45 NGOs as shown in table below;

Growth of Financial Institutions

Types of Financial Institutions	Mid - July										Mid - Jan
	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010
Commercial Banks	2	3	5	10	13	17	18	20	25	26	26
Development Banks	2	2	2	3	7	26	28	38	58	63	73
Finance Companies				21	45	60	70	74	78	77	78
Micro-finance Development Banks				4	7	11	11	12	12	15	17
Saving & Credit Co-operatives Limited Banking Activities)				6	19	20	19	17	16	16	16
NGOs (Financial Intermediaries)					7	47	47	47	46	45	45
Total	4	5	7	44	98	181	193	208	235	242	254

3. The structure of financial assets/liabilities shows that Commercial Bank alone hold more than 80 percent of the total assets and liabilities of the financial system. As of Mid – January 2010, Commercial Bank group occupied 80.8 percent of total assets/liabilities followed by Finance Companies 9.6 percent, Development Banks 8.0 percent and Micro-finance Development Bank 1.6 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 68.11 percent followed by capital fund 6.02 percent and borrowings 5.40 percent respectively in Mid – January 2010. Likewise in the assets side, loan and advances accounted the largest share of 57.25 percent followed by liquid funds 10.82 percent, investments 6.21 percent and other assets 5.25 percent in the same period.

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



5. Commercial Banks held dominant share on the major balance sheet components of financial system. Of the total deposits Rs.715859.10 million in Mid - January 2010, the commercial banks occupied 81.91 percent. Similarly, finance companies held 9.49 percent, development banks 8.29 percent and micro finance development banks 0.31 percent. Likewise, on the loans and advances the share of commercial banks stood at 77.05 percent, development banks 9.49 percent, finance companies 11.89 percent and micro finance development banks 1.57 percent in Mid - January 2010. In the same year the share of commercial banks in the borrowings, liquid funds and investments constitute 65.9 percent, 74.3 percent and 96.7 percent respectively.
6. The capital fund, one of the components of liabilities, witnessed a significant growth of 20.03 percent and reached to Rs. 63232.2 million in Mid - January 2010 from Rs.52681.8 million in mid July 2009. The borrowings and deposit increased by 63.16 percent and 6.12 percent respectively, while other liabilities decreased by 28.12 percent compared to Mid - July 2009. Similarly loans and advances, the major component of assets increased by 17.56 percent and reached to Rs. 601630.0 million in Mid - January 2010 from Rs. 511752.8 million in mid July 2009. While, liquid fund and investment decreased by 20.01 percent and 13.73 percent in Mid – January 2010 compared to the previous period.

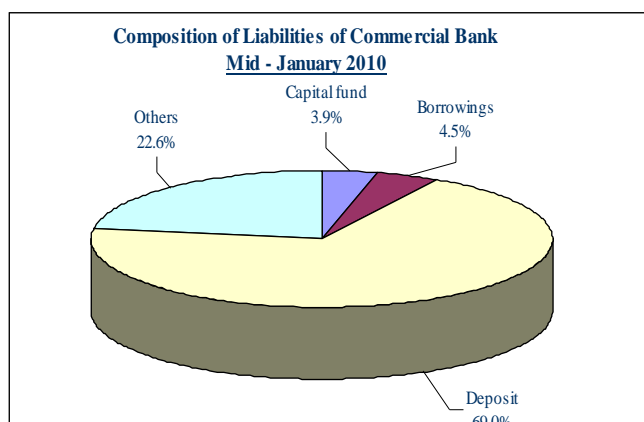
Growth of Major Balance-Sheet Indicators (%)

Particulars	Mid- July									Mid-Jan
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Capital Fund	26.56	43.97	26.56	-107.36	-516.43	17.90	192.50	273.5	104.36	20.03
Borrowings	-	-	-	12.46	23.77	34.61	22.32	17.55	12.73	63.16
Deposits	21.95	3.96	11.51	13.12	9.81	15.42	19.28	30.10	32.55	6.12
Liquid Funds	16.20	-5.90	- 20.59	22.08	-14.32	4.23	21.66	68.64	45.18	-20.01
Investment	40.59	43.36	31.00	8.64	18.95	33.76	14.53	18.11	17.46	-13.73
Loans & Advances	15.94	19.54	11.35	11.67	13.38	10.22	26.55	34.27	30.70	17.56

Commercial Banks

7. The number of commercial bank branches operating in the country increased to 850 in Mid – January 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. Entry of new banks in financial system along with increased in the business, the total assets i.e. sources of fund of commercial banks went up by 4.59 percent compared to 43.30 percent in the previous year. By the end of this fiscal year, the total assets of commercial banking sector reached to Rs. 849412.40 million from Rs 812165.9 million in the last period.
9. The share of loans and advances to total assets increased to 54.58 percent in Mid - January 2010 from 49.02 percent in mid July 2009. Similarly, share of investment and liquid funds to total assets registered 7.43 percent and 9.95 percent respectively. In the preceding year, the respective shares were 16.11 percent and 13.05 percent.

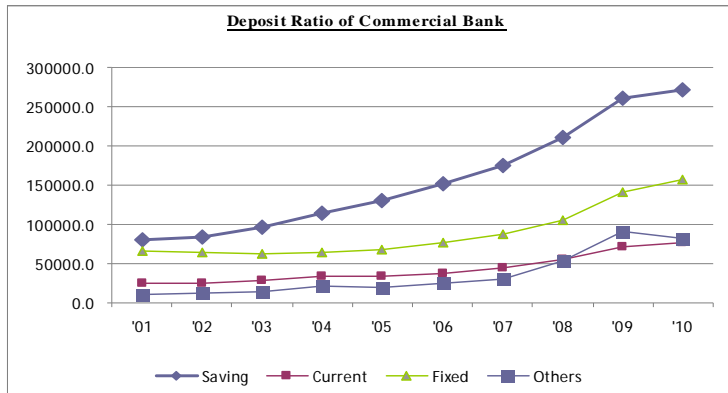
10. The composition of liabilities of commercial banks shows that, the deposit has occupied the dominant share of 69.03 percent followed by borrowings 4.48 percent and capital fund 3.94 percent in the Mid - January 2010. The respective shares of deposit, borrowings and capital fund in



the previous period were 69.40 percent, 2.26 percent and 3.74 percent respectively.

11. In the Mid - January 2010, the loans and advances increased marginally at lower rate of 16.43 percent compare to 31.44 percent in Mid - July 2009. By the end of Mid - January 2010, the total outstanding amount of loans and advances of commercial banks reached to Rs. 463574.8 million. It was Rs. 398143.0 million in Mid - July 2009.
12. The total investment of commercial banks in Mid - January 2010 decreased by 8.46 percent and remained to Rs. 119784.8 million from Rs. 130856.9 million in Mid - July 2009. Similarly liquid fund decreased by 20.28 percent and amounted to Rs. 84496.2 million.
13. In the Mid - January 2010, total deposit of commercial bank increased by 4.04 percent compare to 32.28 percent growth in the Mid - July 2009.

As of Mid - January 2010, it reached to Rs. 586356.8 million from Rs 563604.5 in the Mid - July 2009. Among the component of deposit, current deposit increased with rate of 6.09 percent compare to 27.74 percent in last year. Similarly, saving deposit and fixed deposit increased by 4.25 percent and 11.55 percent respectively.

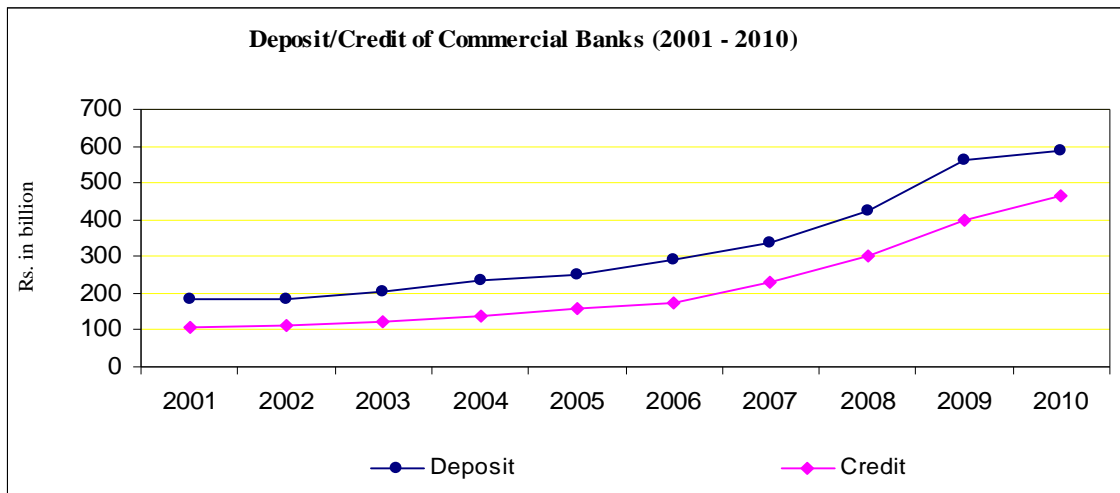


14. The saving deposit comprises the major share in total deposit followed by fixed deposit and current deposit. As of Mid - January 2010, the proportion of saving, fixed, and current deposits are 46.21 percent, 26.87 percent and 12.96 percent respectively. In the last year the respective share of saving, fixed and current deposit were 46.12 percent, 25.06 percent and 12.71 percent.
15. In the Mid - January 2010, the borrowing increased by remarkably higher rate of 107.77 percent compared to 27.15 percent in the previous year. By the end of Mid - January 2010, it reached to Rs.38063.4 million from Rs. 18320.2 million in the Mid - July 2009.
16. Capital fund of commercial banks is increased by 10.11 percent compared to previous year and reached to Rs. 33473.0 million in Mid - January 2010. It was Rs. 30399.5 million in Mid - July 2009.
17. Out of the Rs. 466664.3 million outstanding sector wise credits in Mid - January 2010, the largest proportion of the loans and advances is occupied by manufacturing sector. The share of this sector is 20.60 percent followed by wholesale & retailers 18.70 percent, other sector 16.88 percent, finance, insurance & fixed assets by 11.62 percent and construction 10.58 percent. Similarly, transportation, communication &

public services comprise 4.96 percent, consumable loan by 4.36 percent, other service industries by 3.94 percent and agriculture by 2.92 percent in the same period.

18. The outstanding of deprived sector credit of commercial banks in the Mid - January 2010 increased by 17.40 percent compared to 76.36 percent in the Mid - July 2009. By the end of Mid - January 2010, it reached to Rs. 15925.8 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 3.33 percent in the current period. Last year it was 2.96 percent.

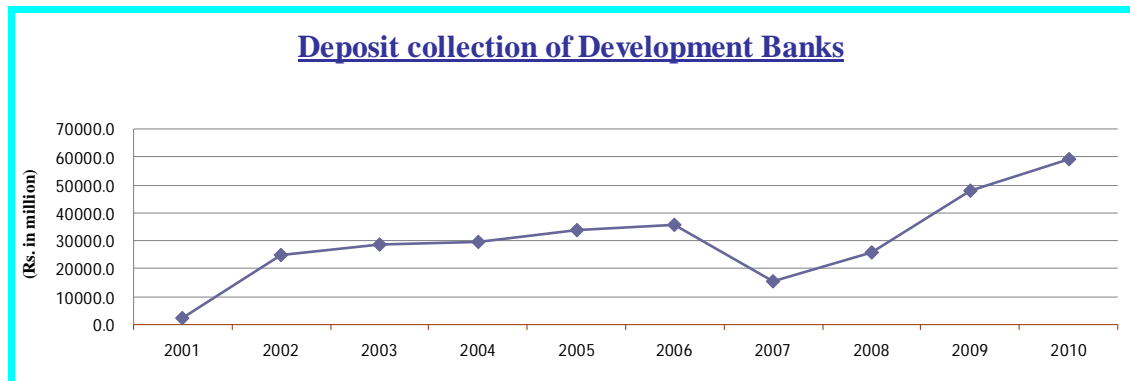
19. In Mid - January 2010, the credit to deposit ratio of the commercial banks significantly increased to 79.06 percent compared to 70.64 percent in Mid - July 2009 and 71.09 percent in Mid - July 2008.



20. The non-performing loan of commercial banks declined to 3.01 percent in Mid – January 2010 from 3.53 percent in the Mid - July 2009. The total amount of NPA remained to Rs. 13954.9 million from Rs. 13574.6 million in the Mid - July 2009.

Development Banks

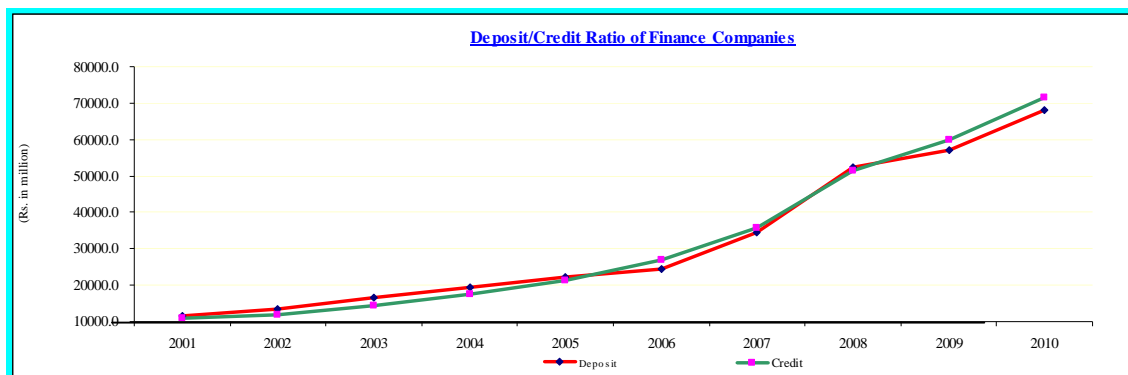
21. The total number of development banks increased to 73 in Mid - January 2010 from 63 in Mid - July 2009. Out of them, twelve are national level and rests are district level development banks.
22. The total assets/liabilities of development banks increased by 23.51 percent and reached to Rs. 83998.85 million in the Mid - January 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 70.63 percent followed by capital fund 14.22 percent and borrowing 5.88 percent in Mid - January 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 67.97 percent, liquid funds 17.13 percent and aggregate investment 7.26 percent in Mid - January 2010.
24. During the period of current fiscal year, the deposit collection of Development Banks increased by 23.6 percent and reached to Rs. 59332.15 million from Rs. 48001.6 million in Mid – July 2009. Similarly capital fund increased by 28.05 percent and reached to Rs. 11940.60 million in the same period and borrowings increased remarkably by 88.19 percent and reached to Rs. 4935.58 million compared to Rs. 2622.6 million in last fiscal year.



25. Based on un-audited financial figures, development banks incurred the remarkable profit of Rs. 1063.91 million during the period from Mid-July 2009 to Mid - January 2010 as against the 1243.4 million in the last fiscal year ending Mid - July 2009.
26. The proportion of non-performing loan to total outstanding loan of development banks remained to 1.04 percent in Mid - January 2010 from 1.50 percent in Mid - July 2009. Total amount of NPL as end of the Mid - January 2010 is Rs. 584.98 million. It was Rs. 598.7 million in the Mid - July 2009.

Finance Companies

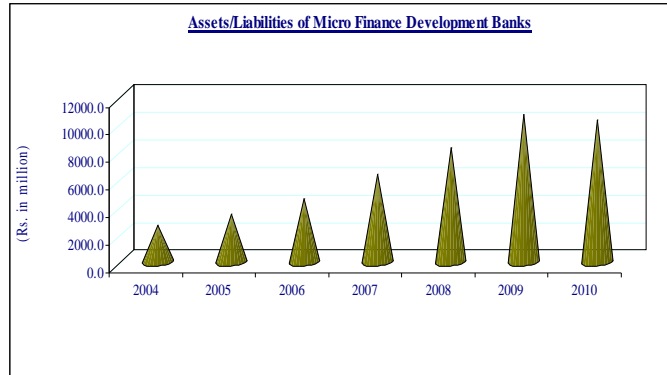
27. The total number of finance companies increased to 78 in Mid - January 2010 from 77 in Mid - July 2009. During this period, Narayani Finance Ltd. and National Finance Ltd. get merged to Narayani National Finance Ltd. and two new finance companies are started operation.
28. The total assets/liabilities of the finance companies increased by 15.59 percent in Mid -January 2010 and reached to Rs. 101062.47 million from 87430.08 million in Mid - July 2009. Among the total liabilities deposits held the largest share of 67.23 percent followed by other liabilities 8.91 percent, capital funds 15.58 percent and borrowings 5.32 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.
29. On the assets side, loan and advances held 70.79 percent of total assets followed by liquid funds 13.22 percent, investments 5.58 percent and other assets 3.65 percent in Mid – January 2010.
30. The total deposit mobilization by the finance companies in the current fiscal year increased by 19.05 percent in Mid - January 2010 and reached to Rs. 67946.14 million from Rs. 57073.4 million in Mid - July 2009. Similarly, capital fund increased by 49.37 percent over 41.58 percent in Mid - July 2009 and reached to Rs. 15744.59 million from 10540.9 million. Likewise, borrowing increased by 3.42 percent and reached to Rs. 5371.52 million in Mid – January 2010.
31. In the Mid - January 2010, liquid fund declined by 18.57 percent and remained to Rs. 13360.64 million. Likewise, loan & advances observed growth of 19.4 percent over 16.37 percent in Mid - July 2009. The total outstanding amount of loan and advances reached to Rs. 71546.17 million in Mid – January 2010 from Rs. 59921.22 million in Mid - July 2009. Likewise, the investment is increased by 72.67 percent and remained to Rs. 5638.54 million in Mid – January 2010.
32. Credit deposit ratio of finance companies increased to 105.3 percent in Mid - January 2010 from 104.98 percent in the Mid - July 2009.



Micro Finance Development Bank

33. Currently there are 17 '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.

34. In Mid - January 2010, the total assets/liabilities of micro finance development banks decreased at the rate of 3.59 percent in contrast to the increase by 29.69 percent in the Mid - July 2009. By the end of Mid - January 2010, the total assets/liabilities of these banks reached to Rs.10284.32 million from Rs. 10667.3 million in the Mid - July 2009.

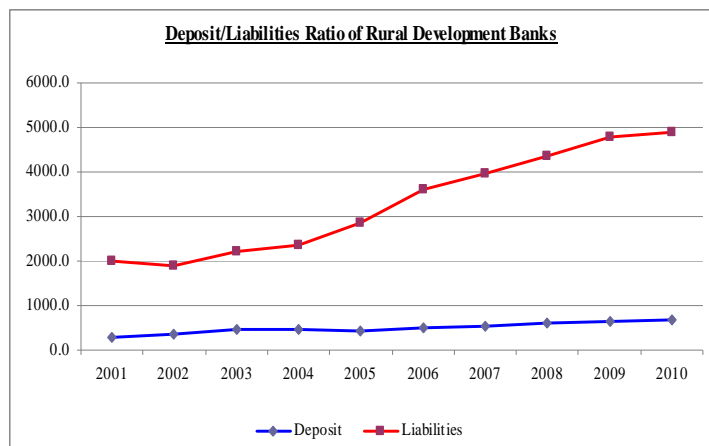


35. As of Mid - January 2010 the total outstanding loan and advances of micro finance development banks is increased by 15.90 percent and reached to Rs. 6813.00 million from Rs. 5878.3 million in Mid - July 2009.

Rural Development Banks

36. The total assets/liabilities of five rural development banks increased by 2.27 percent amounting Rs. 4880.02 million in Mid - January 2010 from Rs. 4771.48 million in the Mid - July 2009. Among the total liabilities, borrowing constituted the largest share of 63.86 percent followed by deposit 13.70 percent, other liabilities 11.50 percent and capital fund 8.33 percent. Similarly on the assets side, loans and advances constituted 53.39 percent followed by aggregate investment 25.60 percent, other assets 7.60 percent and liquid fund 6.31 percent in the same period.

37. In the Mid – January 2010, deposits and borrowings are inched up by 3.06 percent and 2.01 percent respectively. By the end of Mid – January 2010, the total amount of deposit and borrowings are Rs. 668.77 million and Rs 3116.49 million respectively. The total capital fund of rural development banks decreased by 2.84 percent and remained to Rs.406.44 million. It was Rs.418.3 million in Mid - July 2009. Similarly, in Mid - January



2010 the loan and advances increased by 11.14 percent, whereas liquid funds and investment decreased by 10.61 percent and 8.52 percent respectively. As of Mid - January 2010, the total amount of loans and advances, investment and liquid funds stood at Rs. 2605.65 million, Rs. 1249.21 million and Rs. 307.81 million respectively.

Cooperatives and NGOs

38. The number of financial cooperatives licensed by NRB to conduct limited banking activities and number of NGOs are remained same as of Mid – July 2009 i.e. 16 and 45 respectively in Mid – January 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										Mid-Jan
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	
1 Capital Fund	10993.5	15827.2	20031.0	(1474.3)	(9088.1)	(7461.5)	6901.7	25778.0	52681.8	63232.2	
Commercial Banks	74.9%	64.5%	59.0%	-692.0%	-210.5%	-237.8%	-60.1%	38.6%	57.7%	52.9%	
Development Banks	5.7%	17.2%	20.6%	282.0%	52.2%	63.9%	58.8%	25.4%	17.7%	18.9%	
Finance Companies	17.5%	16.8%	16.0%	247.8%	46.8%	57.8%	78.0%	28.9%	20.0%	24.9%	
Micro Finance Development Banks			3.1%	45.3%	8.1%	11.1%	16.2%	4.9%	3.7%	3.3%	
Others	1.9%	1.6%	1.4%	16.9%	3.4%	5.0%	7.1%	2.2%	0.9%	0.0%	
2 Borrowing			11650.9	13102.9	16217.6	21830.3	26703.7	31391.5	35387.8	57737.4	
Commercial Banks			27.2%	23.1%	42.2%	43.6%	47.7%	45.9%	51.8%	65.9%	
Development Banks			50.5%	45.5%	27.7%	23.9%	8.4%	8.1%	7.4%	8.5%	
Finance Companies			1.2%	10.0%	6.1%	5.3%	13.0%	13.9%	14.7%	9.3%	
Micro Finance Development Banks			20.5%	21.1%	21.0%	24.4%	26.0%	26.8%	25.4%	16.2%	
Others			0.6%	0.3%	3.0%	2.8%	4.9%	5.4%	0.8%	0.0%	
3 Deposits	197325.6	205135.3	228736.4	258742.3	284115.2	327925.3	391152.6	508905.7	674584.3	715859.1	
Commercial Banks	92.1%	90.3%	89.1%	90.4%	88.8%	88.8%	86.3%	83.7%	83.5%	81.9%	
Development Banks	1.3%	2.4%	2.8%	1.5%	2.4%	1.8%	3.9%	5.1%	7.1%	8.3%	
Finance Companies	5.9%	6.6%	7.2%	7.5%	7.9%	8.3%	8.8%	10.3%	8.5%	9.5%	
Micro Finance Development Banks			0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	
Others	0.7%	0.8%	0.5%	0.3%	0.6%	0.8%	0.7%	0.6%	0.6%	0.0%	
4 Other Liabilities			96632.6	117061.3	183080.3	163664.3	157719.2	140248.7	107071.3	76959.5	
Commercial Banks			89.7%	89.4%	93.4%	89.0%	91.6%	82.9%	81.9%	79.8%	
Development Banks			6.8%	7.1%	4.0%	6.5%	0.6%	3.6%	5.2%	7.0%	
Finance Companies			2.3%	2.4%	1.6%	3.7%	6.4%	11.6%	9.9%	11.7%	
Micro Finance Development Banks			0.7%	0.7%	0.8%	0.7%	0.7%	1.0%	2.0%	1.6%	
Others			0.4%	0.3%	0.3%	0.1%	0.6%	0.9%	1.0%	0.0%	
5 Liquid Fund	58587.3	55133.5	43782.0	53448.8	45792.5	47728.1	58064.2	97917.7	142159.2	113714.6	
Commercial Banks	94.9%	90.6%	87.0%	86.3%	83.8%	81.4%	75.9%	68.3%	74.6%	74.3%	
Development Banks	1.0%	3.4%	5.6%	4.1%	4.9%	3.3%	6.4%	10.2%	11.3%	12.7%	
Finance Companies	3.5%	5.2%	5.9%	8.2%	8.5%	11.3%	12.9%	18.1%	11.5%	11.7%	
Micro Finance Development Banks			0.8%	0.9%	1.4%	2.8%	3.1%	1.2%	2.0%	1.3%	
Others	0.6%	0.8%	0.7%	0.5%	1.3%	1.3%	1.6%	2.2%	0.6%	0.0%	
6 Investment	27398.5	39279.7	51457.9	55903.1	66499.1	88959.6	101888.2	120335.6	141347.3	121933.3	
Commercial Banks	92.9%	87.1%	88.2%	88.8%	90.5%	92.4%	91.8%	90.5%	92.6%	98.2%	
Development Banks	1.8%	8.3%	6.7%	6.3%	3.0%	2.4%	1.5%	2.8%	3.5%	0.8%	
Finance Companies	4.6%	4.1%	4.6%	4.5%	3.6%	3.1%	4.5%	3.6%	2.3%	0.9%	
Micro Finance Development Banks			2.0%	2.2%	2.3%	1.9%	2.0%	2.9%	1.5%	0.1%	
Others	0.7%	0.5%	0.5%	0.3%	0.6%	0.2%	0.2%	0.2%	0.2%	0.0%	
7 Loans and Advances	124048.9	148290.7	165119.1	184389.1	209053.7	230424.7	291605.8	391537.7	511752.8	601630.0	
Commercial Banks	88.0%	76.3%	75.4%	75.9%	78.3%	76.7%	79.5%	78.3%	77.8%	77.1%	
Development Banks	2.3%	14.7%	14.9%	13.8%	9.2%	8.7%	5.3%	6.0%	8.2%	9.5%	
Finance Companies	8.8%	8.1%	8.8%	9.5%	10.2%	11.8%	12.2%	13.2%	11.7%	11.9%	
Micro Finance Development Banks			1.5%	1.5%	1.7%	1.9%	2.0%	1.8%	1.6%	1.6%	
Others	1.0%	0.9%	0.9%	0.7%	0.7%	0.9%	1.0%	0.7%	0.7%	0.0%	
8 Other Assets			96691.9	93691.2	152979.7	138846.1	130919.0	96532.9	67366.6	55219.5	
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%	5.4%	
Finance Companies			2.7%	2.9%	1.9%	2.6%	4.4%	7.1%	4.3%	6.7%	
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%	
9 Total Assets / Liabilities	273946.2	314567.1	357050.9	387432.2	474325.9	505958.5	582477.3	706324.0	988878.8	1050971.6	
Commercial Banks	91.8%	87.4%	85.6%	87.7%	86.7%	84.7%	84.2%	80.2%	82.1%	80.8%	
Development Banks	1.7%	6.0%	7.5%	4.7%	4.9%	5.2%	3.9%	5.6%	6.9%	8.0%	
Finance Companies	5.8%	5.9%	6.2%	7.0%	6.4%	7.7%	9.2%	11.4%	8.8%	9.6%	
Micro Finance Development Banks			1.2%	1.3%	1.3%	1.6%	1.8%	1.8%	1.6%	1.6%	
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									Mid-Jan
		2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Gross Domestic Product ¹	Rs.in million	441519.00	459443.00	492231.00	536749.00	589412.00	654055.00	727089.00	818401.00	960011.00	1182680 (P)
2. Number of Bank Branches	In Unit	430.00	413.00	447.00	423	422	437	470	555	752	966
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	29.30
4. Total Deposits	Rs.in million	181767.00	185144.70	203879.30	233811.20	252409.80	291245.50	337497.20	426080.30	563604.40	586356.83
A. Current		25100.70	24327.00	28862.50	33729.90	34646.40	37386.50	45031.20	56089.30	71651.00	76011.1
B. Savings		80988.40	83855.60	97238.90	114137.20	129995.00	151639.40	174732.50	211452.00	259925.40	270977.70
C. Fixed		65322.30	64171.40	63287.60	65130.90	67318.20	76572.80	87212.60	104772.50	141259.40	157573.32
D. Others		10355.60	12790.70	14490.30	20813.20	20450.20	25646.80	30520.90	53766.50	90768.60	81794.71
5. Total Credit	Rs.in million	109121.20	113174.60	124522.40	140031.40	163718.80	176820.30	231829.50	302913.40	398143.00	466564.91
6. Total Investment	Rs.in million	25446.50	34209.80	45386.30	49668.60	60181.10	82173.70	93530.80	108954.80	130856.90	119784.83
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	2544.33
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	606.99
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	20719.32
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	482.99
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	16486.39
12. Deposit Growth	In Percentage	17.31	1.86	10.12	14.68	7.95	9.60	15.88	26.25	32.28	4.04
13. Credit Growth	In Percentage	13.28	3.71	10.03	12.45	16.92	3.03	31.11	30.66	31.44	17.19
14. Investment Growth	In Percentage	41.63	34.44	32.67	9.44	21.17	24.51	13.82	16.49	20.10	(8.46)
15. Time Deposit Growth	In Percentage	14.39	1.17	8.44	11.68	10.07	10.04	13.90	20.13	34.82	11.55
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	63385.03

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

(P) Provisional

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

(Rs. In million)

	Mid-July							2009	2010	
	2001	2002	2003	2004	2005	2006	2007			2008
1 CAPITAL FUND	8230.2	10202.5	11814.6	(10201.7)	(19129.5)	(17742.1)	(4149.5)	9960.7	30399.5	33473.0
a. Paid-up Capital	5504.1	6431.0	7726.0	8350.0	9723.9	10571.7	20017.1	31829.9	40738.3	44514.2
b. Statutory Reserves	1787.1	2540.0	2820.0	3385.0	3825.9	4841.7	6586.0	7467.1	9514.2	11480.6
c. Share Premium					10.0	10.0	10.0	347.4	298.4	220.4
d. Retained Earning		260.9	75.7	(25056.1)	(34292.8)	(34912.0)	(32800.2)	(31727.9)	(27143.0)	(30791.0)
e. Others Reserves	939.0	970.6	1192.9	3119.4	1062.5	1376.8	1607.8	1911.2	6670.4	7390.3
f. Exchange Fluctuation Fund					541.1	369.7	429.8	133.0	321.4	658.5
2 BORROWINGS	2308.7	2349.5	3170.4	3023.6	6842.9	9519.6	12750.4	14408.2	18320.2	38063.4
a. NRB	411.8	1167.7	1437.0	731.6	4488.6	3644.5	3767.7	2673.1	2154.3	17425.0
b. "A" Class Licensed Institution	1896.9	953.4	1599.2	1770.5	1347.2	1991.9	3119.3	4410.5	8132.5	15140.9
c. Foreign Banks and Fin. Ins.	0.0	228.5	134.2	521.4	27.6	2273.2	3692.1	4022.7	4012.7	537.0
d. Other Financial Ins.					979.6		111.4	426.2	520.7	1232.0
e. Bonds and Securities						1610.0	2060.0	2875.7	3500.0	3728.4
3 DEPOSITS	181767.0	185144.7	203879.3	233811.2	252409.8	291245.6	337497.2	426080.3	563604.5	586356.8
a. Current	25100.7	24327.0	28862.5	33729.9	34646.4	37386.6	45031.2	56089.3	71651.0	76011.1
Domestic					29196.3	32794.6	39967.0	48226.3	63927.8	63408.5
Foreign					5450.0	4592.0	5064.2	7863.0	7723.2	12602.6
b. Savings	80988.4	83855.6	97238.9	114137.2	129995.0	151639.4	174732.5	211452.0	259925.4	270977.7
Domestic					123899.0	145701.7	168419.0	203810.7	250353.9	262212.3
Foreign					6095.9	5937.7	6313.5	7641.3	9571.6	8765.4
c. Fixed	65322.3	64171.4	63287.6	65130.9	67318.2	76572.8	87212.6	104772.5	141259.4	157573.3
Domestic					59053.9	63555.6	72661.1	88824.5	110297.3	133952.3
Foreign					8264.3	13017.2	14551.4	15948.0	30962.1	23621.1
d. Call Deposits	7691.8	10531.9	12027.9	18061.1	17681.7	22722.1	26953.3	49417.4	84709.7	74293.9
e. Others	2663.8	2258.8	2462.4	2752.1	2768.5	2924.7	3567.6	4349.2	6058.9	7500.8
4 Bills Payable					480.2	599.6	698.7	975.6	1738.5	1175.6
5 Other Liabilities	59221.3	77221.2	86697.4	113183.6	92900.7	86580.7	79854.6	81303.1	87709.2	61401.7
1. Sundry Creditors					2986.1	4513.5	8064.9	15198.9	17306.4	12671.2
2. Loan Loss Provision					31419.2	26097.4	28485.1	24730.6	23682.5	22822.1
3. Interest Suspense a/c					39070.5	36083.1	33659.7	29554.2	27666.2	27300.2
4. Others	59221.3	77221.2	86697.4	113183.6	19424.9	19886.7	9644.6	11819.3	19054.0	(1391.8)
6 Reconciliation A/c					65319.8	47230.1	60737.6	1951.2	95621.7	120491.9
7 Profit & Loss A/c					10104.8	11272.7	3249.1	14856.8	14772.4	8450.0
SOURCES OF FUNDS	251527.2	274917.9	305561.7	339816.7	408928.7	428706.2	490638.1	566736.0	812165.9	849412.4
1 LIQUID FUNDS	55583.3	49937.2	38163.6	46252.8	38369.4	38842.1	44089.7	66875.4	105989.0	84496.2
a. Cash Balance	4775.1	5494.8	5440.4	4719.3	5137.3	6306.6	7813.6	13010.3	15839.2	17134.2
Nepalese Notes & Coins	4116.9	4881.1	4735.9	4283.8	4763.8	5908.6	7359.7	12651.6	15014.6	16328.9
Foreign Currency	658.2	613.8	704.5	435.5	373.5	398.0	453.9	358.7	824.6	805.3
b. Bank Balance	37230.9	31115.2	21334.4	26579.7	21173.5	24309.2	28434.1	43459.7	75438.8	52064.3
1. In Nepal Rastra Bank	21440.9	23170.3	16867.6	22728.2	17859.5	21058.2	23233.2	30820.1	55539.2	37991.8
Domestic Currency					16501.0	20866.6	23085.4	30467.6	54348.6	37507.3
Foreign Currency					1358.6	191.6	147.9	352.5	1190.7	484.5
2. "A" Class Licensed Institution	796.1	928.2	683.7	1825.1	848.9	1288.9	1545.4	7094.1	11505.6	4193.4
Domestic Currency					835.2	1287.7	1511.9	6942.8	11462.2	4149.8
Foreign Currency					13.7	1.2	33.0	151.3	43.4	
3. Other Financial Ins.					0.0	0.0	258.6	320.2	415.4	690.6
4. In Foreign banks	14993.9	7016.7	3783.1	2026.4	2465.1	1962.1	3397.0	5225.2	7978.6	9188.6
c. Money at Call	13577.3	13327.3	11388.8	14953.8	12058.7	8226.3	7841.8	10405.4	14711.1	15297.6
Domestic Currency					1482.0	1805.5	2768.1	3591.0	8418.7	8629.3
Foreign Currency					10576.7	6420.8	5073.7	6814.4	6292.4	6668.3
2 INVESTMENTS	25100.9	28573.8	39045.5	42384.3	50821.9	57539.1	64443.0	71495.5	69261.4	63133.4
a. Govt. Securities	25100.9	28573.8	39045.5	42384.3	47678.2	57464.7	63889.5	71065.8	68902.0	61773.2
b. NRB Bond							0.0	0.0	0.0	629.1
c. Govt. Non-Fin. Ins.					100.4	0.0	0.0	17.0	17.0	220.8
d. Other Non-Fin. Ins.					0.0	0.0	0.0	170.0	70.0	170.0
e. Non Residents					3043.4	74.4	553.5	242.7	272.4	340.3
3 SHARE & OTHER INVESTMENT	345.6	5636.0	6340.8	7284.3	9359.1	24634.7	29087.8	37459.3	61595.5	56651.5
1. Non Residents					6467.5	17515.0	21374.8	18240.7	33293.2	32860.4
2. Others					2891.5	7119.7	7713.2	19218.6	28302.3	23791.0
4 LOANS & ADVANCES	107118.9	111694.4	123211.1	138922.9	157198.9	173383.4	228951.9	302913.4	398143.0	463574.8
a. Private Sector	104209.3	109043.3	120343.4	136403.5	157198.9	168394.7	218597.7	288246.8	387543.3	454590.5
b. Financial Institutions							4892.7	11893.7	7991.7	6439.9
c. Government Organizations	2909.6	2651.1	2867.7	2519.4	2442.5	4988.7	5461.4	2772.9	2608.0	2544.3
5 BILL PURCHD	1887.2	1322.2	1143.8	1050.4	3909.2	3353.8	2824.1	3694.9	3745.7	2990.1
a. Domestic Bills Purchased					745.7	669.6	500.4	931.4	1308.0	884.7
b. Foreign Bills Purchased	1887.2	1322.2	1143.8	1050.4	1053.4	1230.9	1060.3	1381.8	1560.5	818.8
c. Import Bills & Imports					2110.1	1453.3	1263.3	1381.7	877.3	1286.6
6 LOANS AGAINST COLLECTED BILLS	115.0	158.0	167.5	58.2	168.2	83.0	53.5	29.7	17.9	5.7
a. Against Domestic Bills					21.7	21.2	1.4	29.6	17.8	5.6
b. Against Foreign Bills	115.0	158.0	167.5	58.2	146.5	61.8	52.1	0.0	0.1	0.1
7 FIXED ASSETS					3809.6	4026.7	6077.7	8101.2	11004.8	12174.6
8 OTHER ASSETS	61376.3	77596.3	97489.4	103863.8	50728.6	52632.7	59145.6	55347.5	59152.5	47802.3
a. Accrued Interests	19888.5	23742.8	27722.2	34458.5	38786.5	36718.0	33444.3	30046.4	28776.5	13689.3
Govt. Entp.	334.3	308.2	297.8	180.3	161.9	297.7	423.6	432.7	429.2	551.0
Private Sector	19554.2	23434.6	27424.4	34278.2	38624.6	36420.3	33020.8	29613.7	28347.2	13138.3
b. Staff Loans / Adv.					4448.0	5877.6	7959.1	8978.3	10596.4	10596.4
c. Sundry Debtors					2427.5	1750.5	7052.0	3450.6	4339.7	7180.9
d. Cash In Transit					795.8	513.6	584.8	1042.0	993.7	1626.6
e. Others	41487.8	53853.5	69767.2	69405.3	8718.8	9202.6	12186.9	12849.4	16064.4	14709.0
9 Expenses not Written off					262.4	377.5	350.0	390.8	475.2	438.1
10 Non Banking Assets					1269.9	2109.7	2633.5	2257.1	1889.1	1262.1
11 Reconciliation Account					75288.9	59040.3	50313.4	7186.3	93915.3	116883.8
12 Profit & Loss A/c					17742.5	12683.2	2667.8	10984.9	6976.4	0.0
USES OF FUNDS	251527.2	274917.9	305561.7	339816.7	408928.7	428706.2	490638.1	566736.0	812165.9	849412.4

Table No. 4
Some Ratios of COMMERCIAL BANKS

	Mid July									Mid-Jan
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<u>A. GDP, DEPOSITS, CREDIT & INVESTMENT</u>										
1. Deposit / GDP	44.25	43.85	41.42	43.56	42.82	44.53	46.91	51.91	58.71	49.58
2. Credit / GDP	26.56	26.80	25.30	26.09	27.78	27.03	32.22	36.90	41.47	39.45
3. Investment / GDP	6.19	8.10	9.22	9.25	10.21	12.56	13.00	13.27	13.63	10.13
4. Credit & Investment / GDP	32.76	34.91	34.52	35.34	37.99	39.60	45.22	50.18	55.10	49.58
5. Time Deposit / GDP	35.62	35.06	32.61	33.40	33.48	34.89	36.41	38.53	14.71	13.32
6. Current Deposit / GDP	8.63	8.79	5.86	6.28	5.88	5.72	6.26	6.83	7.46	6.43
7. Credit / Total Deposit	60.03	61.13	61.08	59.89	64.86	60.71	68.69	71.09	70.64	79.57
8. Investment / Total Deposit	14.00	18.48	22.26	21.24	23.84	28.21	27.71	25.57	23.22	20.43
9. Credit & Investment / Total Deposit	74.03	79.60	83.34	81.13	88.70	88.93	96.40	96.66	93.86	100.00
10. Fixed Deposit / Total Deposit	35.94	34.66	31.04	27.86	26.67	26.29	25.84	25.06	25.06	26.87
11. Current Deposit / Total Deposit	19.51	20.05	14.16	14.43	13.73	12.84	13.34	13.16	12.71	12.96
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	0.55
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	99.45
<u>B. LIQUIDITY</u>										
1. NRB Balance / Total Deposit	12.51	13.44	8.91	9.72	7.08	7.23	6.88	7.23	9.85	6.48
2. Vault / Total Deposit	2.79	3.19	2.87	1.83	1.89	2.17	2.32	2.97	2.81	2.92
3. Total Liquid Fund / Total Deposit	32.43	28.97	20.15	19.78	15.20	13.34	13.06	15.70	18.81	14.41
<u>C. CAPITAL ADEQUACY</u>										
1. Capital / Total Deposit	4.53	5.51	5.79	(4.36)	(7.58)	(6.09)	(1.23)	2.34	5.39	5.71
2. Capital / Total Credit	7.54	9.01	9.49	(7.29)	(10.82)	(10.03)	(1.79)	3.29	7.64	7.17
3. Capital / Total Assets	3.27	3.71	3.87	(3.00)	(4.65)	(4.14)	(0.85)	1.76	3.74	3.94
4. Capital Fund / Risk weighted Assets	(5.49)	(9.88)	(12.04)	(9.07)	(6.33)	(5.30)	(1.71)	4.04	7.22	8.00

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-January 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)	(5058.40)	(12.92)
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)	(12664.20)	(31.65)
3 Agriculture Development Bank Ltd.											1753.24	4.19	6661.59	14.93	11206.60	15.79	11995.10	16.20
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	4402.60	10.52
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	5656.80	10.64
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	3719.70	17.13
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	4118.90	10.22
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	2202.50	10.78
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	1577.20	11.26
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	3141.30	10.50
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	2248.80	10.57
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	1316.00	12.41
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	1446.10	22.46
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	2165.30	12.48
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	1954.10	10.92
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	2217.20	11.85
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	2337.70	14.16
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	1920.40	10.57
19 Global Bank Ltd											487.34	14.69	767.61	11.66	1054.70	9.53	1522.10	11.51
20 Citizens Bank International Ltd.											565.12	21.43	668.00	11.80	1116.10	11.65	1386.60	11.59
21 Prime Commercial Bank Ltd													776.41	13.28	1131.90	10.35	1632.80	11.19
22 Sunrise Bank Ltd.													707.89	14.16	1493.70	13.36	1682.70	11.38
23 Bank of Asia Nepal Ltd.													732.10	21.30	1143.00	12.45	1270.60	10.84
24 Development Credit Bank Ltd.													1318.80	28.23	1929.80	21.02	2013.10	20.26
25 NMB Bank Ltd.													1286.50	36.25	1642.80	20.14	1738.60	19.71
26 Kist Bank Ltd.																	2184.10	14.18
Total	(20509.78)	(12.04)	(17545.71)	(9.07)	(13750.28)	(6.33)	(12966.30)	(4.72)	(4251.95)	(5.30)	(4870.10)	(1.71)	15460.31	4.04	37257.20	7.22	48127.70	8.00

Table No. 6
Non Performing Loan Status of Commercial Banks

(Rs. in million)

Banks	Mid - July																		Mid-January					
	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	22036.96	914.53	4.15
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	33500.36	4348.35	12.98
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	34370.26	3110.51	9.05
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	33910.10	339.10	1.00
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	41850.14	196.70	0.47
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	15507.11	128.71	0.83
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	30796.07	890.01	2.89
8 Nepal SBI Bank Limited	4795.84	426.90	8.90	5531.83	345.82	6.25	6739.35	441.02	6.54	8241.45	505.30	6.13	10065.00	45.80	4.56	12742.60	464.90	3.65	15131.75	305.66	2.02	18426.32	309.56	1.68
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	10082.35	1630.32	16.17
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	28684.03	111.87	0.39
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	17494.43	209.93	1.20
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	8639.97	181.44	2.10
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	6000.36	382.22	6.37
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	14485.03	162.23	1.12
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	15386.50	287.73	1.87
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	15626.09	68.75	0.44
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	15130.99	21.18	0.14
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	16426.88	70.64	0.43
19 Global Bank Ltd.													2601.70	0.00	0.00	5134.07	0.00	0.00	9063.09	8.52	0.09	11898.07	15.47	0.13
20 Citizens Bank International Ltd.																4798.30	0.00	0.00	8128.11	0.00	0.00	10806.50	2.16	0.02
21 Prime Commercial Bank Ltd																5156.00	0.00	0.00	9732.59	0.00	0.00	14244.67	0.00	0.00
22 Sunrise Bank Ltd.																4057.69	0.00	0.00	8963.62	13.89	0.16	12278.86	7.98	0.07
23 Bank of Asia Nepal Ltd.																2755.30	0.00	0.00	7635.76	0.76	0.01	10409.83	416.39	4.00
24 Development Credit Bank Ltd.																3692.54	79.80	2.16	6353.98	102.93	1.62	7214.86	96.68	1.34
25 NMB Bank Ltd.																2009.90	30.50	1.52	5194.21	25.45	0.49	6882.50	24.09	0.35
26 Kist Bank Ltd.																			0.00	0.00	0.00	11839.61	28.42	0.00
Total	111904.40	32095.69	28.68	127065.40	28933.41	22.77	148366.43	27877.70	18.79	194360.82	25580.50	13.16	229363.91	24215.85	10.56	306638.36	18648.50	6.08	384315.13	13574.64	3.53	463928.82	13954.96	3.01

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

(Rs. In million)

	Mid-July										Mid-Jan
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	
1 CAPITAL FUND	1125.7	1349.5	1449.1	1064.3	(10347.5)	(10066.5)	(6056.7)	(5399.8)	(4958.8)	(5524.9)	
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. Statutory Reserves	544.6	544.6	557.2	557.2	699.3	1045.3	1286.8	1332.2	1380.0	1380.0	
c. Share Premium					0.0	0.0		0.0	0.0		
d. Retained Earning					(11672.7)	(11672.7)	(7877.3)	(7306.4)	(6976.4)	(7542.5)	
e. Others Reserves	200.7	424.6	511.5	126.7	127.4	180.5	127.7	193.9	206.2	206.2	
f. Exchange Fluctuation Fund					118.1	0.0	25.7	0.0	51.0	51.0	
2 BORROWINGS	266.2	215.0	52.4	0.0	1124.9	1717.4	1604.9	1820.1	1970.7	1866.0	
a. NRB	264.8	213.7	52.4	0.0	1124.5	1717.4	1604.9	1820.1	1970.7	1866.0	
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	0.0	
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	
3 DEPOSITS	35528.6	34060.1	34737.4	36288.5	34744.2	35444.9	38715.2	41451.7	44346.1	42883.3	
a. Current	5000.7	4311.7	4689.5	6300.0	5714.4	6030.5	6761.5	7799.1	9572.1	9166.0	
Domestic					5522.7	5873.6	6605.7	7639.1	9382.8	8958.1	
Foreign					191.8	156.9	155.8	160.0	189.3	208.0	
b. Savings	20281.6	19851.5	21534.5	22063.0	22671.8	23547.9	26425.4	28545.1	31079.7	30303.3	
Domestic					22665.5	23538.9	26412.9	28530.9	31074.0	30298.2	
Foreign					6.3	9.0	12.5	14.1	5.7	5.1	
c. Fixed	9921.8	9731.8	8396.9	7481.0	6269.3	5790.9	5393.2	4757.9	3579.4	3290.1	
Domestic					6263.3	5784.5	5387.6	4752.0	3572.6	3283.8	
Foreign					5.9	6.4	5.6	6.0	6.8	6.3	
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	123.9	
4 Bills Payable	13947.3	28191.9	30090.6	26711.0	169.2	76.1	92.4	35.9	56.9	37.1	
5 Other Liabilities	13947.3	28191.9	30090.6	26711.0	36401.0	23575.4	10265.5	9718.7	10191.6	9917.6	
1. Sundry Creditors					814.5	1641.5	2362.0	2556.3	3273.2	3189.3	
2. Loan Loss Provision					9249.9	3269.6	2376.3	2141.8	2188.6	2071.5	
3. Interest Suspense a/c					13629.7	6456.8	5090.4	4510.5	4046.0	4019.1	
4. Others	13947.3	28191.9	30090.6	26711.0	12707.0	12207.5	436.8	510.1	683.8	637.8	
6 Reconciliation A/c	1768.0	1056.0	1768.0	1056.0	1768.0	1056.0	3085.8	2033.4	3002.2	8304.6	
7 Profit & Loss A/c	1399.5	2329.7	1399.5	2329.7	1399.5	2329.7	1399.5	2329.7	1399.5	2329.7	
SOURCES OF FUNDS	50867.7	63816.6	66329.5	64063.8	65259.2	54133.0	47707.1	49660.0	54608.8	57483.8	
1 LIQUID FUNDS	8050.5	8063.8	4770.6	6444.0	5886.2	5517.4	7003.6	5055.2	9454.8	8122.7	
a. Cash Balance	1784.8	1648.9	1420.9	969.4	1020.7	1116.5	1084.9	1180.5	1498.6	1537.5	
Nepalese Notes & Coins	1479.4	1409.9	1198.1	885.9	942.5	1048.4	1012.9	1120.2	1469.1	1468.4	
Foreign Currency	305.4	239.0	222.8	83.5	78.2	68.1	72.0	60.3	29.5	69.0	
b. Bank Balance	6265.7	6410.9	3349.7	4452.6	4315.5	4400.9	5918.7	3874.7	7556.1	6585.2	
1. In Nepal Rastra Bank	3050.4	3307.4	2524.1	3783.5	3793.6	3702.9	5112.8	2868.8	6519.7	5912.8	
Domestic Currency					2626.6	3702.2	5125.8	2868.8	6487.1	5879.8	
Foreign Currency					1167.0	0.7	(13.0)	0.0	32.6	33.0	
2. "A"Class Licensed Institution	328.1	244.0	84.8	129.1	183.8	291.8	327.6	316.4	452.3	182.1	
Domestic Currency					183.8	291.8	320.0	316.4	452.3	178.5	
Foreign Currency					0.0	0.0	7.6	0.0	0.0	3.5	
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	490.3	
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	0.0	0.0	400.0	0.0	
Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0	
2 INVESTMENTS	6720.0	7115.2	11722.8	10593.8	13838.6	11776.9	13226.3	12918.4	10597.9	8246.8	
a. Govt. Securities	6720.0	7115.2	11722.8	10593.8	11278.0	11776.9	13226.3	12918.4	10597.9	8246.8	
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					2560.6	0.0	0.0	0.0	0.0	0.0	
3 SHARE & OTHER INVESTMENT	56.3	37.6	59.8	429.9	51.2	2644.5	3057.0	3733.5	2881.1	2631.7	
1. Non Residents					0.0	2597.2	2045.5	2426.9	2249.0	1915.1	
2. Others					51.2	47.3	1011.5	1306.6	632.1	716.6	
4 LOANS & ADVANCES	21728.8	20755.6	19078.1	19108.0	17456.0	12180.4	13377.5	15480.6	19261.0	22715.0	
a. Private Sector	21131.0	20103.4	18335.1	18616.7	16883.7	11414.9	12424.1	14809.8	18208.9	21579.4	
b. Financial Institutions							210.7	274.8	391.3	391.3	
c. Government Organizations	597.8	652.2	743.0	491.3	572.3	765.5	742.7	396.1	660.8	744.3	
5 BILL PURCHED	234.2	139.2	88.4	33.7	1073.3	610.7	373.1	290.1	221.2	178.7	
a. Domestic Bills Purchased					22.6	1.6		7.9	9.3	(16.1)	
b. Foreign Bills Purchased	234.2	139.2	88.4	33.7	21.2	15.3	6.8	6.1	6.6	24.8	
c. Import Bills & Imports					1029.5	593.8	366.3	276.2	205.3	169.9	
6 LOANS AGAINST COLLECTED BILLS	99.3	102.7	99.6	0.0	1.3	0.0	0.0	0.0	0.0	0.0	
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							
7 FIXED ASSETS	13978.6	27602.5	30510.2	27454.4	15731.5	10504.9	8933.9	9382.5	10569.4	10480.5	
8 OTHER ASSETS	6958.2	8793.0	9772.9	11498.8	12950.6	6456.0	4146.0	4510.6	4044.2	4022.1	
a. Accrued Interests	6958.2	8793.0	9772.9	11498.8	12950.6	6456.0	4146.0	4510.6	4044.2	4022.1	
Govt. Entp.	101.9	132.1	195.1	141.0	161.9	128.3	306.8	273.2	313.8	355.9	
Private Sector	6856.3	8660.9	9577.8	11357.8	12788.7	6327.7	3839.2	4237.4	3730.4	3666.2	
b. Staff Loans / Adv.						1314.2	1251.2	1579.9	1733.7	1676.1	
c. Sundry Debtors					322.4	254.9	293.2	131.4	409.7	1014.0	
d. Cash In Transit					147.1	513.6		544.8	474.1	603.5	
e. Others	7020.4	18809.5	20737.3	15955.6	2311.4	1966.2	3243.5	2615.7	3907.6	3164.8	
9 Expenses not Written off	122.3	128.0	122.3	128.0	122.3	128.0	91.6	90.2	76.3	69.4	
10 Non Banking Assets	169.3	798.2	169.3	798.2	169.3	798.2	838.5	702.6	604.1	527.1	
11 Reconciliation Account	388.4	737.4	388.4	737.4	388.4	737.4	615.9	1777.5	677.2	4229.0	
12 Profit & Loss A/c	10332.2	9024.0	10332.2	9024.0	10332.2	9024.0	10332.2	9024.0	10332.2	9024.0	
USES OF FUNDS	50867.7	63816.6	66329.5	64063.8	65259.2	54133.0	47707.1	49660.0	54608.8	57483.8	

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

(Rs. In million)

	Mid-July									Mid-Jan
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1 CAPITAL FUND	1506.7	1538.2	1557.5	(23839.8)	(21437.9)	(20282.5)	(18385.1)	(17219.5)	(13290.5)	(13233.9)
a. Paid-up Capital	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1,172.3
b. Statutory Reserves	68.2	68.2	68.2	369.2	276.2	540.8	1195.4	1182.5	1526.2	1,526.2
c. Share Premium					0.0	0.0	0.0	0.0	0.0	
d. Retained Earning				(25607.0)	(23032.3)	(22085.0)	(20826.9)	(19675.7)	(16090.4)	(16033.8)
e. Others Reserves	266.2	297.7	317.0	225.7	5.5	5.5	5.5	101.4	101.4	5.5
f. Exchange Fluctuation Fund					140.4	83.9	68.6	0.0	0.0	95.9
2 BORROWINGS	146.9	156.1	161.9	338.0	3215.7	4351.5	2213.1	2516.0	3873.6	7,534.8
a. NRB	146.9	156.1	161.9	338.0	3215.7	1646.0	149.5	165.3	50.3	5,653.5
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	440.0	0.0	0.0	1172.6	1,767.1
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	2265.5	2063.6	2350.7	2650.7	
d. Other Financial Ins.	0.0	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	0.7
3 DEPOSITS	40500.4	38964.6	39308.6	40313.6	43489.2	45700.7	50192.6	57990.8	67976.3	63,011.2
a. Current	4864.0	4639.7	4687.9	5227.5	6419.8	7891.2	10084.7	12853.0	17642.1	13,365.4
Domestic					6341.1	7872.8	9946.0	12678.2	17599.7	13,146.1
Foreign					78.7	18.4	138.7	174.8	42.4	219.3
b. Savings	18822.1	18997.2	20861.2	23288.9	26848.2	29494.9	32909.4	40213.0	46102.8	45,665.3
Domestic					25690.0	29480.3	32847.4	40134.3	46089.7	43,266.8
Foreign					1158.2	14.6	62.0	78.7	13.1	2,398.4
c. Fixed	16477.2	15166.6	13579.5	11572.8	9001.5	8103.8	6997.5	4479.8	3207.8	2,924.9
Domestic					8712.2	8099.9	6698.6	4093.1	3207.8	2,811.1
Foreign					289.3	3.9	298.9	386.7	0.0	113.8
d. Call Deposits	0.8	6.7	2.2	134.6	1034.9	45.0	6.6	14.4	140.8	32.4
e. Others	336.3	154.4	177.8	89.8	184.8	165.8	194.4	430.6	882.8	1,023.2
4 Bills Payable					38.3	40.8	62.6	70.9	87.4	51.1
5 Other Liabilities	31490.7	35459.2	41070.3	64012.7	40601.2	42099.9	29501.0	26952.2	26740.8	7,645.4
1. Sundry Creditors					575.2	602.7	663.9	724.3	818.5	2,639.4
2. Loan Loss Provision					15214.4	13593.1	8967.5	7709.4	6483.4	5,971.7
3. Interest Suspense a/c					21558.6	24786.8	19059.7	17715.9	17946.0	17,459.3
4. Others	31490.7	35459.2	41070.3	64012.7	3253.0	3117.3	809.9	802.6	1492.9	(18425.0)
6 Reconciliation A/c					11299.2	7227.0	6680.0	12528.9	12242.9	19,506.8
7 Profit & Loss A/c					388.4	1949.7	1777.1	1846.9	2032.1	1,152.5
SOURCES OF FUNDS	73644.7	76118.1	82098.3	80824.5	77594.1	81087.1	72041.3	84686.2	99662.6	85,667.9
1 LIQUID FUNDS	14559.8	15089.9	8158.8	10704.1	6714.9	7495.5	5707.9	14584.8	13482.1	10,580.9
a. Cash Balance	899.6	853.8	1016.4	840.4	1027.1	1086.6	1431.2	2307.5	2031.3	2,081.5
Nepalese Notes & Coins	736.1	725.0	884.6	738.4	919.8	1006.5	1339.2	2256.0	1716.3	1,997.8
Foreign Currency	163.5	128.8	131.8	102.0	107.3	80.1	92.0	51.5	315.0	83.8
b. Bank Balance	13660.2	14236.1	7142.4	9763.7	5687.8	6408.9	4256.7	11727.3	11450.8	8,249.4
1. In Nepal Rastra Bank	11881.8	13077.4	5917.5	8845.8	4788.2	5959.7	3749.7	11105.4	9776.1	6,246.4
Domestic Currency					4788.2	5959.7	3749.7	11105.4	9796.2	6,252.3
Foreign Currency					0.0	0.0	0.0	0.0	(20.1)	(5.9)
2. "A"Class Licensed Institution	(36.0)	(43.7)	6.8	709.9	105.2	109.2	84.0	96.8	252.0	(316.0)
Domestic Currency					107.7	109.2	84.0	96.8	252.0	(316.0)
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	88.1
4. In Foreign banks	1814.4	1202.4	1218.1	208.0	794.4	340.0	423.0	525.1	1422.7	2,230.9
c. Money at Call	0.0	0.0	0.0	100.0	0.0	0.0	20.0	550.0	0.0	250.0
Domestic Currency					0.0	0.0	20.0	550.0	0.0	250.0
Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0
2 INVESTMENTS	5576.3	4088.5	4137.1	2918.9	6494.8	9025.7	10129.2	10565.9	8365.5	10,192.7
a. Govt. Securities	5576.3	4088.5	4137.1	2918.9	6494.8	9025.7	10129.2	10565.9	8365.5	9,980.3
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	212.3
d. Other Non-Fin Ins.					0.0	0.0	0.0	0.0	0.0	0.0
e. Non Residents					0.0	0.0	0.0	0.0	0.0	0.0
3 SHARE & OTHER INVESTMENT	80.6	82.1	95.8	223.1	2058.1	2753.2	2693.0	4165.6	7277.4	6,339.8
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	6,339.8
4 LOANS & ADVANCES	28081.2	28183.5	27969.6	26514.4	28614.0	26863.8	25214.8	27353.6	31464.1	28,543.8
a. Private Sector	27446.5	27622.5	27403.5	26211.5	28291.2	25257.8	23271.9	25867.2	30785.6	31,573.3
b. Financial Institutions							818.2	746.6	316.1	(3371.3)
c. Government Organizations	634.7	561.0	566.1	302.9	322.8	1606.0	1124.7	739.8	362.4	341.8
5 BILL PURCHASD	327.7	316.6	276.8	267.3	305.8	300.9	207.5	137.6	143.5	-
a. Domestic Bills Purchased					19.2	28.0	87.4	21.7	60.0	(85.1)
b. Foreign Bills Purchased	327.7	316.6	276.8	267.3	286.6	272.9	120.1	115.9	83.5	85.1
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	15.8	15.9	12.5	0.0	0.0	0.2	0.0	3.4	0.3	-
a. Against Domestic Bills						0.2		3.4	0.2	(0.1)
b. Against Foreign Bills	15.8	15.9	12.5	0.0	0.0			0.0	0.1	0.1
7 FIXED ASSETS					549.4	603.3	670.1	731.7	782.9	787.4
8 OTHER ASSETS	25003.3	28341.6	41447.7	40196.7	25419.8	30034.5	25707.7	23373.3	23626.8	8,206.0
a. Accrued Interests	11277.3	13302.1	15401.4	19136.8	21504.1	24739.4	19042.9	17682.9	17893.9	2,321.4
Govt. Entp.	232.4	162.8	92.8	29.5	0.0	142.3	57.2	2.4	1.1	11.5
Private Sector	11044.9	13139.3	15308.6	19107.3	21504.1	24597.1	18985.7	17680.5	17892.8	2,310.0
b. Staff Loans / Adv.						1944.7	2141.2	2949.5	3011.2	3,127.5
c. Sundry Debtors					1128.4	536.8	1013.0	770.7	1246.4	933.3
d. Cash In Transit					645.5	0.0	532.8	269.0	434.6	816.4
e. Others	13726.0	15039.5	26046.3	21059.9	2141.8	2813.6	2977.8	1701.2	1040.7	1,007.4
9 Expenses not Written off					0.0	0.0	0.0	10.4	7.9	-
10 Non Banking Assets					273.2	403.0	316.2	295.8	242.5	-
11 Reconciliation Account					7164.1	3607.0	1394.9	3464.1	14269.6	21,017.3
12 Profit & Loss A/c										
USES OF FUNDS	73644.7	76118.1	82098.3	80824.5	77594.1	81087.1	72041.3	84686.2	99662.6	85,667.9

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

(Rs. In million)

	Mid-July										Mid-Jan
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	
1 CAPITAL FUND	1046.9	1062.8	1146.4	1804.2	1482.4	1657.7	1874.8	2057.0	2436.2	3129.4	
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. Statutory Reserves	0.0	514.5	568.8	652.0	743.2	847.0	975.0	983.5	1133.5	1340.5	
c. Share Premium					0.7	0.1	0.1	0.1	0.1	0.1	
d. Retained Earning		26.2	2.1	26.1	29.8	30.0	33.4	112.4	160.7	103.6	
e. Others Reserves	197.8	30.4	83.8	634.4	183.1	251.1	330.4	271.8	112.1	160.7	
f. Exchange Fluctuation Fund					33.9	37.8	44.2	0.0	64.1	75.4	
2 BORROWINGS	0.0	280.0	961.5	229.7	17.1	173.2	882.6	1600.0	1981.3	2658.9	
a. NRB	0.0	0.0	611.5	0.0	0.0	0.0	600.0	600.0	0.0	1500.0	
b. "A"Class Licensed Institution	0.0	280.0	350.0	229.7	17.1	173.2	282.6	760.0	1050.0	858.9	
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					0.0	0.0	0.0	0.0	300.0	300.0	
3 DEPOSITS	15838.9	15370.6	13437.7	14098.0	14586.8	19348.4	23342.4	31915.0	37348.3	44023.2	
a. Current	2957.1	2723.0	3025.0	2687.0	2843.5	2953.3	3446.1	5365.8	5515.9	7104.5	
Domestic					2046.1	2326.5	2603.3	3210.0	4063.1	5312.6	
Foreign					797.4	626.8	842.8	2155.8	1452.8	1791.8	
b. Savings	4917.1	4889.0	5237.4	5994.1	7026.4	8770.8	10187.4	12160.0	14620.4	16645.2	
Domestic					6114.6	7757.0	9103.6	10959.0	12932.8	14764.5	
Foreign					911.8	1013.8	1083.8	1201.0	1687.6	1880.7	
c. Fixed	3719.2	2446.8	2252.6	2310.6	2078.6	3450.2	5435.2	8464.1	8310.7	11026.7	
Domestic					1012.9	1105.1	2892.4	5877.2	5568.3	8658.6	
Foreign					1065.7	2345.1	2542.8	2586.9	2742.4	2368.1	
d. Call Deposits	3948.3	4944.7	2540.7	2801.6	2341.3	3851.2	3961.6	5563.4	8438.3	8730.2	
e. Others	297.2	367.1	382.0	304.7	297.0	322.9	312.1	361.8	463.0	516.6	
4 Bills Payable					71.3	113.8	94.2	141.9	407.7	125.9	
5 Other Liabilities	2568.6	2932.4	2730.3	2102.4	1639.4	1862.4	2780.8	2014.4	2143.3	2626.8	
1. Sundry Creditors					176.9	216.9	478.0	296.7	491.0	653.7	
2. Loan Loss Provision					392.0	352.9	356.3	404.6	409.1	500.0	
3. Interest Suspense a/c					166.6	145.0	112.2	132.4	155.9	190.1	
4. Others	2568.6	2932.4	2730.3	2102.4	903.9	1147.6	1834.3	1180.7	1087.4	1283.0	
6 Reconciliation A/c					0.0	0.0	0.0	0.0	0.0	0.0	
7 Profit & Loss A/c					817.9	979.1	685.6	750.4	1624.9	992.2	
SOURCES OF FUNDS	19454.4	19645.7	18275.9	18234.3	18614.9	24134.6	29660.4	38478.6	45941.6	53556.3	
1 LIQUID FUNDS	6284.9	4999.3	4162.1	3916.9	1345.2	2365.2	1963.1	4623.5	3925.4	4701.2	
a. Cash Balance	208.2	318.1	190.6	286.9	146.3	237.8	270.4	511.4	674.4	666.8	
Nepalese Notes & Coins	182.3	285.4	157.6	263.2	132.4	220.1	243.1	485.6	640.9	632.8	
Foreign Currency	25.9	32.7	33.0	23.7	13.9	17.7	27.3	25.9	33.5	34.0	
b. Bank Balance	602.6	593.8	957.1	682.5	413.2	392.5	1129.2	2159.7	2698.1	2168.1	
1. In Nepal Rastra Bank	510.2	366.3	892.8	606.4	107.3	318.4	1113.2	1829.5	2648.6	2070.7	
Domestic Currency					85.7	299.1	1100.8	1827.4	2617.4	2071.7	
Foreign Currency					21.6	19.3	12.4	2.1	31.2	(1.0)	
2. "A"Class Licensed Institution	4.8	24.0	16.2	37.8	26.2	26.9	31.5	23.0	42.0	55.0	
Domestic Currency					26.2	26.9	31.5	23.0	42.0	55.0	
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	42.4	
c. Money at Call	5474.1	4087.4	3014.4	2947.5	785.7	1734.9	563.5	1952.4	552.9	1866.4	
Domestic Currency					102.5	670.0	100.0	20.0	0.0	1680.0	
Foreign Currency					683.2	1064.9	463.5	1932.4	552.9	186.4	
2 INVESTMENTS	2732.9	4120.3	3663.5	3672.6	2826.8	2372.3	5359.2	4889.6	3978.7	4480.0	
a. Govt. Securities	2732.9	4120.3	3663.5	3672.6	2413.9	2297.9	4805.7	4646.9	3706.2	4297.7	
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	182.3	
3 SHARE & OTHER INVESTMENT	19.8	1081.8	24.3	24.5	1526.5	3802.5	3593.1	5077.0	6896.3	7217.3	
1. Non Residents					1497.9	3711.2	3521.5	4995.2	6734.6	7132.3	
2. Others					28.6	91.3	71.6	81.8	161.7	85.0	
4 LOANS & ADVANCES	8173.1	7072.0	7996.9	8635.1	11078.0	13021.3	15657.1	21514.6	27816.6	33792.8	
a. Private Sector	7807.3	6751.1	7719.2	8497.3	11018.0	12661.3	15199.6	20857.5	27036.9	32883.9	
b. Financial Institutions							397.5	596.4	779.2	628.9	
c. Government Organizations	101.3	64.7	20.8	20.3	60.0	360.0	60.0	60.8	0.4	280.0	
5 BILL PURCHED	264.5	256.2	256.9	117.5	144.7	218.1	221.2	255.1	180.5	117.3	
a. Domestic Bills Purchased					77.2	66.7	63.0	216.6	83.9	53.2	
b. Foreign Bills Purchased	264.5	256.2	256.9	117.5	67.5	151.4	158.2	38.6	96.6	64.1	
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0	0.0	
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	14.0	17.1	137.6	39.4	24.7	0.0	0.0	0.0	
a. Against Domestic Bills					20.4	21.0	0.0	0.0	0.0	0.0	
b. Against Foreign Bills	0.0	0.0	14.0	17.1	117.2	18.4	24.7	0.0	0.0	0.0	
7 FIXED ASSETS					361.2	319.1	289.0	511.6	636.1	680.0	
8 OTHER ASSETS	1979.2	2116.3	2158.2	1850.6	1194.9	1996.7	2553.0	1607.1	2508.1	2567.7	
a. Accrued Interests	369.5	377.3	241.2	212.7	185.0	288.1	220.0	224.2	378.3	481.1	
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	481.1	
b. Staff Loans / Adv.						286.7	335.2	392.2	490.4	530.6	
c. Sundry Debtors					126.6	148.7	374.6	2.1	273.7	163.6	
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	1392.3	
9 Expenses not Written off					0.0	0.0	0.0	0.0	0.0	0.0	
10 Non Banking Assets					0.0	0.0	0.0	0.0	0.0	0.0	
11 Reconciliation Account					0.0	0.0	0.0	0.0	0.0	0.0	
12 Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0	0.0	
USES OF FUNDS	19454.4	19645.7	18275.9	18234.3	18614.9	24134.6	29660.4	38478.6	45941.6	53556.3	

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

(Rs. In million)

	Mid-July									
	2001	2002	2003	2004	2005	2006	2007	2008	2009	Mid-Jan 2010
1 CAPITAL FUND	407.1	419.9	557.1	740.7	1234.5	1158.1	1370.8	1959.0	3421.1	3751.3
a. Paid-up Capital	135.3	170.0	295.3	295.3	587.7	590.6	801.4	1203.9	2407.1	2407.1
b. Statutory Reserves	222.5	233.8	245.2	268.7	299.3	345.7	415.8	516.1	655.9	836.0
c. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0
d. Retained Earning				49.9	0.0	0.0	0.0	0.0	0.0	0.0
e. Others Reserves	49.3	16.1	16.6	126.8	329.6	203.5	131.5	213.1	330.3	480.4
f. Exchange Fluctuation Fund					17.9	18.3	22.1	25.9	27.8	27.8
2 BORROWINGS	120.0	98.5	6.8	61.5	50.0	550.0	800.0	1050.0	1088.8	2677.3
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	1627.3
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
3 DEPOSITS	4256.2	4174.8	7922.8	11706.3	14254.8	18927.3	24488.9	34451.8	46697.9	47340.3
a. Current	769.0	787.5	979.0	1625.1	1583.2	1705.6	2175.1	3138.7	3756.4	3844.6
Domestic					1233.7	1307.0	1749.6	2590.1	2975.0	3599.5
Foreign					349.5	398.6	425.5	548.6	781.4	245.1
b. Savings	1259.6	1276.7	2433.9	4922.0	6703.5	8082.0	10742.2	13688.8	17066.2	18347.6
Domestic					6352.2	7695.5	10262.6	13060.1	15949.4	18036.9
Foreign					351.3	386.5	479.6	628.7	1116.8	310.6
c. Fixed	1658.7	945.9	1672.8	2294.7	3212.4	5413.0	7516.8	7944.2	11633.4	15379.8
Domestic					2242.2	3293.4	5265.6	5789.3	8144.9	15353.7
Foreign					970.2	2119.6	2251.2	2154.9	3488.5	26.2
d. Call Deposits	502.5	1052.0	2610.6	2576.6	2469.7	3448.2	3683.1	9073.0	13513.9	8963.0
e. Others	66.4	112.7	226.5	287.9	286.0	278.5	371.7	607.1	728.0	805.2
4 Bills Payable					14.3	18.8	32.4	78.8	75.5	35.6
5 Other Liabilities	750.2	694.6	615.7	1056.8	804.0	943.0	1308.2	1835.2	2369.2	2776.3
1. Sundry Creditors					114.5	192.8	223.4	290.7	441.3	480.2
2. Loan Loss Provision					256.2	374.3	442.7	537.2	584.4	619.4
3. Interest Suspense a/c					54.1	78.0	90.5	106.7	153.7	166.8
4. Others	750.2	694.6	615.7	1056.8	379.2	297.9	551.6	900.6	1189.8	1509.9
6 Reconciliation A/c					0.0	0.0	10.8	0.0	0.0	30.9
7 Profit & Loss A/c					280.3	410.0	561.7	830.7	982.0	750.9
SOURCES OF FUNDS	5533.5	5387.8	9102.4	13565.3	16637.9	22007.2	28572.8	40205.5	54634.5	57362.6
1 LIQUID FUNDS	446.7	1899.1	926.4	1215.2	1340.4	2354.9	2791.5	3755.0	7918.0	6185.9
a. Cash Balance	71.5	61.5	200.9	315.4	374.2	562.5	764.0	1464.5	1833.4	1704.7
Nepalese Notes & Coins	62.9	50.8	178.6	288.0	350.4	542.0	736.9	1434.6	1763.9	1611.6
Foreign Currency	8.6	10.7	22.3	27.4	23.8	20.5	27.1	29.9	69.5	93.2
b. Bank Balance	375.2	1837.6	725.5	899.8	966.2	1792.4	1677.5	2290.5	6084.6	3848.2
1. In Nepal Rastra Bank	212.3	166.3	450.4	533.9	780.2	1526.1	1381.3	1820.1	4411.2	2767.3
Domestic Currency					739.1	1506.3	1357.6	1736.5	4303.0	2692.9
Foreign Currency					41.1	19.8	23.7	83.6	108.2	74.4
2. "A"Class Licensed Institution	3.8	2.8	3.5	85.8	15.6	25.7	20.8	70.8	201.8	262.5
Domestic Currency					15.3	21.1	19.2	69.0	201.5	259.1
Foreign Currency					0.3	4.6	1.6	1.8	0.3	3.4
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	818.4
c. Money at Call	0.0	0.0	0.0	0.0	0.0	0.0	350.0	0.0	0.0	633.0
Domestic Currency							350.0	0.0	0.0	270.0
Foreign Currency								0.0	0.0	363.0
2 INVESTMENTS	300.0	224.4	400.0	2001.1	1948.5	2522.3	3256.4	3155.0	2531.3	2708.5
a. Govt. Securities	300.0	224.4	400.0	2001.1	1948.5	2522.3	3256.4	3155.0	2531.3	2708.5
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
3 SHARE & OTHER INVESTMENT	12.7	37.6	1345.3	2171.4	2125.7	3150.6	3262.2	3724.4	4871.8	3884.7
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	3884.7
4 LOANS & ADVANCES	2385.5	2693.0	5872.6	7174.4	10295.4	13007.2	17482.0	27145.5	36250.4	41473.8
a. Private Sector	2360.5	2668.0	5757.6	7004.4	10180.4	12923.2	16904.8	26533.4	33806.8	39870.6
b. Financial Institutions							493.4	561.9	2240.2	1572.9
c. Government Organizations	25.0	25.0	115.0	170.0	115.0	84.0	83.8	50.2	203.4	30.4
5 BILL PURCHASED	45.8	22.7	76.6	115.8	195.0	164.3	287.1	383.8	576.8	376.3
a. Domestic Bills Purchased					30.4	49.3	144.7	200.9	345.3	277.1
b. Foreign Bills Purchased	45.8	22.7	76.6	115.8	70.1	0.0	0.0	162.5	48.4	
c. Import Bills & Imports					94.5	115.0	142.4	182.9	69.0	50.9
6 LOANS AGAINST COLLECTED BILLS	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	0.0	0.0
b. Against Foreign Bills								0.0	0.0	0.0
7 FIXED ASSETS					335.9	372.5	759.5	970.1	1126.5	1129.6
8 OTHER ASSETS	2342.8	511.0	481.5	887.4	392.3	432.5	729.7	1063.0	1358.2	1602.1
a. Accrued Interests	120.6	79.3	110.6	112.0	131.2	158.1	174.7	184.0	333.7	194.9
Govt. Entp.	0.0	0.6	0.6	1.0	0.0	0.0	0.1	0.0	0.1	0.0
Private Sector	120.6	78.7	110.0	111.0	131.2	158.1	174.6	184.0	333.6	194.9
b. Staff Loans / Adv.						40.3	56.2	62.9	81.3	82.5
c. Sundry Debtors					61.1	64.6	97.7	118.9	36.3	171.2
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	1153.5
9 Expenses not Written off					0.0	0.0	0.0	0.0	1.5	0.0
10 Non Banking Assets					4.6	2.9	4.4	1.5	0.0	1.5
11 Reconciliation Account					0.1	0.0	0.0	7.2	0.0	0.0
12 Profit & Loss A/c								0.0	0.0	0.0
USES OF FUNDS	5533.5	5387.8	9102.4	13565.3	16637.9	22007.2	28572.8	40205.5	54634.5	57362.6

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

(Rs. In million)

	Mid-July									Mid-Jan
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1 CAPITAL FUND	920.3	1012.3	1119.0	1527.9	1278.2	1576.3	1755.3	2117.2	2493.4	3053.0
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. Statutory Reserves	508.9	595.0	679.1	679.1	749.3	749.3	749.3	826.5	990.3	1195.3
c. Share Premium						0.0	0.0	0.0	0.0	0.0
d. Retained Earning		0.0	0.0	99.6		245.2	370.6	504.7	383.3	239.5
e. Others Reserves	71.9	77.8	100.4	374.6	37.5	75.0	74.9	165.2	0.0	0.0
f. Exchange Fluctuation Fund					116.8	132.2	147.2	0.0	187.8	219.7
2 BORROWINGS	1590.0	671.5	79.1	78.3	43.8	10.2	1190.9	0.0	300.0	0.0
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
e. Bonds and Securities								0.0	0.0	0.0
3 DEPOSITS	15430.1	15835.7	18755.5	21161.4	19344.0	23050.5	24640.3	29743.9	35871.8	34354.3
a. Current	3279.4	3808.4	5768.6	5816.9	4356.3	4681.8	4794.5	6174.6	6202.8	10220.1
Domestic					2360.6	3071.6	2806.9	3855.5	3582.9	5493.9
Foreign					1995.7	1610.2	1987.6	2319.1	2619.9	4726.2
b. Savings	8404.6	9441.8	10633.1	12771.8	13027.7	14597.5	15244.2	17856.0	19187.7	15862.8
Domestic					10733.3	12078.9	12685.8	14580.4	15389.2	13843.7
Foreign					2294.4	2518.6	2558.4	3275.6	3798.5	2019.1
c. Fixed	3471.7	2264.9	1948.5	1428.5	1416.4	2136.3	3196.5	3301.1	7101.7	5897.4
Domestic					631.9	386.5	413.2	478.5	791.9	683.5
Foreign					784.5	1749.8	2783.3	2822.6	6309.8	5213.9
d. Call Deposits	0.0	101.1	185.2	941.0	294.9	1125.5	919.0	1938.2	3001.6	2023.5
e. Others	274.4	219.5	220.1	203.2	248.7	509.4	486.1	474.0	378.0	350.5
4 Bills Payable					55.0	55.8	36.2	87.4	72.9	109.4
5 Other Liabilities	3477.7	2156.1	2355.5	1691.5	1279.9	1442.5	1622.6	1550.0	1912.4	1766.6
1. Sundry Creditors					116.8	192.6	259.3	253.9	358.4	471.2
2. Loan Loss Provision					277.7	270.4	287.5	245.4	200.9	237.7
3. Interest Suspense a/c					133.5	160.1	240.6	115.5	117.6	115.7
4. Others	3477.7	2156.1	2355.5	1691.5	751.9	819.4	835.2	935.2	1235.5	942.0
6 Reconciliation A/c					0.0	0.0	0.0	0.0	0.0	0.0
7 Profit & Loss A/c					757.9	662.5	692.1	814.4	1028.3	513.0
SOURCES OF FUNDS	21418.1	19675.6	22309.1	24459.1	22758.8	26797.8	29937.4	34312.9	41678.8	39796.3
1 LIQUID FUNDS	8086.5	2890.6	3170.0	4241.8	3370.8	3253.5	3996.1	4247.7	6788.5	7135.1
a. Cash Balance	187.6	257.8	198.7	187.7	195.4	279.4	378.4	414.9	463.4	771.3
Nepalese Notes & Coins	169.9	224.0	153.2	154.2	162.1	243.3	336.4	382.8	416.8	720.9
Foreign Currency	17.7	33.8	45.5	33.5	33.3	36.1	42.0	32.1	46.6	50.4
b. Bank Balance	7898.9	570.8	1313.4	1835.5	915.7	996.8	1856.5	1635.3	2673.9	2305.2
1. In Nepal Rastra Bank	659.5	369.8	1141.1	1534.2	692.2	749.8	1613.7	1266.2	1851.2	1465.4
Domestic Currency					681.0	731.8	1592.3	1232.6	1832.8	1439.9
Foreign Currency					11.2	18.0	21.4	33.6	18.4	25.5
2. "A"Class Licensed Institution	1.4	16.7	112.3	165.1	15.5	18.6	28.8	49.6	51.3	49.8
Domestic Currency					15.5	18.6	28.8	49.6	51.3	49.8
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	790.0
c. Money at Call	0.0	2062.0	1657.9	2218.6	2259.7	1977.3	1761.2	2197.5	3651.2	4058.6
Domestic Currency								0.0	0.0	0.0
Foreign Currency					2259.7	1977.3	1761.2	2197.5	3651.2	4058.6
2 INVESTMENTS	4811.0	5784.8	6722.8	7948.2	7204.6	8644.9	7115.7	8146.1	10007.3	9569.7
a. Govt. Securities	4811.0	5784.8	6722.8	7948.2	7204.6	8644.9	7115.7	8137.6	9998.8	5961.2
b. NRB Bond								8.5	8.5	8.5
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
3 SHARE & OTHER INVESTMENT	11.2	3491.2	3634.9	3412.1	2499.5	4205.7	6448.3	5756.7	8633.2	9340.2
1. Non Residents					2486.1	4190.3	6403.4	5756.7	8300.1	7299.2
2. Others					13.4	15.4	44.9		333.1	2041.0
4 LOANS & ADVANCES	5838.7	5675.6	6028.5	6662.0	8213.5	8905.1	10538.1	13355.0	13118.6	15302.2
a. Private Sector	5478.8	5389.4	5977.0	6655.3	7898.3	8821.9	9596.3	12599.0	12722.4	14618.9
b. Financial Institutions							566.6	357.3	252.1	282.3
c. Government Organizations	359.9	286.2	51.5	6.7	315.2	83.2	375.2	398.7	144.1	401.0
5 BILL PURCHASED	85.4	112.3	52.2	67.6	313.6	301.2	251.9	609.4	762.1	204.9
a. Domestic Bills Purchased					3.0	4.5	2.6	1.8	4.9	6.5
b. Foreign Bills Purchased	85.4	112.3	52.2	67.6	235.9	296.7	249.3	607.6	757.2	198.4
c. Import Bills & Imports					74.7	0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS					0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								0.0	0.0	0.0
b. Against Foreign Bills								0.0	0.0	0.0
7 FIXED ASSETS					394.4	390.7	427.4	440.5	471.5	487.6
8 OTHER ASSETS	2585.3	1721.1	2700.7	2127.4	754.1	1095.4	1158.3	1755.9	1861.2	1355.8
a. Accrued Interests	186.6	216.0	167.6	290.7	266.6	378.4	441.9	293.5	337.6	294.7
Govt. Entp.	0.0	0.0	2.5	0.0		14.2	0.6	0.0	12.7	11.1
Private Sector	186.6	216.0	165.1	290.7	266.6	364.2	441.3	293.5	324.9	283.6
b. Staff Loans / Adv.						122.9	146.1	161.8	182.5	169.1
c. Sundry Debtors					94.1	59.5	109.0	87.6	143.8	458.6
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	433.4
9 Expenses not Written off					8.3	1.3	1.6	1.6	36.4	0.8
10 Non Banking Assets					0.0	0.0	0.0	0.0	0.0	0.0
11 Reconciliation Account					0.0	0.0	0.0	0.0	0.0	0.0
12 Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0	0.0
USES OF FUNDS	21418.1	19675.6	22309.1	24459.1	22758.8	26797.8	29937.4	34312.9	41678.8	39796.3

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

(Rs. In million)

	Mid-July									Mid-Jan
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1 CAPITAL FUND	501.6	651.6	740.6	1435.9	1328.2	1541.7	1766.1	2146.5	2513.0	3119.9
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. Statutory Reserves	183.6	239.7	288.8	329.2	381.8	443.4	534.9	633.3	760.5	911.0
c. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0
d. Retained Earning		0.0		68.9	173.9	158.2	156.6	184.4	96.8	36.5
e. Others Reserves	18.0	21.9	22.8	501.5	102.9	154.3	244.3	295.8	418.6	549.2
f. Exchange Fluctuation Fund					26.1	13.6	19.5	19.5	20.9	23.1
2 BORROWINGS	5.4	48.2	538.8	66.4	485.0	383.0	360.0	870.0	500.0	1000.0
a. NRB	0.0	47.6	403.7	66.4	25.0	23.0		0.0	0.0	100.0
b. "A"Class Licensed Institution	5.4	0.6	135.1	0.0	100.0	0.0		10.0	0.0	300.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0	100.0
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
3 DEPOSITS	17613.6	18595.2	21002.8	22760.9	24831.1	26456.2	29905.8	31805.3	34681.0	37021.8
a. Current	2313.7	2652.8	3702.2	4353.1	5013.0	4993.6	5447.1	6801.3	7566.4	8990.9
Domestic					3446.9	3647.4	4370.2	4983.3	5614.3	6174.0
Foreign					1566.1	1346.2	1076.9	1818.0	1952.1	2816.8
b. Savings	9164.1	9102.8	10840.8	11719.7	12852.4	14582.8	15784.7	17935.0	20061.0	18489.2
Domestic					11925.3	13287.7	14573.0	16727.3	18477.5	17618.8
Foreign					927.1	1295.1	1211.7	1207.6	1583.5	870.4
c. Fixed	5668.1	6044.9	5880.7	6043.7	6364.3	6350.2	8201.1	6423.9	6377.1	8556.2
Domestic					2540.0	2353.3	4076.4	3101.8	5054.2	7351.4
Foreign					3824.3	3996.9	4124.7	3322.0	1322.9	1204.8
d. Call Deposits	0.0	343.8	201.3	219.6	15.4	41.6	97.9	0.0	11.2	0.7
e. Others	467.7	450.9	377.8	424.8	586.0	488.0	375.0	645.2	665.2	984.8
4 Bills Payable						101.3	94.9	101.3	114.7	154.3
5 Other Liabilities	2808.4	2085.7	2439.0	2488.0	1705.9	2067.2	1557.4	1516.7	1731.4	2120.1
1. Sundry Creditors					17.2	83.6	24.0	25.6	25.4	15.8
2. Loan Loss Provision					937.1	1029.0	760.1	679.0	708.4	948.5
3. Interest Suspense a/c					518.2	558.2	343.1	350.5	377.6	433.6
4. Others	2808.4	2085.7	2439.0	2488.0	233.4	396.4	430.2	461.7	620.0	722.2
6 Reconciliation A/c					0.0	1.7	132.8	36.1	68.6	0.0
7 Profit & Loss A/c					752.4	513.8	828.5	1050.8	1182.1	360.2
SOURCES OF FUNDS	20929.0	21380.7	24721.2	26751.2	29102.6	31064.9	34645.5	37526.8	40790.7	43776.2
1 LIQUID FUNDS	7192.6	7658.8	8281.7	8613.5	8173.2	2677.6	3259.6	2503.4	4398.5	3442.4
a. Cash Balance	149.9	462.8	382.7	274.2	287.2	305.4	177.2	278.2	473.8	715.6
Nepalese Notes & Coins	131.7	450.1	350.0	274.2	287.2	263.3	154.6	260.4	424.0	650.5
Foreign Currency	18.2	12.7	32.7	0.0	0.0	42.1	22.6	17.8	49.8	65.1
b. Bank Balance	1136.9	768.6	1770.0	1494.5	1262.2	1366.9	1372.4	1118.5	2574.8	2147.6
1. In Nepal Rastra Bank	1073.2	695.4	1130.0	1623.9	1412.0	1093.0	1269.5	959.3	2328.4	1545.8
Domestic Currency					1373.2	1109.6	1255.0	922.2	2180.2	1545.8
Foreign Currency					38.8	(16.6)	14.5	37.0	148.2	0.0
2. "A"Class Licensed Institution	11.0	36.3	40.0	33.0	2.5	78.6	40.8	42.3	80.1	109.0
Domestic Currency					2.5	78.6	38.8	42.0	78.6	94.7
Foreign Currency					0.0	0.0	2.0	0.3	1.5	14.3
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	492.8
c. Money at Call	5905.8	6427.4	6129.0	6844.8	6623.8	1005.3	1710.0	1106.7	1350.0	579.2
Domestic Currency					200.0	0.0	130.0	0.0	700.0	150.0
Foreign Currency					6423.8	1005.3	1580.0	1106.7	650.0	429.2
2 INVESTMENTS	2224.3	2588.6	3980.0	2781.7	5469.7	5144.4	6454.8	7471.7	4212.3	3028.1
a. Govt. Securities	2224.3	2588.6	3980.0	2781.7	5469.7	5144.4	6454.8	7471.7	4212.3	3028.1
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
3 SHARE & OTHER INVESTMENT	10.7	34.3	34.3	96.6	39.9	5746.1	5366.8	5280.3	4319.2	3836.5
1. Non Residents					0.0	5746.1	5294.7	5190.8	4225.3	3741.4
2. Others					39.9		72.1	89.6	93.9	95.1
4 LOANS & ADVANCES	8836.6	9673.5	10894.2	13081.7	13245.0	15515.7	17672.0	19985.2	25292.1	30602.5
a. Private Sector	8300.2	9321.0	10151.5	12315.5	12499.6	14911.1	16969.7	19985.2	25292.1	30602.5
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
5 BILL PURCHED	340.3	0.0	180.0	0.0	345.9	252.6	169.5	248.7	285.3	250.4
a. Domestic Bills Purchased								44.7	152.8	86.6
b. Foreign Bills Purchased	340.3	0.0	180.0	0.0	345.9	252.6	139.2	204.0	132.6	163.8
c. Import Bills & Imports								0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS					0.0	0.0	0.0	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
7 FIXED ASSETS					481.0	540.8	575.0	705.2	863.6	901.2
8 OTHER ASSETS	2324.5	1425.7	1351.0	2177.7	1035.8	1050.0	1009.9	1191.8	1238.6	1528.2
a. Accrued Interests	115.5	313.4	313.5	661.9	701.4	688.2	415.3	407.4	408.8	484.6
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	484.6
b. Staff Loans / Adv.						109.4	151.7	170.9	231.3	439.3
c. Sundry Debtors						58.8	27.1	33.2	24.1	31.8
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	572.4
9 Expenses not Written off						121.5	118.3	115.7	138.9	141.7
10 Non Banking Assets					57.9	16.2	19.6	24.8	42.3	35.3
11 Reconciliation Account					254.2	0.0	0.0	0.0	0.0	9.9
12 Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0	0.0
USES OF FUNDS	20929.0	21380.7	24721.2	26751.2	29102.6	31064.9	34645.5	37526.8	40790.7	43776.2

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

(Rs. In million)

	Mid-July										Mid-Jan
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	
1 CAPITAL FUND	243.5	541.5	582.9	823.2	689.3	1119.8	989.9	1163.3	1414.6	1712.6	
a. Paid-up Capital	143.9	424.9	425.2	426.9	431.9	840.2	647.8	874.5	874.5	874.5	
b. Statutory Reserves	73.2	75.7	83.9	136.2	191.0	245.7	140.7	191.7	241.2	304.5	
c. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0	
d. Retained Earning		12.2	40.9	12.2	38.2	5.3	1.7	0.7	1.5	3.8	
e. Others Reserves	26.4	28.7	32.9	247.9	22.4	22.4	192.4	88.6	287.1	519.5	
f. Exchange Fluctuation Fund					5.8	6.2	7.3	7.8	10.2	10.2	
2 BORROWINGS	0.0	264.2	65.8	0.0	67.4	0.0	1015.4	1827.5	927.5	2868.7	
a. NRB	0.0	264.2	65.8	0.0	67.4	0.0		0.0	0.0	1690.0	
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0				20.0	0.0	600.0	
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0			815.4	1607.5	727.5	378.7	
d. Other Financial Ins.		0.0						0.0	0.0	0.0	
e. Bonds and Securities							200.0	200.0	200.0	200.0	
3 DEPOSITS	6618.4	5572.2	6522.8	7232.1	8645.8	10852.7	11445.2	13715.4	27957.2	28882.5	
a. Current	2359.9	1086.7	1300.0	1712.6	1774.1	1375.4	1930.4	1738.1	2864.7	4095.4	
Domestic					1724.2	1326.9	1884.3	1694.8	2671.9	2319.2	
Foreign					49.9	48.5	46.1	43.3	192.9	1776.2	
b. Savings	1259.5	1274.7	1820.7	2024.2	2684.7	2832.7	3274.7	4171.2	5822.3	7308.8	
Domestic					2601.0	2764.9	3175.6	4103.7	5751.6	7190.1	
Foreign					83.7	67.8	99.1	67.5	70.7	118.7	
c. Fixed	2929.4	3132.7	3337.6	3371.4	4086.4	6116.2	5517.3	6854.9	17438.4	14797.8	
Domestic					4086.4	5970.4	5354.8	6834.8	7473.0	6955.7	
Foreign					0.0	145.8	162.5	20.1	9965.4	7842.1	
d. Call Deposits	0.0	26.3	0.0	0.0	0.0	449.0	624.7	828.8	1645.3	2485.8	
e. Others	69.6	51.9	64.5	123.9	100.6	79.4	98.1	122.4	186.5	194.7	
4 Bills Payable					32.7	35.5	61.6	75.1	62.9	92.3	
5 Other Liabilities	538.5	574.3	829.1	877.7	957.2	1263.1	1490.4	1547.9	1289.9	1269.7	
1. Sundry Creditors					11.4	86.1	311.2	109.0	95.3	44.8	
2. Loan Loss Provision					397.3	613.6	589.2	616.2	474.9	506.9	
3. Interest Suspense a/c					475.5	462.8	464.6	513.2	297.9	333.9	
4. Others	538.5	574.3	829.1	877.7	73.0	100.6	125.4	309.4	421.8	384.1	
6 Reconciliation A/c					7.1	244.7	0.2	9.7	0.0	43.2	
7 Profit & Loss A/c					217.1	219.8	394.5	255.1	337.6	202.3	
SOURCES OF FUNDS	7400.4	6952.2	8000.6	8933.0	10616.6	13735.6	15397.2	18594.0	31989.8	35071.2	
1 LIQUID FUNDS	2348.2	1403.2	1331.6	775.0	459.6	894.5	1754.5	1651.6	1910.9	2924.8	
a. Cash Balance	148.5	166.6	269.6	161.2	143.7	269.7	287.5	314.7	659.0	688.9	
Nepalese Notes & Coins	133.2	147.8	243.1	140.1	125.3	244.1	262.2	301.2	640.5	655.1	
Foreign Currency	15.3	18.8	26.5	21.1	18.4	25.6	25.3	13.5	18.5	33.9	
b. Bank Balance	1809.7	1236.6	1062.0	613.8	315.9	261.6	835.1	1032.9	1251.9	2235.9	
1. In Nepal Rastra Bank	294.2	1177.5	892.3	578.3	390.1	629.9	556.7	403.8	444.1	1285.4	
Domestic Currency					387.6	626.3	544.0	391.8	380.6	1217.7	
Foreign Currency					2.5	3.6	12.7	12.0	63.5	67.7	
2. "A"Class Licensed Institution	4.7	12.9	12.2	7.3	8.1	4.7	11.8	19.5	47.0	56.1	
Domestic Currency					8.1	4.1	10.8	16.8	45.0	51.5	
Foreign Currency						0.6	1.0	2.7	2.0	4.5	
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	894.4	
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	
2 INVESTMENTS	364.7	503.2	1189.4	1871.5	2588.2	3680.4	2345.6	3093.6	3306.6	2796.5	
a. Govt. Securities	364.7	503.2	1189.4	1871.5	2470.0	3680.4	2345.6	3093.6	3306.6	2796.5	
b. NRB Bond					118.2	0.0		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	
3 SHARE & OTHER INVESTMENT	8.9	17.9	17.9	17.9	19.5	19.5	31.9	53.3	9979.6	9510.4	
1. Non Residents					0.0	0.0	0.0	0.0	9946.7	9476.3	
2. Others					19.5	19.5	31.9	53.3	32.9	34.1	
4 LOANS & ADVANCES	4091.0	4528.6	4761.1	5490.9	6619.1	8059.6	9846.7	12574.9	15465.2	18327.5	
a. Private Sector	4002.7	4441.2	4711.1	5418.0	6576.1	7896.6	9464.4	12231.0	14871.1	17917.2	
b. Financial Institutions							176.4	239.3	383.8	410.3	
c. Government Organizations	88.3	87.4	50.0	72.9	43.0	163.0	205.9	104.5	210.3	0.0	
5 BILL PURCHED	85.3	65.3	5.0	61.6	146.1	190.8	218.4	167.7	146.8	98.8	
a. Domestic Bills Purchased					29.5	26.8	51.6	17.8	20.7	20.7	
b. Foreign Bills Purchased	85.3	65.3	5.0	61.6	116.6	164.0	166.8	149.8	126.1	78.1	
c. Import Bills & Imports								0.0	0.0	0.0	
6 LOANS AGAINST COLLECTED BILLS					0.0	0.0	0.0	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	
7 FIXED ASSETS					132.6	147.2	194.3	249.0	405.9	506.5	
8 OTHER ASSETS	502.3	433.9	695.6	716.1	632.1	697.6	1000.5	802.9	774.2	904.8	
a. Accrued Interests	164.6	198.5	389.7	421.2	494.0	431.4	485.2	475.2	385.0	571.0	
Govt. Entp.	0.0	2.3	0.5	0.4	0.0	0.0	0.0	20.0	35.2	53.3	
Private Sector	164.6	196.2	389.2	420.8	494.0	431.4	485.2	455.1	349.8	517.7	
b. Staff Loans / Adv.						46.5	53.4	57.8	87.5	93.6	
c. Sundry Debtors					1.0	0.9	250.7	38.7	66.5	41.2	
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	198.9	
9 Expenses not Written off					0.0	2.4	1.5	1.0	0.5	1.9	
10 Non Banking Assets					19.4	43.6	3.8	0.0	0.0	0.0	
11 Reconciliation Account					0.0	0.0	0.0	0.0	0.0	0.0	
12 Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0	0.0	
USES OF FUNDS	7400.4	6952.2	8000.6	8933.0	10616.6	13735.6	15397.2	18594.0	31989.8	35071.2	

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

(Rs. In million)

	Mid-July									Mid-Jan
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1 CAPITAL FUND	299.7	595.6	622.6	1038.7	1038.1	234.6	(1562.4)	(2783.4)	(1045.9)	1112.2
a. Paid-up Capital	119.1	238.1	359.9	359.9	719.9	719.9	719.9	744.1	1860.3	1860.315
b. Statutory Reserves	137.9	178.2	190.9	205.2	201.7	201.7	201.7	201.7	320.9	752.6
c. Share Premium					3.5	3.5	3.5	3.5	35.9	35.9
d. Retained Earning		145.8	0.0	145.8	0.0	(803.7)	(2605.4)	(3850.6)	(3386.8)	(1664.8)
e. Others Reserves	42.7	33.5	71.8	327.8	72.0	72.0	72.0	72.0	72.0	72.1
f. Exchange Fluctuation Fund					41.0	41.2	45.9	46.0	51.8	56.2
2 BORROWINGS	0.0	152.5	68.3	67.2	0.0	71.0	230.0	30.0	0.0	0.0
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
e. Bonds and Securities								0.0	0.0	0.0
3 DEPOSITS	8578.8	9514.0	10548.0	12747.3	12125.5	13014.8	9464.0	10883.7	9995.6	9431.2
a. Current	634.1	864.5	884.2	1137.0	1077.6	1117.5	872.5	1147.1	1082.3	880.2
Domestic					950.9	1032.0	822.8	972.2	981.0	795.2
Foreign					126.7	85.5	49.7	174.8	101.3	85.0
b. Savings	1694.9	2086.9	2913.6	4225.9	5475.2	7414.8	5582.9	6867.2	7099.3	6886.7
Domestic					5454.3	7390.2	5562.1	6835.5	7053.4	6853.9
Foreign					20.9	24.6	20.8	31.7	45.9	32.8
c. Fixed	5236.8	5453.6	5031.6	4875.7	3536.6	2867.0	1578.1	1166.7	813.2	697.6
Domestic					3444.8	2848.2	1575.4	1166.7	812.4	696.8
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	756.4
e. Others	330.9	343.0	278.8	299.9	265.7	251.9	274.8	213.7	192.7	210.3
4 Bills Payable					(94.9)	(252.1)	22.7	29.4	27.5	16.2
5 Other Liabilities	1452.2	1737.0	1690.3	2043.4	2499.2	3292.7	5571.0	6357.5	5436.1	4759.2
1. Sundry Creditors					114.4	162.4	161.1	1507.7	1166.0	319.0
2. Loan Loss Provision					1184.5	1691.9	3633.7	3301.4	2376.3	2192.2
3. Interest Suspense a/c					702.6	984.6	1249.8	843.2	1002.1	1014.3
4. Others	1452.2	1737.0	1690.3	2043.4	497.8	453.8	526.4	705.2	891.6	1233.6
6 Reconciliation A/c					(104.1)	(96.2)	(19.9)	382.7	422.4	519.1
7 Profit & Loss A/c					76.1	457.0	576.9	684.3	1994.2	808.3
SOURCES OF FUNDS	10330.7	11999.1	12929.2	15896.6	15540.0	16721.8	14282.3	15584.2	16829.9	16646.2
1 LIQUID FUNDS	1810.1	1836.7	891.8	1488.8	1493.2	1764.7	1195.3	1962.2	2971.4	1581.8
a. Cash Balance	242.8	362.8	309.8	350.7	300.9	354.5	391.7	612.0	459.4	459.3
Nepalese Notes & Coins	221.5	334.2	267.4	319.7	279.4	333.3	371.0	602.0	448.4	443.3
Foreign Currency	21.3	28.6	42.4	31.0	21.5	21.2	20.7	10.1	11.0	16.0
b. Bank Balance	756.1	1395.6	582.0	1056.2	1054.4	1292.8	771.1	1350.1	2112.0	932.5
1. In Nepal Rastra Bank	634.1	1170.7	511.0	800.3	747.7	1110.4	613.2	1005.8	1869.8	939.8
Domestic Currency					735.5	1009.1	599.1	996.5	1766.2	916.4
Foreign Currency					12.2	101.3	14.1	9.3	103.6	23.3
2. "A"Class Licensed Institution	22.2	20.9	15.1	33.2	21.4	11.3	21.5	61.2	33.6	16.8
Domestic Currency					20.2	10.9	21.2	60.8	33.4	16.1
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	(24.1)
c. Money at Call	811.2	78.3	0.0	81.9	137.9	117.4	32.5	0.0	400.0	190.0
Domestic Currency					0.0	30.0	32.5	0.0	400.0	190.0
Foreign Currency					137.9	87.4		0.0	0.0	0.0
2 INVESTMENTS	262.5	891.0	2040.4	2578.9	2212.5	2525.3	826.8	1221.8	1715.8	1818.2
a. Govt. Securities	262.5	891.0	2040.4	2578.9	2212.5	2525.3	826.8	1221.8	1715.8	1419.7
b. NRB Bond								0.0	0.0	398.4
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
3 SHARE & OTHER INVESTMENT	15.0	138.4	236.3	38.4	62.8	64.8	182.2	194.2	130.1	172.7
1. Non Residents							102.4	136.4	78.0	117.9
2. Others					62.8	64.8	79.8	57.8	52.1	54.8
4 LOANS & ADVANCES	7022.3	7969.1	8362.9	9995.6	8739.8	9010.7	8302.8	8420.0	8507.9	9348.8
a. Private Sector	6703.4	7708.4	8079.9	9662.1	8681.8	8852.1	7862.6	8104.5	8125.7	8969.2
b. Financial Institutions							381.6	228.0	272.1	286.9
c. Government Organizations	318.9	260.7	283.0	333.5	58.0	158.6	58.6	87.6	110.1	92.7
5 BILL PURCHASED	325.1	245.4	129.0	258.0	984.5	895.2	856.3	1049.7	622.7	733.5
a. Domestic Bills Purchased					18.9	8.4	10.5	23.1	215.0	23.0
b. Foreign Bills Purchased	325.1	245.4	129.0	258.0	128.2	144.2	101.0	107.6	81.7	66.2
c. Import Bills & Imports					837.4	742.6	744.8	918.9	326.0	644.3
6 LOANS AGAINST COLLECTED BILLS	0.0	7.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
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
7 FIXED ASSETS					199.4	172.1	141.2	147.7	139.2	152.5
8 OTHER ASSETS	895.7	910.9	1268.8	1536.9	1509.1	1793.4	2326.6	2215.3	2464.5	2573.3
a. Accrued Interests	91.9	124.2	160.8	300.9	364.7	984.5	1249.8	843.8	1002.1	1001.2
Govt. Entp.	0.0	0.0	0.8	3.1	7.7	15.0	16.0	0.0	0.0	0.0
Private Sector	91.9	124.2	160.0	297.8	364.7	976.8	1234.8	827.8	1002.1	1001.2
b. Staff Loans / Adv.						71.4	93.4	125.3	142.1	202.0
c. Sundry Debtors					21.0	21.1	12.9	39.8	18.4	17.4
d. Cash In Transit					0.0	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	1354.8
9 Expenses not Written off					10.6	10.7	6.8	6.2	6.9	4.3
10 Non Banking Assets					328.1	484.9	444.3	367.2	271.4	259.1
11 Reconciliation Account					0.0	0.0	0.0	0.0	0.0	0.0
12 Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0	0.0
USES OF FUNDS	10330.7	11999.1	12929.2	15896.6	15540.0	16721.8	14282.3	15584.2	16829.9	16646.2

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

(Rs. In million)

	Mid-July									Mid-Jan
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1 CAPITAL FUND	249.4	497.8	587.1	665.8	980.3	832.5	963.6	1601.5	2066.5	2243.6
a. Paid-up Capital	197.0	399.3	455.0	455.0	755.0	518.0	518.0	831.4	838.8	830.5
b. Statutory Reserves	13.4	27.3	44.9	64.5	93.2	127.3	180.8	232.8	447.9	450.8
c. Share Premium					6.4	6.4	6.4	206.4	206.4	14.8
d. Retained Earning		62.5	72.9	62.5	46.9	70.5	108.6	130.5	83.8	82.4
e. Others Reserves	39.0	8.7	14.3	83.8	63.0	94.5	133.1	183.3	467.5	843.0
f. Exchange Fluctuation Fund					15.8	15.8	16.7	17.0	22.0	22.0
2 BORROWINGS	80.0	310.3	83.2	433.3	0.0	300.0	300.0	300.0	612.0	300.0
a. NRB	0.0	81.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. "A" Class Licensed Institution	80.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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
3 DEPOSITS	4574.5	5461.1	6694.9	8064.0	10097.8	13802.5	19097.7	23976.3	33322.9	34802.8
a. Current	399.7	489.6	562.4	719.8	1025.2	1155.2	2620.0	2492.3	4859.9	4783.3
Domestic					997.8	1128.5	2585.2	2443.0	4840.1	4699.4
Foreign					27.4	26.7	34.8	49.3	19.8	83.9
b. Savings	1384.1	1733.3	2758.0	3730.7	4806.9	6929.2	9018.0	11883.9	14782.3	15888.2
Domestic					4767.5	6815.0	8887.7	11724.2	14623.8	15712.6
Foreign					39.4	114.2	130.3	159.7	158.5	175.6
c. Fixed	2470.2	2694.6	2803.4	2914.1	3444.5	4298.2	5658.7	6598.0	7094.7	7062.2
Domestic					3418.0	3758.1	5368.4	6406.0	6630.4	6455.8
Foreign					26.5	540.1	290.3	192.0	464.2	606.4
d. Call Deposits	225.6	439.4	428.0	565.6	704.4	1293.3	1578.9	2780.6	6294.0	6559.3
e. Others	94.9	104.2	143.1	133.8	116.8	126.6	222.1	221.4	292.0	509.9
4 Bills Payable					17.6	11.1	26.8	49.4	148.7	189.9
5 Other Liabilities	336.3	505.0	895.0	804.1	782.1	1176.5	1398.8	1491.5	1213.6	1203.3
1. Sundry Creditors					231.9	29.4	44.5	78.7	93.0	176.5
2. Loan Loss Provision					317.7	356.1	418.6	497.3	584.9	613.1
3. Interest Suspense a/c					57.8	61.6	83.1	92.2	81.1	82.9
4. Others	336.3	505.0	895.0	804.1	174.7	729.4	852.6	823.2	454.6	330.9
6 Reconciliation A/c					2915.4	211.4	1247.8	424.4	12.6	11.8
7 Profit & Loss A/c					275.8	380.5	300.6	722.8	624.1	383.7
SOURCES OF FUNDS	5240.2	6774.2	8260.2	9967.2	15069.0	16714.5	23335.3	28565.9	38000.3	39135.2
1 LIQUID FUNDS	824.1	809.2	1156.1	869.7	1624.2	1619.6	3329.7	3198.4	6164.4	5024.3
a. Cash Balance	108.0	169.9	136.6	128.7	192.6	259.4	535.0	823.0	944.7	1038.0
Nepalese Notes & Coins	92.9	146.3	109.8	117.8	180.6	246.1	512.3	809.2	927.3	980.9
Foreign Currency	15.1	23.6	26.8	10.9	12.0	13.3	22.7	13.8	17.4	57.1
b. Bank Balance	716.1	502.3	982.0	508.9	861.6	1360.2	2794.7	2029.4	5219.7	3706.3
1. In Nepal Rastra Bank	385.6	357.7	724.8	441.9	774.5	1139.5	1846.8	1080.9	4787.2	2908.5
Domestic Currency					757.1	1136.5	1841.7	1063.2	4342.3	2847.3
Foreign Currency					17.4	3.0	5.1	17.7	444.9	61.2
2. "A" Class Licensed Institution	2.3	3.1	5.9	4.2	13.4	6.1	36.3	47.8	26.0	67.6
Domestic Currency					12.5	6.1	32.6	38.0	24.0	67.5
Foreign Currency					0.9	0.0	3.7	9.8	2.0	0.2
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	730.1
c. Money at Call	0.0	137.0	37.5	232.1	570.0	0.0	0.0	346.0	0.0	280.0
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	280.0
2 INVESTMENTS	823.0	1538.9	1599.4	2466.4	2100.3	3548.6	4704.6	4906.5	5146.0	3604.0
a. Govt. Securities	823.0	1538.9	1599.4	2466.4	2100.3	3548.6	4704.6	4906.5	5146.0	3604.0
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
3 SHARE & OTHER INVESTMENT	3.7	89.7	17.1	17.1	19.4	652.7	280.5	154.6	804.0	648.8
1. Non Residents						646.2	274.0	138.4	702.0	546.8
2. Others					19.4	6.5	6.5	16.2	102.0	102.0
4 LOANS & ADVANCES	2963.7	3969.6	5030.9	6116.6	7914.4	10124.2	14059.2	18814.3	24366.2	28609.6
a. Private Sector	2963.7	3969.6	4970.9	6047.4	7914.4	9630.6	13027.4	17718.2	22025.8	25326.8
b. Financial Institutions							388.9	572.9	1632.9	3133.8
c. Government Organizations	0.0	0.0	60.0	69.2	0.0	493.6	642.9	523.2	707.5	149.1
5 BILL PURCHED					29.7	30.7	40.8	22.1	103.4	74.4
a. Domestic Bills Purchased					16.4	21.7	28.8	16.3	99.9	65.3
b. Foreign Bills Purchased					13.3	9.0	12.0	5.8	3.5	9.1
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS					0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								0.0	0.0	0.0
b. Against Foreign Bills								0.0	0.0	0.0
7 FIXED ASSETS					133.7	152.0	170.3	314.9	427.2	511.7
8 OTHER ASSETS	582.8	353.7	438.0	482.9	449.9	576.9	750.2	1155.0	989.1	662.3
a. Accrued Interests	94.3	99.8	147.6	176.6	180.6	110.2	72.2	127.5	140.5	220.7
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	220.7
b. Staff Loans / Adv.						72.8	102.6	156.6	306.0	358.1
c. Sundry Debtors					20.9	9.7	56.9	168.7	75.3	32.6
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	51.0
9 Expenses not Written off					0.0	0.0	0.0	0.0	0.0	0.0
10 Non Banking Assets					48.7	9.9	0.0	0.0	0.0	0.0
11 Reconciliation Account					2748.7	0.0	0.0	0.0	0.0	0.0
12 Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0	0.0
USES OF FUNDS	5240.2	6774.2	8260.2	9967.2	15069.0	16714.5	23335.3	28565.9	38000.3	39135.2

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

(Rs. In million)

	Mid-July									Mid-Jan
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1 CAPITAL FUND	259.8	510.7	520.2	734.6	650.8	720.7	840.2	982.0	1342.1	1741.6
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. Statutory Reserves	20.1	33.1	35.0	51.4	76.9	104.8	145.3	197.8	270.1	362.4
c. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0
d. Retained Earning		5.5	12.9	51.9	6.5	1.0	8.3	6.7	22.2	34.7
e. Others Reserves	6.1	8.5	8.7	167.7	92.9	139.2	68.9	174.4	205.4	136.4
f. Exchange Fluctuation Fund					10.9	12.1	14.6	0.0	0.0	25.9
2 BORROWINGS	100.0	0.0	498.2	912.2	6.0	753.2	930.0	300.0	300.0	1800.0
a. NRB	0.0	0.0	107.0	8.0	6.0	0.0	360.0	0.0	0.0	990.0
b. "A"Class Licensed Institution	100.0	0.0	391.2	904.2	0.0	553.2	370.0	100.0	100.0	610.0
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
3 DEPOSITS	5724.1	5735.9	6169.6	7741.6	8942.8	10429.3	12358.6	15832.7	18083.9	18727.0
a. Current	681.5	789.6	935.7	997.9	1302.6	1409.2	1661.8	2092.3	2294.4	2381.5
Domestic					1135.7	1218.8	1490.7	1908.9	2097.9	2080.5
Foreign					166.9	190.4	171.1	183.4	196.5	301.0
b. Savings	1848.9	1862.6	2267.3	2873.8	3447.5	4582.0	5526.8	6595.2	7260.3	7734.2
Domestic					3244.5	4297.3	5298.3	6330.3	7032.4	7475.1
Foreign					203.0	284.7	228.5	264.9	227.9	259.1
c. Fixed	1948.5	1958.8	1991.1	2279.7	2878.9	2709.8	3037.2	3703.1	4474.6	5604.3
Domestic					2194.2	1940.1	2216.5	3025.2	3587.7	4869.0
Foreign					684.7	769.7	820.7	677.9	886.9	735.3
d. Call Deposits	1050.1	995.1	854.7	1450.7	1162.1	1618.6	1966.5	3198.1	3823.4	2716.9
e. Others	195.1	129.8	120.8	139.5	151.7	109.7	166.3	244.0	231.2	290.1
4 Bills Payable					19.2	11.0	9.3	34.2	34.6	14.2
5 Other Liabilities	444.9	567.7	777.6	574.6	398.4	415.9	580.9	642.6	522.9	853.3
1. Sundry Creditors					(12.8)	69.1	46.4	43.5	63.9	51.3
2. Loan Loss Provision					269.7	236.2	286.5	279.0	297.5	332.6
3. Interest Suspense a/c					27.8	24.0	14.7	14.8	11.9	9.1
4. Others	444.9	567.7	777.6	574.6	113.7	86.6	233.3	305.3	149.6	460.3
6 Reconciliation A/c					0.0	0.0	0.0	0.0	0.0	0.0
7 Profit & Loss A/c					228.8	330.7	278.5	367.6	725.8	242.9
SOURCES OF FUNDS	6528.8	6814.3	7965.6	9963.0	10246.0	12660.8	14997.5	18159.1	21009.3	23379.0
1 LIQUID FUNDS	1529.9	810.7	692.7	1150.0	1428.3	1945.6	1560.9	1513.1	2421.5	2330.4
a. Cash Balance	171.2	193.1	157.4	139.2	161.5	184.0	219.0	536.7	565.1	696.9
Nepalese Notes & Coins	157.1	178.0	133.0	111.1	150.6	171.2	198.0	524.3	541.4	669.5
Foreign Currency	14.1	15.1	24.4	28.1	10.9	12.8	21.0	12.4	23.7	27.4
b. Bank Balance	972.3	490.2	527.8	655.7	579.0	544.7	1082.6	903.7	1603.9	1466.7
1. In Nepal Rastra Bank	399.9	298.2	362.4	447.4	417.9	349.3	883.5	606.1	1323.8	1075.3
Domestic Currency					386.7	336.7	877.1	592.5	1240.6	1014.9
Foreign Currency					31.2	12.6	6.4	13.6	83.2	60.4
2. "A"Class Licensed Institution	11.3	59.3	19.9	26.1	29.3	21.3	42.3	85.6	136.0	221.7
Domestic Currency					24.3	20.7	41.2	85.1	135.3	220.5
Foreign Currency					5.0	0.6	1.1	0.5	0.7	1.2
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	169.7
c. Money at Call	386.4	127.4	7.5	355.1	687.8	1216.9	259.3	72.7	252.5	166.8
Domestic Currency					0.0	0.0	0.0	6.9	0.0	0.0
Foreign Currency					687.8	1216.9	259.3	65.8	252.5	166.8
2 INVESTMENTS	300.8	542.7	1510.8	2371.8	2216.5	2654.8	2332.0	2113.2	1745.0	1769.1
a. Govt. Securities	300.8	542.7	1510.8	2371.8	2146.6	2654.8	2332.0	2113.2	1745.0	1769.1
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
3 SHARE & OTHER INVESTMENT	24.6	88.0	108.0	22.8	19.2	93.6	663.2	1090.8	1029.4	833.7
1. Non Residents								0.0	0.0	787.6
2. Others					19.2	93.6	663.2	1090.8	1029.4	46.1
4 LOANS & ADVANCES	4275.3	4840.1	4913.3	6049.7	6166.9	7525.2	9663.6	12692.9	14894.7	17363.9
a. Private Sector	4275.3	4751.7	4913.3	6049.7	6166.9	7443.3	9370.9	12692.9	14894.7	17051.2
b. Financial Institutions								0.0	0.0	312.7
c. Government Organizations	0.0	88.4	0.0	0.0	0.0	81.9	292.7	0.0	0.0	0.0
5 BILL PURCHED	51.8	137.5	27.7	25.0	82.3	17.6	31.1	46.4	35.0	124.8
a. Domestic Bills Purchased					19.5	9.7	21.3	14.0	16.1	11.8
b. Foreign Bills Purchased	51.8	137.5	27.7	25.0	15.0	6.0	28.7	13.0	0.0	0.0
c. Import Bills & Imports					47.8	1.9	9.8	3.7	5.9	113.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	15.2	30.2	29.3	43.4	27.4	8.5	15.9	5.7
a. Against Domestic Bills								8.5	15.9	5.7
b. Against Foreign Bills	0.0	0.0	15.2	30.2	29.3	43.4	27.4	0.0	0.0	0.0
7 FIXED ASSETS					225.8	269.0	489.3	553.0	697.4	755.6
8 OTHER ASSETS	346.4	395.3	697.9	313.5	53.7	104.3	226.4	116.3	170.4	195.8
a. Accrued Interests	(5.5)	12.4	41.1	31.4	23.6	58.0	56.6	38.3	35.5	69.9
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	69.9
b. Staff Loans / Adv.						0.0	29.9	32.3	44.2	43.0
c. Sundry Debtors					17.4	26.0	126.7	7.9	48.3	36.1
d. Cash In Transit					0.0	0.0	0.0	20.5	0.0	14.8
e. Others	351.9	382.9	656.8	282.1	12.7	20.3	13.2	17.3	42.4	32.0
9 Expenses not Written off					0.0	0.0	0.0	24.4	0.0	0.0
10 Non Banking Assets					24.0	7.3	3.6	0.5	0.0	0.0
11 Reconciliation Account					0.0	0.0	0.0	0.0	0.0	0.0
12 Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0	0.0
USES OF FUNDS	6528.8	6814.3	7965.6	9963.0	10246.0	12660.8	14997.5	18159.1	21009.3	23379.0

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

(Rs. In million)

	Mid-July									Mid-Jan
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1 CAPITAL FUND	364.2	380.8	510.7	941.3	725.5	260.7	(308.3)	200.7	684.7	1099.0
a. Paid-up Capital	350.0	350.0	490.0	595.0	693.6	698.4	699.1	1399.6	1399.6	1399.6
b. Statutory Reserves	9.8	13.4	13.4	29.8	30.5	30.5	30.5	30.5	130.2	213.3
c. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0
d. Retained Earning		0.0	0.0	113.6	0.0	(468.2)	(1063.2)	(1265.2)	(871.0)	(539.8)
e. Others Reserves	4.4	17.4	7.3	202.9	0.0	0.0	25.3	35.8	25.9	25.0
f. Exchange Fluctuation Fund					1.4	0.0	0.0	0.0	0.0	0.9
2 BORROWINGS	0.0	0.0	19.7	0.0	0.0	0.0	0.0	0.0	0.0	320.0
a. NRB	0.0	0.0	19.7	0.0	0.0	0.0	0.0	0.0	0.0	320.0
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
3 DEPOSITS	3772.7	3709.0	4294.1	5959.6	6630.1	6619.5	6500.3	7320.2	9137.0	9715.6
a. Current	261.2	362.4	252.3	452.5	380.3	372.6	451.4	440.8	593.5	913.1
Domestic					374.3	361.4	440.7	427.6	587.9	880.5
Foreign					6.0	11.2	10.7	13.2	5.6	32.6
b. Savings	600.6	798.3	1024.6	1919.8	2626.1	3370.3	3317.3	4557.3	5457.7	5833.1
Domestic					2572.1	3300.0	3260.5	4468.7	5380.6	5756.4
Foreign					54.0	70.3	56.8	88.6	77.1	76.7
c. Fixed	2710.2	2421.5	2613.0	2659.5	2676.5	1922.9	1736.6	508.5	1145.5	1170.3
Domestic					2675.2	1922.9	1735.7	508.5	1145.5	1170.3
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	1654.8
e. Others	94.0	65.8	54.2	88.3	127.6	115.3	94.6	95.1	117.4	144.3
4 Bills Payable					5.8	63.6	14.5	110.2	15.4	20.3
5 Other Liabilities	466.4	928.0	811.8	715.3	1220.5	1651.0	2568.4	1988.6	1409.3	1310.6
1. Sundry Creditors					25.8	29.2	18.4	35.9	284.3	148.3
2. Loan Loss Provision					584.9	684.7	1406.9	861.4	325.5	325.9
3. Interest Suspense a/c					504.9	754.0	902.7	621.7	218.4	192.8
4. Others	466.4	928.0	811.8	715.3	104.9	183.1	240.4	469.6	581.1	643.6
6 Reconciliation A/c					0.1	14.8	41.8	60.6	0.0	0.0
7 Profit & Loss A/c					98.3	31.2		495.6	410.6	294.5
SOURCES OF FUNDS	4603.3	5017.8	5636.3	7616.2	8680.3	8640.8	8816.7	10175.9	11657.0	12760.0
1 LIQUID FUNDS	940.3	809.7	793.3	1024.9	710.6	805.1	832.4	1632.2	1373.4	1377.7
a. Cash Balance	113.0	167.5	246.4	209.7	151.4	230.6	265.8	592.6	342.7	423.5
Nepalese Notes & Coins	93.5	149.0	192.4	183.0	140.5	219.8	256.8	580.3	321.0	403.9
Foreign Currency	19.5	18.5	54.0	26.7	10.9	10.8	9.0	12.3	21.7	19.6
b. Bank Balance	357.5	378.5	433.9	760.8	511.3	553.4	490.9	885.2	844.3	789.9
1. In Nepal Rastra Bank	249.8	235.8	363.2	550.6	441.0	478.2	255.1	762.4	781.5	602.0
Domestic Currency					452.2	468.8	248.3	757.7	775.6	601.4
Foreign Currency					(11.2)	9.4	6.8	4.7	5.9	0.6
2. "A"Class Licensed Institution	32.9	52.6	26.1	112.1	23.5	19.6	71.0	38.0	20.8	38.2
Domestic Currency					22.1	19.2	68.4	37.2	19.3	37.0
Foreign Currency					1.4	0.4	2.6	0.8	1.5	1.2
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	149.7
c. Money at Call	469.8	263.7	113.0	54.4	47.9	21.1	75.7	154.4	186.4	164.3
Domestic Currency					10.0	0.0	40.0	60.0	60.0	100.0
Foreign Currency					37.9	21.1	35.7	94.4	126.4	64.3
2 INVESTMENTS	197.7	199.7	315.2	511.9	324.7	521.6	1155.3	1835.6	1427.6	1474.6
a. Govt. Securities	197.7	199.7	315.2	511.9	324.7	521.6	1155.3	1735.6	1427.6	1374.6
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
3 SHARE & OTHER INVESTMENT	91.2	126.1	91.8	96.6	68.1	75.6	70.0	64.4	155.6	95.5
1. Non Residents								0.0	0.0	0.0
2. Others					68.1	75.6	70.0	64.4	155.6	95.5
4 LOANS & ADVANCES	2894.1	2936.9	3321.8	4417.6	5934.3	5836.6	5083.9	5084.5	7141.6	8628.6
a. Private Sector	2796.8	2838.8	3223.0	4271.2	5848.8	5692.4	4774.1	4786.1	6808.4	8284.7
b. Financial Institutions							173.4	173.4	173.4	173.4
c. Government Organizations	97.3	98.1	98.8	146.4	85.5	144.2	136.4	125.0	159.8	170.5
5 BILL PURCHED	31.8	0.2	0.5	19.3	104.0	78.1	38.3	196.5	42.1	11.4
a. Domestic Bills Purchased					78.4	69.6	10.7	187.6	41.4	0.5
b. Foreign Bills Purchased	31.8	0.2	0.5	19.3	25.6	8.5	27.6	8.9	0.7	10.9
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								0.0	0.0	0.0
b. Against Foreign Bills								0.0	0.0	0.0
7 FIXED ASSETS					197.0	201.0	203.2	228.8	344.3	410.0
8 OTHER ASSETS	448.2	945.2	1113.7	1545.9	829.3	1024.4	1273.9	1071.1	856.9	904.6
a. Accrued Interests	245.5	1.7	4.4	428.6	671.2	796.6	919.6	638.3	260.9	246.4
Govt. Entp.	0.0	0.0	0.0	2.3	0.0	0.0	35.2	51.4	37.9	43.5
Private Sector	245.5	1.7	4.4	426.3	671.2	796.6	884.4	586.9	223.0	202.9
b. Staff Loans / Adv.						27.6	36.8	59.4	79.6	94.2
c. Sundry Debtors					20.2	12.7	63.6	66.8	42.5	44.4
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	519.6
9 Expenses not Written off					15.9	11.8	7.7	2.9	1.1	0.6
10 Non Banking Assets					57.5	86.6	47.4	59.9	235.6	0.0
11 Reconciliation Account					0.0	0.0	0.0	0.0	78.8	(143.0)
12 Profit & Loss A/c					438.9	0.0	104.6	0.0	0.0	0.0
USES OF FUNDS	4603.3	5017.8	5636.3	7616.2	8680.3	8640.8	8816.7	10175.9	11657.0	12760.0

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

(Rs. In million)

	Mid-July										Mid-Jan
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	
1 CAPITAL FUND	351.1	351.4	380.5	358.4	526.3	106.1	(622.1)	(34.0)	394.1	1145.0	
a. Paid-up Capital	350.0	350.0	350.0	350.0	500.0	500.0	600.0	995.7	1096.1	1288.0	
b. Statutory Reserves	0.1	0.1	28.7	17.9	21.6	21.6	21.6	60.1	125.6	192.1	
c. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0	
d. Retained Earning		0.0	0.0	(64.4)	0.0	(415.5)	(1245.4)	(1091.4)	(829.3)	(336.8)	
e. Others Reserves	1.0	1.3	1.8	54.9	0.0	0.0	0.0	0.0	0.0	0.0	
f. Exchange Fluctuation Fund					4.7	0.0	1.7	1.7	1.7	1.7	
2 BORROWINGS	0.0	121.5	90.0	164.7	0.0	0.0	23.5	0.0	19.5	14.5	
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	14.5	
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	0.0	
3 DEPOSITS	2097.4	2646.1	2959.8	3777.6	4029.5	4786.5	6024.6	5703.7	6444.9	5906.1	
a. Current	66.6	122.8	158.7	200.0	149.8	159.9	348.0	336.8	528.3	495.7	
Domestic					143.7	154.1	327.1	324.9	528.3	482.4	
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	3039.8	
Domestic					940.0	1768.9	2694.9	3283.6	3182.8	3004.6	
Foreign					0.9	0.5	8.6	20.8	24.1	35.2	
c. Fixed	1271.3	1674.9	1808.1	1829.5	2142.8	1822.0	1660.1	878.1	1113.4	1698.0	
Domestic					2107.5	1747.6	1593.6	864.9	1098.5	1684.2	
Foreign					35.3	74.4	66.5	13.1	14.8	13.8	
d. Call Deposits	273.2	268.1	375.9	863.8	740.5	950.1	1222.2	1124.7	1550.6	620.3	
e. Others	51.3	31.9	45.9	51.1	55.5	85.1	90.8	59.8	45.7	52.3	
4 Bills Payable					47.4	104.6	14.3	29.1	17.9	39.7	
5 Other Liabilities	95.6	292.0	221.3	484.4	775.5	1724.0	1468.7	1366.3	1177.7	1039.3	
1. Sundry Creditors					6.0	57.8	39.3	65.0	47.5	59.3	
2. Loan Loss Provision					645.9	1391.3	1062.4	914.0	698.0	519.3	
3. Interest Suspense a/c					112.7	238.9	260.9	241.3	246.2	245.7	
4. Others	95.6	292.0	221.3	484.4	10.9	36.0	106.1	146.0	185.9	215.0	
6 Reconciliation A/c					4.6	14.0	0.0	0.0	0.0	3.9	
7 Profit & Loss A/c					0.0	0.0	225.9	328.7	391.8	250.2	
SOURCES OF FUNDS	2544.1	3410.9	3651.6	4785.1	5383.3	6735.2	7134.9	7393.8	8445.9	8398.8	
1 LIQUID FUNDS	301.6	531.7	466.1	681.0	469.4	452.1	830.9	710.3	1311.0	796.2	
a. Cash Balance	63.7	98.6	83.8	114.7	92.7	133.4	138.5	146.3	168.1	168.3	
Nepalese Notes & Coins	56.5	90.1	66.8	96.4	82.1	122.4	129.5	141.8	156.3	145.8	
Foreign Currency	7.2	8.5	17.0	18.3	10.6	11.0	9.0	4.5	11.9	22.5	
b. Bank Balance	237.9	433.1	249.7	416.4	256.2	268.7	362.3	496.3	826.1	345.1	
1. In Nepal Rastra Bank	136.3	284.0	185.7	324.8	211.8	178.3	280.5	411.3	749.9	257.4	
Domestic Currency					206.9	176.5	273.3	401.2	739.8	251.3	
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	141.7	
Domestic Currency					12.6	20.3	54.1	53.4	62.3	141.7	
Foreign Currency					3.0	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	33.6	86.3	41.2	65.1	28.8	69.9	27.7	31.6	13.8	(54.0)	
c. Money at Call	0.0	0.0	132.6	149.9	120.5	50.0	330.1	67.7	316.8	282.7	
Domestic Currency					0.0	50.0	250.0	53.9	285.0	200.0	
Foreign Currency					120.5	0.0	80.1	13.8	31.8	82.7	
2 INVESTMENTS	208.8	100.0	274.9	433.1	376.0	527.0	795.6	731.5	719.0	745.5	
a. Govt. Securities	208.8	100.0	274.9	433.1	376.0	527.0	795.6	731.5	719.0	745.5	
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	
3 SHARE & OTHER INVESTMENT	3.3	170.7	20.8	5.3	16.0	147.0	33.9	85.9	209.6	95.4	
1. Non Residents						101.0	28.2	79.6	78.2	72.7	
2. Others					16.0	46.0	5.7	6.4	131.5	22.7	
4 LOANS & ADVANCES	1793.0	2295.4	2626.7	3207.0	3816.9	4315.0	4938.2	5365.7	5680.3	5999.0	
a. Private Sector	1793.0	2280.4	2579.9	3162.0	3816.9	4170.8	4658.1	5201.4	5539.4	5917.6	
b. Financial Institutions							150.5	164.3	140.9	81.4	
c. Government Organizations	0.0	15.0	46.8	45.0	0.0	144.2	129.6	0.0	0.0	0.0	
5 BILL PURCHED	0.2	1.2	5.3	11.0	12.9	69.0	6.4	1.6	1.1	1.3	
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	1.3	
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0	0.0	
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
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	
7 FIXED ASSETS					47.2	50.1	75.6	76.5	92.0	95.3	
8 OTHER ASSETS	237.2	312.0	257.8	447.7	217.8	303.1	359.3	383.2	416.8	650.0	
a. Accrued Interests	57.0	65.3	65.7	117.6	112.7	205.9	226.0	211.5	239.0	238.6	
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	4.5	0.0	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	238.6	
b. Staff Loans / Adv.						44.8	38.4	39.8	41.0	43.2	
c. Sundry Debtors					78.2	5.4	48.5	62.7	43.6	96.6	
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	271.5	
9 Expenses not Written off					10.6	16.2	21.0	3.3	0.0	0.0	
10 Non Banking Assets					45.0	54.1	73.8	35.8	16.0	16.0	
11 Reconciliation Account					0.0	0.0	0.0	0.0	0.0	0.0	
12 Profit & Loss A/c					371.5	801.6	0.0	0.0	0.0	0.0	
USES OF FUNDS	2544.1	3410.9	3651.6	4785.1	5383.3	6735.2	7134.9	7393.8	8445.9	8398.8	

Table No. 19

Sources & Uses of Fund of NEPAL INDUSTRIAL & COMMERCIAL BANK LTD.

(Rs. In million)

	Mid-July										Mid-Jan
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	
1 CAPITAL FUND	519.8	531.2	526.1	559.2	620.4	673.1	766.5	1069.9	1351.8	#REF!	
a. Paid-up Capital	499.7	499.9	499.9	500.0	500.0	600.0	660.0	943.9	1140.5	1140.5	
b. Statutory Reserves	4.8	16.9	15.9	21.1	34.7	57.5	76.8	108.5	157.1	157.1	
c. Share Premium					0.0	0.0	0.0	0.0	41.9	41.9	
d. Retained Earning		11.8	7.6	3.1	82.1	11.5	25.0	11.9	1.6	1.6	
e. Others Reserves	15.3	2.7	2.7	35.0	0.0	0.0	0.0	5.6	10.8	42.2	
f. Exchange Fluctuation Fund					3.6	4.1	4.7	0.0	0.0	8.6	
2 BORROWINGS	0.0	0.0	274.8	60.0	450.0	657.7	552.1	535.0	860.4	1282.4	
a. NRB	0.0	0.0	0.0	60.0	0.0	0.0	200.0	0.0	0.0	569.5	
b. "A"Class Licensed Institution	0.0	0.0	274.8	0.0	450.0	450.0	152.1	335.0	660.4	512.9	
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	7.7	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	0.0	
e. Bonds and Securities						200.0	200.0	200.0	200.0	200.0	
3 DEPOSITS	3575.8	3165.3	3143.9	5146.4	6243.3	8765.8	10068.3	13078.5	15579.9	15610.4	
a. Current	248.0	257.2	235.8	278.5	233.1	391.8	510.2	648.2	831.4	771.9	
Domestic					206.3	357.1	473.8	621.9	811.6	721.3	
Foreign					26.8	34.7	36.4	26.3	19.7	50.6	
b. Savings	526.0	576.2	733.7	1280.4	2026.3	2797.4	3335.7	3667.7	3993.7	3817.8	
Domestic					2018.7	2745.8	3249.8	3554.2	3916.3	3751.6	
Foreign					7.6	51.6	85.9	113.5	77.4	66.2	
c. Fixed	1958.0	1347.1	1143.0	2083.1	2930.6	4064.5	4074.6	5876.0	7580.1	6910.2	
Domestic					2559.3	3296.2	3689.1	5336.0	7118.3	6428.2	
Foreign					371.3	768.3	385.5	539.9	461.8	482.0	
d. Call Deposits	797.1	942.9	966.1	1416.2	989.9	1459.2	2066.2	2814.4	3069.3	4020.7	
e. Others	46.7	41.9	65.3	88.2	63.4	52.9	81.6	72.3	105.5	89.8	
4 Bills Payable					28.3	91.5	31.7	31.8	238.9	24.8	
5 Other Liabilities	286.7	166.1	302.9	388.6	212.9	329.2	299.9	487.2	615.9	670.7	
1. Sundry Creditors					16.4	51.5	50.3	206.2	290.7	213.5	
2. Loan Loss Provision					174.7	244.7	225.6	20.7	199.7	240.8	
3. Interest Suspense a/c					9.1	9.0	3.5	2.9	5.4	13.9	
4. Others	286.7	166.1	302.9	388.6	12.7	24.0	20.5	257.5	120.2	202.5	
6 Reconciliation A/c					32742.2	38555.3	47040.6	0.0	73119.7	88046.4	
7 Profit & Loss A/c					193.6	148.8	232.1	248.9	357.1	212.9	
SOURCES OF FUNDS	4382.3	3862.7	4247.7	6154.2	40490.7	49221.4	58991.2	15451.4	92123.8	107239.3	
1 LIQUID FUNDS	539.4	606.5	348.0	448.8	1095.0	1097.5	858.8	1352.3	1461.1	1506.8	
a. Cash Balance	127.1	139.9	95.8	79.1	69.8	139.2	181.6	235.2	337.3	415.1	
Nepalese Notes & Coins	117.2	120.4	88.5	65.6	59.5	129.3	172.7	227.0	325.2	402.7	
Foreign Currency	9.9	19.5	7.3	13.5	10.3	9.9	8.9	8.2	12.1	12.4	
b. Bank Balance	412.3	419.8	222.3	240.0	935.3	604.8	514.2	957.1	1123.8	901.6	
1. In Nepal Rastra Bank	331.7	350.6	175.2	205.1	832.4	450.7	358.8	634.1	971.0	687.9	
Domestic Currency					830.0	447.3	355.6	622.0	954.3	677.4	
Foreign Currency					2.4	3.4	3.2	12.2	16.7	10.6	
2. "A"Class Licensed Institution	9.4	9.7	6.2	12.4	19.3	34.3	29.2	138.1	28.0	69.0	
Domestic Currency					18.7	33.6	29.0	137.3	27.6	68.6	
Foreign Currency					0.6	0.7	0.2	0.8	0.4	0.4	
3. Other Financial Ins.					0.0	0.0	51.3	22.1	0.0	0.0	
4. In Foreign banks	71.2	59.5	40.9	22.5	83.6	119.8	74.9	162.8	124.8	144.7	
c. Money at Call	0.0	46.8	29.9	129.7	89.9	353.5	163.0	160.0	0.0	190.0	
Domestic Currency					0.0	167.5	130.0	160.0	0.0	190.0	
Foreign Currency					89.9	186.0	33.0	0.0	0.0	0.0	
2 INVESTMENTS	511.4	680.0	1075.2	1235.3	1194.3	1756.6	1004.4	1545.4	2195.6	1513.4	
a. Govt. Securities	511.4	680.0	1075.2	1235.3	1194.3	1756.6	1004.4	1545.4	2195.6	1363.9	
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	149.5	
3 SHARE & OTHER INVESTMENT	0.0	73.4	78.1	525.4	378.6	723.3	495.4	766.1	830.9	717.5	
1. Non Residents					287.1	505.5	378.8	689.6	784.4	689.8	
2. Others					91.5	217.8	116.6	76.5	46.5	27.7	
4 LOANS & ADVANCES	2572.5	2328.8	2527.6	3729.1	4895.4	6882.8	9107.6	11446.5	13889.3	14718.0	
a. Private Sector	2422.5	2278.8	2477.6	3684.1	4770.1	6777.5	8626.4	11009.8	13527.0	14432.9	
b. Financial Institutions							338.7	436.4	362.3	285.2	
c. Government Organizations	150.0	50.0	50.0	45.0	125.3	105.3	142.5	0.3	0.0	0.0	
5 BILL PURCHED	49.7	9.4	10.5	6.6	17.9	19.3	21.1	18.8	26.5	19.8	
a. Domestic Bills Purchased					5.9	5.3	4.6	0.5	0.2	5.6	
b. Foreign Bills Purchased	49.7	9.4	10.5	6.6	12.0	14.0	16.5	18.3	26.3	14.1	
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0	0.0	
6 LOANS AGAINST COLLECTED BILLS	0.0	31.7	26.2	10.9	0.0	0.0	0.0	0.0	0.0	0.0	
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	
7 FIXED ASSETS					50.9	33.9	139.9	172.1	221.8	221.8	
8 OTHER ASSETS	709.3	132.9	182.1	198.1	100.1	136.1	305.0	122.8	337.5	854.7	
a. Accrued Interests	57.0	45.6	34.7	43.3	11.4	15.1	13.5	12.9	16.4	26.3	
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	26.3	
b. Staff Loans / Adv.						15.1	15.2	18.9	27.6	31.1	
c. Sundry Debtors					34.0	62.8	187.4	80.0	274.5	538.3	
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	259.0	
9 Expenses not Written off					13.7	12.2	15.0	26.7	40.2	38.1	
10 Non Banking Assets					2.6	4.4	3.4	0.7	1.1	0.0	
11 Reconciliation Account					32742.2	38555.3	47040.6	0.0	73119.7	87649.3	
12 Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0	0.0	
USES OF FUNDS	4382.3	3862.7	4247.7	6154.2	40490.7	49221.4	58991.2	15451.4	92123.8	107239.3	

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	Mid-Jan 2010
1 CAPITAL FUND	84.1	137.3	486.4	542.9	552.9	802.8	930.8	1086.7	1576.8	1700.0
a. Paid-up Capital	84.0	136.2	544.2	550.0	550.0	715.0	821.7	901.3	1479.1	1479.1
b. Statutory Reserves	0.0	0.0	0.0	3.1	12.4	29.4	56.2	0.0	88.0	112.6
c. Share Premium					0.0	0.0	0.0	71.0	0.0	99.2
d. Retained Earning		0.0	(57.8)	(15.4)	(9.5)	3.4	13.5	107.8	3.1	0.0
e. Others Reserves	0.1	1.1	0.0	5.2	0.0	55.0	35.3	0.0	0.0	0.0
f. Exchange Fluctuation Fund					0.0	0.0	4.1	6.6	6.6	9.1
2 BORROWINGS	0.0	0.0	90.0	75.2	154.2	117.1	228.5	88.6	4.1	2781.6
a. NRB	0.0	0.0	0.0	3.0	0.0	117.1	80.8	36.6	0.9	910.0
b. "A"Class Licensed Institution	0.0	0.0	90.0	72.2	154.2	0.0	119.0	3.0	0.0	1871.6
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
3 DEPOSITS	700.0	994.8	1778.7	2754.6	5586.5	7893.3	9475.0	11101.1	15596.1	15347.1
a. Current	27.0	49.3	53.5	71.4	142.6	248.9	346.2	497.3	549.5	694.9
Domestic					130.6	240.4	336.6	469.7	527.6	646.1
Foreign					12.0	8.5	9.6	27.6	21.9	48.8
b. Savings	57.8	134.5	252.1	493.1	1250.0	2333.3	3856.8	4933.3	6844.5	7166.8
Domestic					1246.2	2322.6	3832.7	4905.1	6811.9	7141.3
Foreign					3.8	10.7	24.1	28.2	32.6	25.5
c. Fixed	612.0	736.2	921.6	1227.3	1914.8	2604.9	2733.4	2961.2	3681.8	5006.9
Domestic					1897.1	2362.9	2542.5	2546.8	3268.6	4795.2
Foreign					17.7	242.0	190.9	414.4	413.2	211.7
d. Call Deposits	0.0	69.9	530.6	892.0	2209.3	2586.0	2269.1	2588.4	4309.3	2280.7
e. Others	3.2	4.9	20.9	70.8	69.8	120.2	269.5	120.9	211.0	197.8
4 Bills Payable					9.3	11.4	21.5	10.2	24.1	20.2
5 Other Liabilities	16.9	55.5	76.4	123.6	220.4	271.5	448.3	709.1	1100.9	1037.0
1. Sundry Creditors					92.5	64.1	10.7	14.0	20.4	21.4
2. Loan Loss Provision					67.3	77.4	229.3	263.7	517.3	494.2
3. Interest Suspense a/c					26.8	47.6	42.9	44.6	67.7	93.0
4. Others	16.9	55.5	76.4	123.6	33.8	82.4	165.4	386.8	495.5	428.4
6 Reconciliation A/c					13614.6	0.0	0.0	0.0	188.5	2.7
7 Profit & Loss A/c					116.3	159.7	93.0	146.6	92.6	102.6
SOURCES OF FUNDS	801.0	1187.6	2431.5	3496.3	20254.2	9255.8	11197.1	13142.3	18583.1	20991.2
1 LIQUID FUNDS	151.5	265.2	421.7	560.3	746.2	1518.2	1434.1	1588.2	2770.8	2760.3
a. Cash Balance	21.6	31.5	45.6	64.8	121.6	280.4	386.0	560.3	743.2	798.0
Nepalese Notes & Coins	17.9	26.7	37.7	58.9	109.0	262.4	364.4	539.3	695.6	761.2
Foreign Currency	3.7	4.8	7.9	5.9	12.6	18.0	21.6	21.0	47.6	36.8
b. Bank Balance	89.9	194.6	156.1	345.5	609.6	519.4	898.1	1027.9	2027.6	1457.3
1. In Nepal Rastra Bank	37.4	110.8	88.9	136.7	463.3	489.1	785.7	893.3	1757.0	1035.7
Domestic Currency					456.0	480.7	777.5	868.0	1743.6	1017.2
Foreign Currency					7.3	8.4	8.2	25.3	13.4	18.5
2. "A"Class Licensed Institution	6.8	47.0	27.7	54.7	102.4	13.0	38.4	19.8	99.4	12.4
Domestic Currency					101.4	24.0	36.7	19.1	98.2	11.5
Foreign Currency					1.0	(11.0)	1.7	0.7	1.2	0.9
3. Other Financial Ins.					0.0	0.0	51.0	11.9	0.4	4.7
4. In Foreign banks	45.7	36.8	39.5	154.1	43.9	17.3	23.0	102.9	170.8	404.5
c. Money at Call	40.0	39.1	220.0	150.0	15.0	718.4	150.0	0.0	0.0	505.0
Domestic Currency					15.0	525.0	150.0	0.0	0.0	505.0
Foreign Currency					0.0	193.4	0.0	0.0	0.0	0.0
2 INVESTMENTS	47.5	49.4	79.3	71.3	127.3	904.5	951.3	827.4	477.8	981.1
a. Govt. Securities	47.5	49.4	79.3	71.3	127.3	904.5	951.3	827.4	477.8	981.1
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
3 SHARE & OTHER INVESTMENT	7.5	28.9	319.0	203.1	341.3	286.9	871.2	686.2	768.3	443.0
1. Non Residents					274.3	274.6		556.9	0.0	0.0
2. Others					67.0	12.3	871.2	129.3	768.3	443.0
4 LOANS & ADVANCES	499.2	680.8	1494.1	2541.7	5051.4	6033.4	7281.3	8880.5	12956.9	15304.2
a. Private Sector	499.2	680.8	1494.1	2541.7	5051.4	6033.4	7281.3	8880.5	12494.4	14942.3
b. Financial Institutions							622.2	519.8	413.3	323.4
c. Government Organizations							333.9	165.0	49.2	38.5
5 BILL PURCHED	0.6	1.8	1.9	2.7	80.2	113.2	45.0	89.1	27.4	82.3
a. Domestic Bills Purchased					71.2	104.2	17.0	46.0	17.7	73.2
b. Foreign Bills Purchased	0.6	1.8	1.9	2.7	9.0	9.0	28.0	43.1	9.7	9.1
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								0.0	0.0	0.0
b. Against Foreign Bills								0.0	0.0	0.0
7 FIXED ASSETS					86.2	104.9	259.5	529.6	664.0	702.1
8 OTHER ASSETS	94.7	161.5	115.5	117.2	152.8	221.7	286.7	464.7	594.1	573.7
a. Accrued Interests	3.4	15.2	12.7	17.0	27.0	54.8	47.1	47.2	84.6	123.5
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	123.5
b. Staff Loans / Adv.						24.0	39.7	52.2	50.9	84.2
c. Sundry Debtors					5.2	38.5	40.6	15.8	3.9	7.1
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	358.9
9 Expenses not Written off					48.4	54.4	64.6	75.0	134.0	136.9
10 Non Banking Assets					5.8	18.6	3.4	1.6	7.6	7.6
11 Reconciliation Account					13614.6	0.0	0.0	0.0	182.2	0.0
12 Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0	0.0
USES OF FUNDS	801.0	1187.6	2431.5	3496.3	20254.2	9255.8	11197.1	13142.3	18583.1	20991.2

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

(Rs. In million)

	Mid-July										Mid-Jan
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	
1 CAPITAL FUND	350.0	347.3	348.6	501.4	559.7	766.8	863.2	1595.6	1370.0	1625.0	
a. Paid-up Capital	350.0	350.0	350.0	500.0	500.0	625.0	750.0	1470.0	1186.0	1304.9	
b. Statutory Reserves	0.0	0.0	0.3	0.3	12.5	30.1	50.8	84.9	119.8	172.1	
c. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0	
d. Retained Earning		(2.9)	(2.9)	(2.9)	17.2	8.0	19.6	35.0	38.3	20.7	
e. Others Reserves	0.0	0.2	1.2	4.0	26.3	100.0	37.5	0.0	20.0	121.3	
f. Exchange Fluctuation Fund					3.7	3.7	5.3	5.7	5.9	5.9	
2 BORROWINGS	0.0	32.0	0.0	0.0	401.8	224.4	213.0	100.0	693.4	1874.0	
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	1474.0	
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	400.0	400.0	
3 DEPOSITS	316.0	1180.0	2513.1	4816.5	6270.1	7800.4	10560.0	12781.0	15860.6	16889.3	
a. Current	37.3	84.1	135.1	250.8	280.3	355.2	401.0	600.9	779.2	1009.9	
Domestic					260.4	344.9	382.4	570.0	758.1	969.4	
Foreign					19.9	10.3	18.6	30.9	21.2	40.5	
b. Savings	75.4	260.9	461.9	910.9	1515.5	2317.9	4469.0	4142.7	4150.0	4281.0	
Domestic					1488.4	2265.3	4319.8	3966.1	4042.8	4191.8	
Foreign					27.1	52.6	149.2	176.6	107.2	89.2	
c. Fixed	86.8	332.3	795.4	1292.4	2302.1	3189.9	2772.2	3799.6	4527.0	5204.2	
Domestic					2282.5	2983.1	2650.4	3473.0	4506.5	5160.0	
Foreign					19.6	206.8	121.8	326.6	20.5	44.3	
d. Call Deposits	105.0	482.7	1093.3	2299.9	2102.8	1880.7	2827.7	4124.6	6135.6	6073.1	
e. Others	11.5	20.0	27.4	62.5	69.4	56.7	90.1	113.3	268.7	321.1	
4 Bills Payable					7.3	11.9	16.6	65.3	70.0	73.2	
5 Other Liabilities	8.6	52.4	205.6	412.1	363.0	444.2	391.9	784.9	845.5	987.6	
1. Sundry Creditors					146.2	248.6	195.9	513.6	511.7	625.4	
2. Loan Loss Provision					144.2	130.3	133.4	189.6	186.6	211.0	
3. Interest Suspense a/c					5.9	22.9	42.1	53.8	71.6	92.1	
4. Others	8.6	52.4	205.6	412.1	66.7	42.4	20.5	28.0	75.6	59.1	
6 Reconciliation A/c					0.0	0.0	0.0	0.0	0.0	0.0	
7 Profit & Loss A/c					93.6	142.9	279.7	292.1	425.6	241.2	
SOURCES OF FUNDS	674.6	1611.7	3067.3	5730.0	7695.5	9390.6	12324.4	15619.0	19265.1	21690.2	
1 LIQUID FUNDS	271.8	129.2	291.7	1067.4	513.2	813.6	1424.6	1490.7	2078.7	3534.9	
a. Cash Balance	18.8	30.3	40.8	68.5	111.2	135.8	190.8	565.6	549.1	656.2	
Nepalese Notes & Coins	16.5	23.4	38.6	64.8	107.9	129.9	178.6	542.4	530.6	606.8	
Foreign Currency	2.3	6.9	2.2	3.7	3.3	5.9	12.2	23.2	18.6	49.4	
b. Bank Balance	153.0	98.9	250.9	617.0	332.1	252.5	481.4	368.2	1227.2	1360.1	
1. In Nepal Rastra Bank	86.0	50.9	224.0	524.6	219.8	209.2	384.8	244.6	1120.8	888.6	
Domestic Currency					211.1	207.8	368.1	232.5	1091.0	886.2	
Foreign Currency					8.7	1.4	16.7	12.1	29.7	2.3	
2. "A"Class Licensed Institution	37.3	1.3	2.2	10.5	5.5	6.0	5.6	59.2	16.2	23.0	
Domestic Currency					3.8	4.7	2.8	57.6	12.5	23.0	
Foreign Currency					1.7	1.3	2.8	1.6	3.7	0.0	
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	448.5	
c. Money at Call	100.0	0.0	0.0	381.9	69.9	425.3	752.4	556.8	302.4	1518.7	
Domestic Currency					0.0	145.0	372.2	25.0	90.0	1260.0	
Foreign Currency					69.9	280.3	380.2	531.8	212.4	258.7	
2 INVESTMENTS	19.8	116.7	236.0	601.9	1220.7	1114.3	1297.9	1469.1	1080.1	1058.6	
a. Govt. Securities	19.8	116.7	236.0	601.9	1120.3	1114.3	1297.9	1469.1	1080.1	1058.6	
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	
3 SHARE & OTHER INVESTMENT	0.0	138.3	187.5	0.0	120.0	0.4	0.4	168.2	158.3	19.5	
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	19.5	
4 LOANS & ADVANCES	263.5	1120.2	2144.4	3709.0	5519.2	6918.3	9011.0	11449.0	14681.8	15728.9	
a. Private Sector	263.5	1060.2	2104.4	3659.0	5519.2	6848.3	8789.7	11200.8	14503.6	15481.2	
b. Financial Institutions							151.3	248.2	178.2	247.7	
c. Government Organizations	0.0	60.0	40.0	50.0	0.0	70.0	70.0	0.0	0.0	0.0	
5 BILL PURCHED	1.6	1.4	2.0	0.0	37.7	91.8	51.5	81.8	117.0	114.3	
a. Domestic Bills Purchased					4.6	21.0	22.5	45.3	75.5	90.0	
b. Foreign Bills Purchased	1.6	1.4	2.0	0.0	6.9	70.8	29.0	36.6	41.5	24.3	
c. Import Bills & Imports					26.2	0.0	0.0	0.0	0.0	0.0	
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
a. Against Domestic Bills								0.0	0.0	0.0	
b. Against Foreign Bills								0.0	0.0	0.0	
7 FIXED ASSETS					81.5	89.7	189.3	221.9	247.9	268.4	
8 OTHER ASSETS	117.9	105.9	205.7	351.7	202.9	357.7	344.8	730.9	879.3	937.8	
a. Accrued Interests	1.7	7.2	14.2	21.3	20.9	39.4	50.7	69.6	89.8	129.6	
Govt. Entp.	0.0	0.0		0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Private Sector	1.7	7.2	14.2	21.3	20.9	39.4	50.7	69.6	89.8	129.6	
b. Staff Loans / Adv.						21.5	39.4	46.7	0.0	84.5	
c. Sundry Debtors					94.9	3.0	9.9	16.3	0.0	55.9	
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	667.9	
9 Expenses not Written off					0.0	0.0	0.1	0.0	0.1	0.1	
10 Non Banking Assets					0.0	4.8	4.8	7.4	0.0	0.0	
11 Reconciliation Account					0.3	0.0	0.0	0.0	21.9	27.7	
12 Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0	0.0	
USES OF FUNDS	674.6	1611.7	3067.3	5730.0	7695.5	9390.6	12324.4	15619.0	19265.1	21690.2	

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

(Rs. In million)

	Mid-July								Mid-Jan
	2002	2003	2004	2005	2006	2007	2008	2009	2010
1 CAPITAL FUND	275.0	330.0	550.0	612.8	618.1	798.8	1047.9	1158.3	1778.9
a. Paid-up Capital	275.0	330.0	549.2	609.8	609.8	729.7	913.2	1098.1	1533.7
b. Statutory Reserves	0.0	0.0	0.2	2.3	7.6	14.7	27.8	51.8	89.6
c. Share Premium				0.0	0.0	0.0	0.0	0.0	0.0
d. Retained Earning	0.0	0.0	0.0	0.0	0.0	0.0	52.1	5.5	21.3
e. Others Reserves	0.0	0.0	0.6	0.0	0.0	53.4	53.4	0.0	128.0
f. Exchange Fluctuation Fund				0.7	0.7	1.0	1.4	2.9	6.3
2 BORROWINGS	0.0	70.0	317.0	17.7	29.8	0.0	450.0	800.0	950.0
a. NRB	0.0	0.0	0.0	0.0	0.0		0.0	0.0	600.0
b. "A"Class Licensed Institution	0.0	70.0	279.8	17.7	29.8		450.0	450.0	0.0
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
3 DEPOSITS	112.6	691.8	1684.3	3028.6	4444.3	7611.7	10917.2	16051.3	16764.7
a. Current	2.8	49.7	211.1	429.4	94.6	378.6	284.4	1043.8	925.8
Domestic				404.4	84.5	360.9	266.3	1014.4	869.2
Foreign				25.0	10.1	17.7	18.1	29.4	56.6
b. Savings	17.9	98.5	185.5	446.7	1000.1	1857.2	2590.4	3463.2	4101.4
Domestic				442.1	985.0	1784.7	2412.2	3287.7	3894.2
Foreign				4.6	15.1	72.5	178.3	175.5	207.2
c. Fixed	64.5	288.6	1082.9	1779.2	2657.6	4256.2	5824.7	7185.0	7119.2
Domestic				1729.7	2642.7	4117.5	5404.6	6406.5	6100.0
Foreign				49.5	14.9	138.7	420.1	778.5	1019.2
d. Call Deposits	24.4	247.2	187.8	346.8	651.0	947.3	2068.6	4003.9	4232.0
e. Others	3.0	7.8	17.0	26.5	41.0	172.4	149.1	355.3	386.3
4 Bills Payable				31.4	85.0	55.4	5.9	16.2	16.0
5 Other Liabilities	1.9	20.3	70.4	196.1	268.1	269.1	485.8	643.2	807.3
1. Sundry Creditors				58.4	73.9	21.2	26.4	33.0	55.2
2. Loan Loss Provision				60.4	69.8	91.8	113.5	147.7	171.8
3. Interest Suspense a/c				2.1	10.1	15.5	19.3	21.9	21.8
4. Others	1.9	20.3	70.4	75.2	114.3	140.6	326.6	440.5	558.5
6 Reconciliation A/c							0.0	0.0	0.0
7 Profit & Loss A/c				49.6	63.8	65.5	120.8	186.2	164.4
SOURCES OF FUNDS	389.5	1112.1	2621.7	3936.2	5509.1	8800.5	13027.6	18855.1	20481.3
1 LIQUID FUNDS	222.8	168.5	490.8	529.1	225.2	482.7	1489.9	2082.8	1976.6
a. Cash Balance	3.0	16.0	37.0	105.9	66.6	119.4	267.9	211.7	209.9
Nepalese Notes & Coins	2.8	15.2	35.4	101.7	64.3	109.2	262.6	200.6	195.3
Foreign Currency	0.2	0.8	1.6	4.2	2.3	10.2	5.4	11.1	14.6
b. Bank Balance	165.8	137.5	342.6	358.6	158.6	350.3	970.2	1621.1	1492.8
1. In Nepal Rastra Bank	40.7	80.1	222.6	254.9	132.4	323.7	720.4	1243.7	724.9
Domestic Currency				252.0	128.5	319.0	701.6	1224.0	724.4
Foreign Currency				2.9	3.9	4.7	18.8	19.6	0.5
2. "A"Class Licensed Institution	107.2	26.6	68.8	32.6	8.4	4.1	46.0	59.4	100.9
Domestic Currency				31.5	8.2	4.1	46.0	59.4	100.9
Foreign Currency				1.1	0.2		0.0	0.0	0.0
3. Other Financial Ins.				0.0	0.0	0.0	0.0	0.0	0.0
4. In Foreign banks	17.9	30.8	51.2	71.1	17.8	22.5	203.8	318.0	667.0
c. Money at Call	54.0	15.0	111.2	64.6	0.0	13.0	251.7	250.0	273.9
Domestic Currency				1.0	0.0	13.0	251.7	250.0	150.0
Foreign Currency				63.6	0.0		0.0	0.0	123.9
2 INVESTMENTS	30.0	95.0	283.9	401.0	425.0	977.8	734.7	933.9	1132.9
a. Govt. Securities	30.0	95.0	283.9	401.0	425.0	977.8	684.7	883.9	1082.9
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.							50.0	50.0	50.0
e. Non Residents							0.0	0.0	0.0
3 SHARE & OTHER INVESTMENT	0.0	0.0	0.0	13.4	155.6	459.3	516.5	1715.4	1399.4
1. Non Residents				0.0	0.0	0.0	0.0	0.0	873.6
2. Others				13.4	155.6	459.3	516.5	1715.4	525.8
4 LOANS & ADVANCES	124.1	764.0	1701.0	2700.8	4274.3	6527.5	9784.0	13446.1	15114.6
a. Private Sector	74.1	764.0	1701.0	2700.8	4149.7	6374.2	9784.0	13446.1	14576.9
b. Financial Institutions							0.0	0.0	314.1
c. Government Organizations	50.0	0.0	0.0	0.0	124.6	153.3	0.0	0.0	223.6
5 BILL PURCHASED	0.0	12.2	49.8	35.2	0.3	1.7	10.5	17.3	16.3
a. Domestic Bills Purchased				0.0	0.0	1.7	10.5	17.3	10.8
b. Foreign Bills Purchased	0.0	12.2	49.8	35.2	0.3		0.0	0.0	5.5
c. Import Bills & Imports				0.0	0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills							0.0	0.0	0.0
b. Against Foreign Bills							0.0	0.0	0.0
7 FIXED ASSETS				149.0	162.3	194.5	273.6	323.1	344.0
8 OTHER ASSETS	12.6	72.4	96.2	83.6	243.6	145.8	203.6	331.7	495.5
a. Accrued Interests	0.7	5.2	14.9	23.0	28.1	24.9	32.7	49.5	123.2
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	123.2
b. Staff Loans / Adv.					12.7	25.6	30.3	53.0	63.3
c. Sundry Debtors				9.7	59.3		6.8	0.9	9.8
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	299.2
9 Expenses not Written off				21.3	15.6	10.4	1.7	0.9	1.5
10 Non Banking Assets				2.8	7.2	0.8	3.9	3.9	0.5
11 Reconciliation Account				0.0	0.0	0.0	0.0	0.0	0.0
12 Profit & Loss A/c				0.0	0.0	0.0	9.1	0.0	0.0
USES OF FUNDS	389.5	1112.1	2621.7	3936.2	5509.1	8800.5	13027.6	18855.1	20481.3

Table No. 23

Sources & Uses of Fund of SIDDHARTHA BANK LTD.

(Rs. In million)

	Mid-July							Mid-Jan
	2003	2004	2005	2006	2007	2008	2009	2010
1 CAPITAL FUND	350.0	350.0	377.2	537.9	703.2	931.7	1296.1	1418.2
a. Paid-up Capital	350.0	350.0	350.0	500.0	600.0	828.0	952.2	1230.0
b. Statutory Reserves	0.0	0.0	0.0	37.9	27.1	46.2	74.8	118.4
c. Share Premium			0.0	0.0	0.0	0.0	0.0	0.0
d. Retained Earning	0.0	0.0	27.2	0.0	0.0	0.0	1.1	22.6
e. Others Reserves	0.0	0.0	0.0	0.0	74.9	56.2	264.3	40.5
f. Exchange Fluctuation Fund			0.0	0.0	1.2	1.4	3.7	6.7
2 BORROWINGS	110.0	220.0	190.0	181.2	430.0	205.1	327.6	1677.8
a. NRB	0.0	0.0	0.0	70.0		0.0	0.0	600.0
b. "A"Class Licensed Institution	110.0	220.0	190.0	111.2	430.0	205.1	327.6	850.0
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
3 DEPOSITS	391.6	1291.3	2461.9	3918.1	6625.2	10253.5	15984.9	17504.7
a. Current	49.8	58.8	85.7	82.3	150.8	232.7	393.7	625.8
Domestic			81.6	79.1	137.5	226.9	370.9	608.7
Foreign			4.1	3.2	13.3	5.9	22.8	17.1
b. Savings	64.2	267.6	525.7	1128.4	1881.7	2654.7	3469.6	4279.9
Domestic			523.7	1120.4	1872.3	2626.8	3445.8	4255.5
Foreign			2.0	8.0	9.4	27.9	23.8	24.4
c. Fixed	66.9	537.2	1196.5	1632.1	3022.6	4562.7	7158.2	8214.2
Domestic			1169.8	1617.3	3009.6	4429.3	6925.6	7524.2
Foreign			26.7	14.8	13.0	133.4	232.6	690.0
d. Call Deposits	189.7	393.4	620.9	1029.6	1493.3	2721.6	4849.2	3944.8
e. Others	21.0	34.3	33.1	45.7	76.8	81.9	114.3	440.0
4 Bills Payable			7.3	1.2	10.5	0.7	0.2	3.5
5 Other Liabilities	23.8	93.4	110.1	160.5	255.7	506.1	644.0	860.1
1. Sundry Creditors			20.3	27.2	67.4	114.6	218.4	249.7
2. Loan Loss Provision			62.4	73.9	99.3	141.0	171.9	217.6
3. Interest Suspense a/c			3.9	18.5	18.1	23.8	19.8	33.2
4. Others	23.8	93.4	23.5	40.9	70.9	226.7	234.0	359.6
6 Reconciliation A/c			4.0	1.6	1259.7	(1.3)	(6.5)	(5.4)
7 Profit & Loss A/c			42.7	100.1	157.5	246.3	348.8	201.3
SOURCES OF FUNDS	875.4	1954.7	3193.2	4900.6	9441.8	12142.3	18595.2	21660.2
1 LIQUID FUNDS	97.1	246.7	170.0	362.1	732.8	1022.2	2028.0	1906.1
a. Cash Balance	9.3	18.3	33.4	65.0	130.4	149.0	270.9	330.4
Nepalese Notes & Coins	8.6	17.1	32.8	62.3	126.4	145.7	265.7	319.5
Foreign Currency	0.7	1.2	0.6	2.7	4.0	3.4	5.2	10.9
b. Bank Balance	55.7	53.6	104.1	57.1	376.0	288.4	1272.2	1223.2
1. In Nepal Rastra Bank	42.6	35.4	45.6	48.8	380.7	270.2	980.4	1150.7
Domestic Currency			45.1	47.2	378.9	268.1	977.3	1136.9
Foreign Currency			0.5	1.6	1.8	2.2	3.1	13.8
2. "A"Class Licensed Institution	0.5	1.8	21.2	8.3	(4.7)	5.3	257.9	5.7
Domestic Currency			21.2	5.2	3.0	5.3	257.9	5.7
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	66.8
c. Money at Call	32.1	174.8	32.5	240.0	226.4	584.7	484.8	352.5
Domestic Currency			30.0	0.0	40.0	584.7	415.0	352.5
Foreign Currency			2.5	240.0	186.4	0.0	69.8	0.0
2 INVESTMENTS	3.8	42.1	277.1	394.6	625.7	850.1	1693.6	1162.5
a. Govt. Securities	3.8	42.1	277.1	394.6	625.7	850.1	1693.6	953.3
b. NRB Bond						0.0	0.0	209.2
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
3 SHARE & OTHER INVESTMENT	70.0	0.0	0.0	112.6	242.4	300.0	482.9	905.8
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	905.8
4 LOANS & ADVANCES	629.0	1567.9	2634.9	3869.3	6319.8	9480.8	13504.8	16644.5
a. Private Sector	629.0	1567.9	2634.9	3869.3	6296.3	9480.8	13504.8	16644.5
b. Financial Institutions					23.5	0.0	0.0	0.0
c. Government Organizations						0.0	0.0	0.0
5 BILL PURCHED	0.0	0.0	0.2	0.0	0.1	0.4	0.0	0.0
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
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills						0.0	0.0	0.0
b. Against Foreign Bills						0.0	0.0	0.0
7 FIXED ASSETS			52.3	74.1	95.0	135.6	193.5	234.6
8 OTHER ASSETS	75.5	98.0	47.3	84.6	148.7	353.2	692.5	806.7
a. Accrued Interests	4.2	14.5	22.1	21.6	22.5	29.9	41.5	79.7
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	79.7
b. Staff Loans / Adv.				0.0	0.0	44.0	109.1	134.3
c. Sundry Debtors			0.9	6.7	22.0	40.2	58.9	295.0
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	297.7
9 Expenses not Written off			11.4	3.3	1.1	0.0	0.0	0.0
10 Non Banking Assets			0.0	0.0	14.2	0.0	0.0	0.0
11 Reconciliation Account			0.0	0.0	1262.0	0.0	0.0	0.0
12 Profit & Loss A/c			0.0	0.0	0.0	0.0	0.0	0.0
USES OF FUNDS	875.4	1954.7	3193.2	4900.6	9441.8	12142.3	18595.2	21660.2

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

(Rs. In million)

	Mid-July									Mid-Jan
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1 CAPITAL FUND	0.0	0.0	0.0	0.0	0.0	0.0	214.7	4522.6	8756.2	10320.9
a. Paid-up Capital					0.0	0.0	7528.0	10777.5	10777.5	10777.5
b. Statutory Reserves					0.0	0.0	482.7	694.4	828.2	1039.7
c. Share Premium					0.0	0.0	0.0	0.0	0.0	0.0
d. Retained Earning					0.0	0.0	(7796.7)	(6950.0)	(6837.4)	(5453.8)
e. Others Reserves					0.0	0.0	0.7	0.7	3987.9	3957.5
f. Exchange Fluctuation Fund					0.0	0.0	0.0	0.0	0.0	0.0
2 BORROWINGS	0.0	0.0	0.0	0.0	619.5	0.0	374.0	257.4	263.2	545.9
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	142.6	21.1	132.4	112.1
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	0.0	150.0	50.0	0.0	150.0
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	283.9
e. Bonds and Securities								0.0	0.0	0.0
3 DEPOSITS	16640.9	20052.1	23005.9	26267.2	27100.1	29990.2	32406.9	32553.8	35154.8	33437.9
a. Current	1201.3	1294.9	1393.0	1630.0	1835.4	2367.8	2381.8	2397.4	3100.1	2631.3
Domestic					1835.4	2367.8	2381.8	2397.4	3100.1	2631.3
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	20618.4
Domestic					15121.7	16087.9	17922.4	19175.4	21381.3	20618.4
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	9884.4
Domestic					10087.0	11443.4	12102.5	10981.0	10672.6	9884.4
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	303.8
e. Others	0.0	0.0	124.5	157.8	0.0	0.0	0.0	0.0	0.0	0.0
4 Bills Payable					20.5	18.2		0.0	0.0	0.0
5 Other Liabilities	532.1	821.4	1541.6	8533.6	2731.0	3593.7	17790.5	14250.0	15299.9	15058.8
1. Sundry Creditors					460.7	684.1	2876.0	2437.1	1490.2	1985.3
2. Loan Loss Provision					1182.8	1638.2	7071.9	5456.3	6399.5	5682.0
3. Interest Suspense a/c					1080.9	1264.0	5624.3	4117.5	2772.2	2671.2
4. Others	532.1	821.4	1541.6	8533.6	6.6	7.4	2218.3	2239.2	4638.0	4720.2
6 Reconciliation A/c					3068.6	0.0	1257.9	1294.1	117.2	0.0
7 Profit & Loss A/c					568.5	0.0	1452.9	1618.2	1238.0	836.8
SOURCES OF FUNDS	17173.0	20873.5	24547.5	34800.8	34108.2	33602.1	53496.9	54496.1	60829.2	60200.3
1 LIQUID FUNDS	2244.8	1911.0	2035.0	2312.6	2300.0	3679.9	3517.0	3624.0	7446.6	4376.8
a. Cash Balance	458.5	528.8	618.7	473.5	601.7	599.8	748.9	905.2	1413.7	1150.9
Nepalese Notes & Coins	448.0	517.2	612.5	470.0	600.1	599.8	747.1	905.1	1413.0	1150.4
Foreign Currency	10.5	11.6	6.2	3.5	1.6	0.0	1.8	0.1	0.7	0.5
b. Bank Balance	1786.3	1382.2	1416.3	1839.1	1694.8	3080.1	2768.1	2668.8	3788.7	2372.4
1. In Nepal Rastra Bank	1498.4	1110.9	1161.4	1532.4	1487.0	2492.5	1951.9	1806.9	2717.8	1609.3
Domestic Currency					1487.0	2492.5	1951.9	1806.9	2717.8	1609.3
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	689.8
Domestic Currency					207.8	584.6	660.1	747.2	970.1	689.8
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	73.3
c. Money at Call					3.5	0.0	0.0	50.0	2244.2	853.5
Domestic Currency					3.5	0.0	0.0	50.0	2244.2	853.5
Foreign Currency					0.0	0.0	0.0	0.0	0.0	0.0
2 INVESTMENTS	0.0	0.0	0.0	0.0	0.2	0.0	1759.6	2706.3	3474.0	2749.8
a. Govt. Securities					0.2	0.0	1759.6	2706.3	3474.0	2749.8
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
3 SHARE & OTHER INVESTMENT					0.0	0.0	653.3	2082.4	3415.3	1783.0
1. Non Residents								0.0	0.0	0.0
2. Others					0.0	0.0	653.3	2082.4	3415.3	1783.0
4 LOANS & ADVANCES	5700.5	6847.8	8794.7	9221.2	10746.4	11040.6	34225.0	36585.4	38271.0	40052.3
a. Private Sector	5700.5	6847.8	8794.7	9221.2	10746.4	11040.6	34125.3	35533.8	37698.0	39195.4
b. Financial Institutions								929.8	573.0	856.9
c. Government Organizations							99.7	121.8	0.0	0.0
5 BILL PURCHED	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	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
6 LOANS AGAINST COLLECTED BILLS	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	0.0	0.0
b. Against Foreign Bills								0.0	0.0	0.0
7 FIXED ASSETS					123.1	133.3	867.2	781.1	803.0	840.5
8 OTHER ASSETS	9227.7	12114.7	13717.8	23267.0	1921.6	1975.6	11619.5	7962.6	6956.3	9912.6
a. Accrued Interests	150.5	91.1	834.7	958.4	1096.4	1264.0	5624.3	4117.5	2772.2	2671.2
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	2671.2
b. Staff Loans / Adv.						293.3	1311.2	1853.7	2071.3	2979.4
c. Sundry Debtors					332.7	412.8	4301.7	1720.4	1395.9	3067.5
d. Cash In Transit					0.0	0.0	52.0	207.2	85.0	191.9
e. Others	9077.2	12023.6	12883.1	22308.6	492.5	5.5	330.3	63.9	632.0	1002.6
9 Expenses not Written off					0.0	0.0	0.0	0.0	0.0	0.0
10 Non Banking Assets					231.0	168.0	855.3	754.3	463.1	414.9
11 Reconciliation Account					18376.3	16140.6		0.0	0.0	70.4
12 Profit & Loss A/c					409.6	464.1		0.0	0.0	0.0
USES OF FUNDS	17173.0	20873.5	24547.5	34800.8	34108.2	33602.1	53496.9	54496.1	60829.2	60200.3

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

(Rs. In million)

	Mid-July			Mid-Jan
	2007	2008	2009	2010
1 CAPITAL FUND	510.0	659.5	1022.6	1380.0
a. Paid-up Capital	510.0	700.0	1000.0	1325.1
b. Statutory Reserves		0.0	12.2	17.5
c. Share Premium		0.0	0.0	0.0
d. Retained Earning		(40.5)	6.3	29.5
e. Others Reserves		0.0	0.0	0.0
f. Exchange Fluctuation Fund		0.0	4.1	7.8
2 BORROWINGS	30.0	100.0	499.5	784.6
a. NRB		0.0	0.0	0.0
b. "A" Class Licensed Institution		100.0	499.5	0.0
c. Foreign Banks and Fin. Ins.		0.0	0.0	0.0
d. Other Financial Ins.	30.0	0.0	0.0	784.6
e. Bonds and Securities		0.0	0.0	0.0
3 DEPOSITS	3021.4	7319.6	10933.0	13038.9
a. Current	195.0	562.1	328.0	440.4
Domestic	187.5	476.8	314.4	427.1
Foreign	7.5	85.3	13.6	13.3
b. Savings	595.5	1153.0	3401.9	4169.2
Domestic	576.1	1121.3	3337.7	4109.4
Foreign	19.4	31.6	64.2	59.8
c. Fixed	1363.8	2573.8	4566.9	6590.7
Domestic	1285.3	2280.5	4402.9	6365.4
Foreign	78.5	293.3	164.1	225.3
d. Call Deposits	811.1	2978.3	2432.0	1608.7
e. Others	56.0	52.4	204.1	229.9
4 Bills Payable		0.0	76.5	69.9
5 Other Liabilities	51.5	187.8	188.7	274.5
1. Sundry Creditors	16.3	99.0	17.5	73.0
2. Loan Loss Provision	26.0	51.3	96.7	118.9
3. Interest Suspense a/c		1.2	3.1	10.8
4. Others	9.2	36.2	71.3	71.8
6 Reconciliation A/c		0.0	0.0	0.0
7 Profit & Loss A/c	(24.0)	65.7	98.4	36.7
SOURCES OF FUNDS	3588.9	8332.6	12818.6	15584.6
1 LIQUID FUNDS	485.3	1723.6	1418.8	1650.3
a. Cash Balance	66.7	576.4	326.3	451.1
Nepalese Notes & Coins	62.6	573.9	312.4	434.8
Foreign Currency	4.1	2.6	13.9	16.3
b. Bank Balance	406.4	689.4	1055.9	1104.1
1. In Nepal Rastra Bank	304.2	604.8	914.4	847.0
Domestic Currency	303.2	564.2	900.2	834.6
Foreign Currency	1.0	40.6	14.2	12.4
2. "A" Class Licensed Institution	21.6	16.3	30.9	53.4
Domestic Currency	14.7	8.8	26.6	49.8
Foreign Currency	6.9	7.5	4.2	3.6
3. Other Financial Ins.	36.3	38.4	13.5	109.1
4. In Foreign banks	44.3	29.9	97.1	94.7
c. Money at Call	12.2	457.8	36.6	95.0
Domestic Currency		345.0	20.0	95.0
Foreign Currency	12.2	112.8	16.6	0.0
2 INVESTMENTS	124.6	729.9	1355.5	1233.6
a. Govt. Securities	124.6	721.4	1347.0	1225.1
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
3 SHARE & OTHER INVESTMENT	252.7	457.5	381.4	197.6
1. Non Residents	118.8	362.5	194.6	73.0
2. Others	133.9	95.0	186.8	124.6
4 LOANS & ADVANCES	2597.3	5057.7	9148.8	11276.2
a. Private Sector	2494.7	5057.7	9148.8	11468.0
b. Financial Institutions		0.0	0.0	258.2
c. Government Organizations	102.6	0.0	0.0	0.0
5 BILL PURCHED	3.0	58.6	9.3	171.9
a. Domestic Bills Purchased	3.0	58.6	7.9	171.9
b. Foreign Bills Purchased		0.0	1.4	0.0
c. Import Bills & Imports		0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	1.4	17.7	1.7	0.0
a. Against Domestic Bills	1.4	17.7	1.7	0.0
b. Against Foreign Bills		0.0	0.0	0.0
7 FIXED ASSETS	72.5	129.7	287.2	348.8
8 OTHER ASSETS	41.9	149.6	215.9	256.1
a. Accrued Interests	3.6	12.8	56.3	85.0
Govt. Entp.		0.1	0.3	58.0
Private Sector	3.6	12.6	55.9	27.0
b. Staff Loans / Adv.	10.1	77.9	91.0	97.2
c. Sundry Debtors	10.0	21.6	15.1	13.9
d. Cash In Transit		0.0	0.0	0.0
e. Others	18.2	37.4	53.5	60.0
9 Expenses not Written off	10.2	8.2	0.0	0.0
10 Non Banking Assets	0.0	0.0	0.0	0.0
11 Reconciliation Account	0.0	0.0	0.0	0.0
12 Profit & Loss A/c	0.0	0.0	0.0	0.0
USES OF FUNDS	3588.9	8332.6	12818.6	15584.6

Table No. 26

Sources & Uses of Fund of CITIZENS BANK INTERNATIONAL LTD.

(Rs. In million)

	Mid-July			Mid-Jan
	2007	2008	2009	2010
1 CAPITAL FUND	560.0	544.7	1034.1	1193.2
a. Paid-up Capital	560.0	560.0	1000.0	1159.1
b. Statutory Reserves		0.0	30.1	30.1
c. Share Premium		0.0	0.0	0.0
d. Retained Earning		(15.3)	3.2	3.2
e. Others Reserves	0.0	0.0	0.0	0.0
f. Exchange Fluctuation Fund		0.0	0.7	0.7
2 BORROWINGS	1372.6	476.1	250.0	1070.0
a. NRB		0.0	0.0	500.0
b. "A"Class Licensed Institution	1372.6	476.1	250.0	570.0
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
3 DEPOSITS	1553.1	6139.6	11524.4	12898.7
a. Current	74.6	145.7	397.4	403.0
Domestic	74.1	142.8	395.2	395.2
Foreign	0.5	2.9	2.1	7.8
b. Savings	97.7	1107.0	3610.2	4691.7
Domestic	96.8	1085.4	3422.2	4654.1
Foreign	0.9	21.6	188.0	37.6
c. Fixed	958.9	4037.9	3678.5	5310.1
Domestic	686.0	3308.2	3521.3	5064.2
Foreign	272.9	729.7	157.2	245.9
d. Call Deposits	421.9	849.0	3838.4	2424.2
e. Others		0.0	0.0	69.7
4 Bills Payable	1.3	4.2	4.2	9.4
5 Other Liabilities	233.3	115.5	350.2	334.0
1. Sundry Creditors	195.5	0.0	0.0	0.0
2. Loan Loss Provision	20.5	48.0	82.1	102.2
3. Interest Suspense a/c	0.9	6.3	10.9	15.8
4. Others	16.4	61.2	257.2	215.9
6 Reconciliation A/c		0.0	0.0	0.0
7 Profit & Loss A/c		75.3	0.0	140.8
SOURCES OF FUNDS	3720.3	7355.4	13162.9	15646.0
1 LIQUID FUNDS	927.9	1065.6	2455.2	1536.5
a. Cash Balance	46.1	316.8	366.9	371.6
Nepalese Notes & Coins	45.8	312.0	353.8	354.8
Foreign Currency	0.3	4.8	13.1	16.8
b. Bank Balance	91.5	306.2	1188.0	945.5
1. In Nepal Rastra Bank	67.5	190.1	1033.7	885.4
Domestic Currency	66.3	181.9	1026.1	876.0
Foreign Currency	1.2	8.2	7.6	9.4
2. "A"Class Licensed Institution	20.0	83.5	30.5	49.0
Domestic Currency	10.9	76.4	24.4	46.7
Foreign Currency	9.1	7.1	6.1	2.3
3. Other Financial Ins.		0.0	0.0	0.0
4. In Foreign banks	4.0	32.7	123.8	11.1
c. Money at Call	790.3	442.7	900.4	219.4
Domestic Currency	790.3	380.4	900.4	197.5
Foreign Currency		62.3	0.0	21.9
2 INVESTMENTS	0.0	177.6	336.5	1007.4
a. Govt. Securities		177.6	336.5	1007.4
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
3 SHARE & OTHER INVESTMENT	431.0	996.4	1690.8	1801.4
1. Non Residents		0.0	0.0	0.0
2. Others	431.0	996.4	1690.8	1801.4
4 LOANS & ADVANCES	2046.7	4788.3	8195.8	10737.4
a. Private Sector	2042.1	4788.3	8195.8	10737.4
b. Financial Institutions		0.0	0.0	0.0
c. Government Organizations	4.6	0.0	0.0	0.0
5 BILL PURCHED	0.0	10.0	14.4	54.1
a. Domestic Bills Purchased		10.0	14.4	54.1
b. Foreign Bills Purchased		0.0	0.0	0.0
c. Import Bills & Imports		0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	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
7 FIXED ASSETS	75.2	145.6	170.0	236.6
8 OTHER ASSETS	224.6	171.8	300.1	272.6
a. Accrued Interests	207.5	22.8	67.6	66.4
Govt. Entp.		0.0	0.0	0.0
Private Sector	207.5	22.8	67.6	66.4
b. Staff Loans / Adv.	0.1	6.1	29.8	45.0
c. Sundry Debtors	0.3	1.8	9.9	4.8
d. Cash In Transit		0.0	0.0	0.0
e. Others	16.7	141.0	192.8	156.3
9 Expenses not Written off		0.0	0.0	0.0
10 Non Banking Assets	0.0	0.0	0.0	0.0
11 Reconciliation Account	0.0	0.0	0.0	0.0
12 Profit & Loss A/c	14.9	0.0	0.0	0.0
USES OF FUNDS	3720.3	7355.4	13162.9	15646.0

Table No. 27

Sources & Uses of Fund of PRIME COMMERCIAL BANK LTD.

(Rs. In million)

	Mid-July		Mid-Jan
	2008	2009	2010
1 CAPITAL FUND	700.0	728.0	1228.3
a. Paid-up Capital	700.0	700.0	1163.8
b. Statutory Reserves	0.0	5.6	34.1
c. Share Premium	0.0	0.0	0.0
d. Retained Earning	0.0	22.4	30.4
e. Others Reserves	0.0	0.0	0.0
f. Exchange Fluctuation Fund	0.0	0.0	0.0
2 BORROWINGS	265.5	539.4	1763.4
a. NRB	0.0	0.0	675.0
b. "A"Class Licensed Institution	250.0	539.4	1030.0
c. Foreign Banks and Fin. Ins.	15.5	0.0	58.4
d. Other Financial Ins.	0.0	0.0	0.0
e. Bonds and Securities	0.0	0.0	0.0
3 DEPOSITS	5275.6	11779.9	15163.7
a. Current	96.2	229.2	256.5
Domestic	95.6	215.2	241.2
Foreign	0.6	14.0	15.3
b. Savings	1214.4	2018.3	3593.1
Domestic	1210.1	2006.0	3577.2
Foreign	4.3	12.4	15.8
c. Fixed	2196.1	5380.9	6544.6
Domestic	2196.1	4528.4	5742.2
Foreign	0.0	852.5	802.5
d. Call Deposits	1734.8	4101.6	4686.4
e. Others	34.2	49.9	83.1
4 Bills Payable	0.8	9.8	9.6
5 Other Liabilities	186.0	419.8	477.6
1. Sundry Creditors	95.3	1.7	37.4
2. Loan Loss Provision	51.6	98.3	143.8
3. Interest Suspense a/c	0.0	1.4	7.4
4. Others	39.1	318.3	289.1
6 Reconciliation A/c	0.0	0.0	0.5
7 Profit & Loss A/c	30.0	141.8	155.1
SOURCES OF FUNDS	6457.9	13618.6	18798.2
1 LIQUID FUNDS	748.3	1379.3	1343.4
a. Cash Balance	92.2	279.7	358.8
Nepalese Notes & Coins	91.8	276.2	351.2
Foreign Currency	0.4	3.5	7.6
b. Bank Balance	206.1	1099.7	884.6
1. In Nepal Rastra Bank	178.2	950.9	719.2
Domestic Currency	173.1	944.0	710.6
Foreign Currency	5.1	6.9	8.6
2. "A"Class Licensed Institution	12.1	43.9	197.9
Domestic Currency	12.0	43.1	194.7
Foreign Currency	0.1	0.8	3.2
3. Other Financial Ins.	0.0	0.0	0.0
4. In Foreign banks	15.8	104.8	(32.5)
c. Money at Call	450.0	0.0	100.0
Domestic Currency	450.0	0.0	100.0
Foreign Currency	0.0	0.0	0.0
2 INVESTMENTS	190.6	718.7	719.7
a. Govt. Securities	190.6	718.7	719.7
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
3 SHARE & OTHER INVESTMENT	188.0	1378.4	2013.9
1. Non Residents	0.0	0.0	0.0
2. Others	188.0	1378.4	2013.9
4 LOANS & ADVANCES	5154.0	9817.3	14358.3
a. Private Sector	5154.0	9817.3	14358.3
b. Financial Institutions	0.0	0.0	0.0
c. Government Organizations	0.0	0.0	0.0
5 BILL PURCHED	2.0	2.1	17.0
a. Domestic Bills Purchased	2.0	1.6	16.7
b. Foreign Bills Purchased	0.0	0.6	0.4
c. Import Bills & Imports	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	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
7 FIXED ASSETS	52.1	136.5	153.4
8 OTHER ASSETS	119.8	186.4	192.4
a. Accrued Interests	2.3	14.1	36.0
Govt. Entp.	1.5	1.9	12.4
Private Sector	0.8	12.2	23.6
b. Staff Loans / Adv.	3.1	1.5	9.9
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	146.5
9 Expenses not Written off	3.2	0.0	0.0
10 Non Banking Assets	0.0	0.0	0.0
11 Reconciliation Account	0.0	0.0	0.0
12 Profit & Loss A/c	0.0	0.0	0.0
USES OF FUNDS	6457.9	13618.6	18798.2

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

(Rs. In million)

	Mid-July		Mid-Jan
	2008	2009	2010
1 CAPITAL FUND	700.0	1325.3	1491.8
a. Paid-up Capital	700.0	1337.5	1419.4
b. Statutory Reserves	0.0	0.0	17.0
c. Share Premium	0.0	0.0	0.0
d. Retained Earning	0.0	(27.6)	40.2
e. Others Reserves	0.0	15.0	14.9
f. Exchange Fluctuation Fund	0.0	0.4	0.5
2 BORROWINGS	487.9	365.6	1149.8
a. NRB	0.0	0.0	0.0
b. "A"Class Licensed Institution	487.9	365.6	1149.8
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
3 DEPOSITS	4225.4	12106.4	13719.1
a. Current	113.0	471.4	551.7
Domestic	100.2	459.4	524.9
Foreign	12.7	12.0	26.8
b. Savings	1452.2	5550.7	7176.6
Domestic	1448.2	5536.9	7151.1
Foreign	3.9	13.8	25.5
c. Fixed	2359.4	4208.4	4566.2
Domestic	1807.9	3741.9	3777.2
Foreign	551.5	466.5	789.0
d. Call Deposits	246.3	1714.2	1228.0
e. Others	54.6	161.6	196.7
4 Bills Payable	9.1	21.0	4.4
5 Other Liabilities	350.2	3058.6	644.0
1. Sundry Creditors	0.3	15.6	0.0
2. Loan Loss Provision	40.3	98.1	127.4
3. Interest Suspense a/c	0.7	3.6	11.4
4. Others	308.9	2941.3	505.2
6 Reconciliation A/c	1937.2	5562.0	4021.7
7 Profit & Loss A/c	0.0	81.8	96.9
SOURCES OF FUNDS	7709.8	22520.7	21127.8
1 LIQUID FUNDS	365.4	6364.9	2405.2
a. Cash Balance	34.9	316.3	333.9
Nepalese Notes & Coins	33.6	305.5	316.0
Foreign Currency	1.3	10.7	17.9
b. Bank Balance	314.9	4425.7	681.0
1. In Nepal Rastra Bank	244.3	3950.3	467.7
Domestic Currency	243.7	3948.1	455.8
Foreign Currency	0.5	2.2	11.8
2. "A"Class Licensed Institution	2.2	240.1	173.5
Domestic Currency	2.0	238.2	171.7
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	39.8
c. Money at Call	15.6	1622.9	1390.3
Domestic Currency	0.0	961.9	790.0
Foreign Currency	15.6	661.1	600.3
2 INVESTMENTS	286.0	946.4	1329.3
a. Govt. Securities	286.0	946.4	1320.1
b. NRB Bond	0.0	0.0	9.2
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
3 SHARE & OTHER INVESTMENT	609.0	15.1	16.3
1. Non Residents	0.0	0.0	0.0
2. Others	609.0	15.1	16.3
4 LOANS & ADVANCES	4044.8	8907.2	12389.6
a. Private Sector	977.8	8837.8	12316.5
b. Financial Institutions	3067.0	69.4	73.1
c. Government Organizations	0.0	0.0	0.0
5 BILL PURCHED	12.9	119.2	21.7
a. Domestic Bills Purchased	4.1	103.9	16.2
b. Foreign Bills Purchased	8.9	15.3	5.5
c. Import Bills & Imports	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	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
7 FIXED ASSETS	105.9	308.5	362.4
8 OTHER ASSETS	335.0	297.3	581.8
a. Accrued Interests	5.7	26.7	49.3
Govt. Entp.	0.0	0.0	0.0
Private Sector	5.7	26.7	49.3
b. Staff Loans / Adv.	8.5	17.0	10.2
c. Sundry Debtors	15.2	15.4	28.8
d. Cash In Transit	0.0	0.0	0.0
e. Others	305.6	238.2	493.4
9 Expenses not Written off	0.0	0.0	0.0
10 Non Banking Assets	0.0	0.0	0.0
11 Reconciliation Account	1937.5	5562.0	4021.5
12 Profit & Loss A/c	13.2	0.0	0.0
USES OF FUNDS	7709.8	22520.7	21127.8

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

(Rs. In million)

	Mid-July		Mid-Jan
	2008	2009	2010
1 CAPITAL FUND	700.0	1004.5	1069.2
a. Paid-up Capital	700.0	1000.0	1053.2
b. Statutory Reserves	0.0	0.9	13.2
c. Share Premium	0.0	0.0	0.0
d. Retained Earning	0.0	3.3	1.6
e. Others Reserves	0.0	0.0	0.0
f. Exchange Fluctuation Fund	0.0	0.3	1.1
2 BORROWINGS	500.0	1409.7	959.5
a. NRB	0.0	0.0	514.0
b. "A"Class Licensed Institution	500.0	1409.7	395.5
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0
d. Other Financial Ins.	0.0	0.0	50.0
e. Bonds and Securities	0.0	0.0	0.0
3 DEPOSITS	3054.8	8946.4	11753.7
a. Current	38.6	213.4	280.7
Domestic	38.2	205.5	273.1
Foreign	0.4	7.9	7.5
b. Savings	288.5	2634.2	3860.0
Domestic	287.9	2632.0	3854.5
Foreign	0.6	2.1	5.5
c. Fixed	1840.2	2401.1	3867.6
Domestic	1552.4	680.0	3482.5
Foreign	287.9	1721.1	385.1
d. Call Deposits	871.8	3577.8	3685.2
e. Others	15.7	119.9	60.2
4 Bills Payable	3.4	153.2	48.8
5 Other Liabilities	62.0	146.2	742.0
1. Sundry Creditors	7.8	28.3	0.0
2. Loan Loss Provision	27.6	63.4	106.1
3. Interest Suspense a/c	0.2	3.4	8.6
4. Others	26.5	51.1	627.4
6 Reconciliation A/c	0.0	0.0	1.0
7 Profit & Loss A/c	4.5	110.6	96.3
SOURCES OF FUNDS	4324.7	11770.6	14670.5
1 LIQUID FUNDS	395.2	1113.1	2019.9
a. Cash Balance	73.2	236.5	200.0
Nepalese Notes & Coins	71.8	227.2	189.4
Foreign Currency	1.3	9.4	10.6
b. Bank Balance	322.1	876.6	816.6
1. In Nepal Rastra Bank	254.3	496.7	429.9
Domestic Currency	254.0	489.0	418.7
Foreign Currency	0.3	7.7	11.2
2. "A"Class Licensed Institution	36.0	98.9	7.3
Domestic Currency	35.8	96.7	7.1
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	379.3
c. Money at Call	0.0	0.0	1003.4
Domestic Currency	0.0	0.0	971.0
Foreign Currency	0.0	0.0	32.4
2 INVESTMENTS	115.5	216.6	880.3
a. Govt. Securities	115.5	216.6	880.3
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
3 SHARE & OTHER INVESTMENT	957.3	2424.3	585.9
1. Non Residents	0.0	0.0	94.6
2. Others	957.3	2424.3	491.3
4 LOANS & ADVANCES	2755.2	7713.1	10515.9
a. Private Sector	2755.2	7713.1	10515.9
b. Financial Institutions	0.0	0.0	0.0
c. Government Organizations	0.0	0.0	0.0
5 BILL PURCHED	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
c. Import Bills & Imports	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	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
7 FIXED ASSETS	64.9	206.0	214.4
8 OTHER ASSETS	36.4	96.3	454.0
a. Accrued Interests	3.5	34.5	31.8
Govt. Entp.	0.0	0.0	0.0
Private Sector	3.5	34.5	31.8
b. Staff Loans / Adv.	11.1	23.2	33.7
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	388.5
9 Expenses not Written off	0.0	0.0	0.0
10 Non Banking Assets	0.0	0.0	0.0
11 Reconciliation Account	0.0	1.2	0.0
12 Profit & Loss A/c	0.0	0.0	0.0
USES OF FUNDS	4324.7	11770.6	14670.5

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

(Rs. In million)

	Mid-July		Mid-Jan
	2008	2009	2010
1 CAPITAL FUND	1168.0	1769.7	1869.5
a. Paid-up Capital	1107.5	1655.3	1655.3
b. Statutory Reserves	34.2	45.1	65.7
c. Share Premium	14.1	14.1	14.1
d. Retained Earning	12.3	55.3	49.9
e. Others Reserves	0.0	0.0	82.8
f. Exchange Fluctuation Fund	0.0	0.0	1.7
2 BORROWINGS	351.0	290.0	260.0
a. NRB	0.0	0.0	0.0
b. "A"Class Licensed Institution	351.0	290.0	260.0
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
3 DEPOSITS	2928.2	6633.4	7346.3
a. Current	70.6	566.5	337.4
Domestic	70.5	566.1	337.3
Foreign	0.0	0.4	0.2
b. Savings	900.2	1081.1	1081.8
Domestic	884.3	1053.4	1065.8
Foreign	15.9	27.7	16.0
c. Fixed	1753.3	4240.7	4267.9
Domestic	1753.3	4240.2	4267.9
Foreign	0.0	0.5	0.0
d. Call Deposits	126.5	601.5	1493.6
e. Others	77.5	143.7	165.6
4 Bills Payable	0.6	2.4	2.4
5 Other Liabilities	353.7	244.7	239.7
1. Sundry Creditors	0.0	0.0	0.0
2. Loan Loss Provision	82.9	118.7	127.1
3. Interest Suspense a/c	7.3	7.9	23.4
4. Others	263.5	118.1	89.1
6 Reconciliation A/c	445.4	840.7	0.0
7 Profit & Loss A/c	87.4	170.5	116.3
SOURCES OF FUNDS	5334.3	9951.3	9834.1
1 LIQUID FUNDS	878.3	1726.2	1483.9
a. Cash Balance	33.3	87.9	75.9
Nepalese Notes & Coins	30.9	78.4	69.8
Foreign Currency	2.4	9.5	6.1
b. Bank Balance	252.6	691.2	1366.7
1. In Nepal Rastra Bank	153.0	551.2	423.1
Domestic Currency	149.5	550.6	400.4
Foreign Currency	3.5	0.6	22.7
2. "A"Class Licensed Institution	12.2	19.0	610.5
Domestic Currency	11.5	18.6	609.6
Foreign Currency	0.7	0.4	0.9
3. Other Financial Ins.	81.8	115.1	308.9
4. In Foreign banks	5.5	5.9	24.1
c. Money at Call	592.4	947.1	41.3
Domestic Currency	561.2	879.5	41.2
Foreign Currency	31.3	67.6	0.1
2 INVESTMENTS	18.5	442.9	566.8
a. Govt. Securities	18.5	442.9	554.6
b. NRB Bond	0.0	0.0	12.3
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
3 SHARE & OTHER INVESTMENT	50.1	54.9	157.3
1. Non Residents	0.0	0.4	40.2
2. Others	50.1	54.5	117.1
4 LOANS & ADVANCES	3690.6	6455.9	7173.4
a. Private Sector	3689.1	6421.5	7141.8
b. Financial Institutions	1.5	34.3	31.6
c. Government Organizations	0.0	0.0	0.0
5 BILL PURCHED	1.9	20.1	2.6
a. Domestic Bills Purchased	1.9	20.1	2.6
b. Foreign Bills Purchased	0.0	0.0	0.0
c. Import Bills & Imports	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	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
7 FIXED ASSETS	197.8	256.5	274.7
8 OTHER ASSETS	478.3	971.3	151.2
a. Accrued Interests	18.6	21.7	53.0
Govt. Entp.	0.0	2.4	5.3
Private Sector	18.6	19.3	47.7
b. Staff Loans / Adv.	8.2	17.1	41.0
c. Sundry Debtors	1.2	4.6	5.5
d. Cash In Transit	0.0	0.0	0.0
e. Others	450.2	927.9	51.8
9 Expenses not Written off	18.8	23.6	22.4
10 Non Banking Assets	0.0	0.0	0.0
11 Reconciliation Account	0.0	0.0	1.6
12 Profit & Loss A/c	0.0	0.0	0.0
USES OF FUNDS	5334.3	9951.3	9834.1

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

(Rs. In million)

	Mid-July		Mid-Jan
	2008	2009	2010
1 CAPITAL FUND	1137.3	1532.9	1612.3
a. Paid-up Capital	1000.0	1424.6	1430.0
b. Statutory Reserves	82.6	97.2	109.8
c. Share Premium	52.3	0.0	14.5
d. Retained Earning	2.3	11.0	52.6
e. Others Reserves	0.0	0.0	5.1
f. Exchange Fluctuation Fund	0.0	0.0	0.3
2 BORROWINGS	278.1	314.0	317.5
a. NRB	0.0	0.0	0.0
b. "A"Class Licensed Institution	212.4	236.1	317.5
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
3 DEPOSITS	1661.4	6904.6	8313.1
a. Current	22.4	109.7	549.2
Domestic	22.4	106.3	531.4
Foreign	0.0	3.4	17.8
b. Savings	395.7	1552.6	1828.9
Domestic	395.7	1515.6	1818.7
Foreign	0.0	36.9	10.2
c. Fixed	926.3	2079.2	3266.8
Domestic	857.2	1588.2	2672.1
Foreign	69.1	491.0	594.7
d. Call Deposits	314.4	3149.7	2650.8
e. Others	2.5	13.6	17.4
4 Bills Payable	0.0	0.0	4.0
5 Other Liabilities	5843.0	7757.8	1593.4
1. Sundry Creditors	5697.2	7508.4	1124.9
2. Loan Loss Provision	57.5	86.9	101.1
3. Interest Suspense a/c	18.8	20.8	26.6
4. Others	69.5	141.7	340.8
6 Reconciliation A/c	0.0	0.0	0.0
7 Profit & Loss A/c	117.4	101.2	57.9
SOURCES OF FUNDS	9037.1	16610.4	11898.1
1 LIQUID FUNDS	5694.2	9133.7	1980.5
a. Cash Balance	17.9	201.8	250.5
Nepalese Notes & Coins	17.3	190.7	238.8
Foreign Currency	0.7	11.1	11.7
b. Bank Balance	5584.1	8219.1	1518.4
1. In Nepal Rastra Bank	506.4	720.9	273.3
Domestic Currency	506.4	682.2	257.1
Foreign Currency	0.0	38.8	16.2
2. "A"Class Licensed Institution	4897.3	6906.3	1122.4
Domestic Currency	4895.8	6906.3	1122.4
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	122.7
c. Money at Call	92.2	712.8	211.6
Domestic Currency	92.2	712.8	211.6
Foreign Currency	0.0	0.0	0.0
2 INVESTMENTS	795.4	1162.0	1074.0
a. Govt. Securities	775.4	1142.0	1054.0
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.	20.0	20.0	20.0
e. Non Residents	0.0	0.0	0.0
3 SHARE & OTHER INVESTMENT	300.9	481.9	1430.8
1. Non Residents	0.0	0.0	0.0
2. Others	300.9	481.9	1430.8
4 LOANS & ADVANCES	2009.9	5010.1	6574.1
a. Private Sector	1989.1	4930.1	6354.4
b. Financial Institutions	20.9	80.0	147.1
c. Government Organizations	0.0	0.0	72.5
5 BILL PURCHASED	0.0	271.0	308.4
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	308.4
6 LOANS AGAINST COLLECTED BILLS	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
7 FIXED ASSETS	132.7	218.8	236.4
8 OTHER ASSETS	101.4	329.8	292.9
a. Accrued Interests	33.8	39.9	33.5
Govt. Entp.	0.0	0.0	0.1
Private Sector	33.8	39.9	33.4
b. Staff Loans / Adv.	9.9	9.8	13.9
c. Sundry Debtors	11.1	124.6	96.3
d. Cash In Transit	0.0	0.0	0.0
e. Others	46.6	155.6	149.2
9 Expenses not Written off	1.5	3.0	1.0
10 Non Banking Assets	1.1	0.0	0.0
11 Reconciliation Account	0.0	0.0	0.0
12 Profit & Loss A/c	0.0	0.0	0.0
USES OF FUNDS	9037.1	16610.4	11898.1

Table No. 32
Sources & Uses of Fund of KIST BANK LTD.

(Rs. In million)

	Mid-July 2009	Mid-Jan 2010
1 CAPITAL FUND	2026.3	2045.1
a. Paid-up Capital	2000.0	2000.0
b. Statutory Reserves	20.8	38.8
c. Share Premium	0.0	0.0
d. Retained Earning	0.0	6.3
e. Others Reserves	5.5	0.0
f. Exchange Fluctuation Fund	0.0	0.0
2 BORROWINGS	130.0	1606.8
a. NRB	0.0	825.0
b. "A"Class Licensed Institution	130.0	781.8
c. Foreign Banks and Fin. Ins.	0.0	0.0
d. Other Financial Ins.	0.0	0.0
e. Bonds and Securities	0.0	0.0
3 DEPOSITS	8685.7	12469.8
a. Current	158.9	292.0
Domestic	158.1	290.9
Foreign	0.8	1.1
b. Savings	5027.5	8307.1
Domestic	5027.0	8306.9
Foreign	0.5	0.2
c. Fixed	1609.1	2715.0
Domestic	1609.1	2715.0
Foreign	0.0	0.0
d. Call Deposits	1876.5	1118.4
e. Others	13.8	37.3
4 Bills Payable	0.0	3.5
5 Other Liabilities	307.3	387.0
1. Sundry Creditors	12.4	36.9
2. Loan Loss Provision	83.7	139.5
3. Interest Suspense a/c	2.3	7.8
4. Others	208.8	202.8
6 Reconciliation A/c	0.0	4.7
7 Profit & Loss A/c	86.4	40.2
SOURCES OF FUNDS	11235.8	16557.1
1 LIQUID FUNDS	2409.9	1811.5
a. Cash Balance	383.8	579.3
Nepalese Notes & Coins	373.8	557.7
Foreign Currency	10.0	21.6
b. Bank Balance	1926.0	1160.2
1. In Nepal Rastra Bank	638.9	772.3
Domestic Currency	638.5	771.1
Foreign Currency	0.4	1.2
2. "A"Class Licensed Institution	1287.1	194.1
Domestic Currency	1285.6	193.0
Foreign Currency	1.5	1.1
3. Other Financial Ins.	0.0	179.8
4. In Foreign banks	0.0	14.0
c. Money at Call	100.0	72.0
Domestic Currency	100.0	72.0
Foreign Currency	0.0	0.0
2 INVESTMENTS	474.8	890.3
a. Govt. Securities	474.8	890.3
b. NRB Bond	0.0	0.0
c. Govt. Non-Fin. Ins.	0.0	0.0
d. Other Non-Fin Ins.	0.0	0.0
e. Non Residents	0.0	0.0
3 SHARE & OTHER INVESTMENT	610.3	573.3
1. Non Residents	0.0	0.0
2. Others	610.3	573.3
4 LOANS & ADVANCES	6886.4	11829.9
a. Private Sector	6886.4	11829.9
b. Financial Institutions	0.0	0.0
c. Government Organizations	0.0	0.0
5 BILL PURCHED	0.6	9.7
a. Domestic Bills Purchased	0.0	0.0
b. Foreign Bills Purchased	0.6	9.7
c. Import Bills & Imports	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0
a. Against Domestic Bills	0.0	0.0
b. Against Foreign Bills	0.0	0.0
7 FIXED ASSETS	715.7	1036.2
8 OTHER ASSETS	129.7	386.9
a. Accrued Interests	2.3	34.2
Govt. Entp.	0.3	0.0
Private Sector	2.0	34.2
b. Staff Loans / Adv.	46.3	109.3
c. Sundry Debtors	0.3	17.0
d. Cash In Transit	0.0	0.0
e. Others	80.9	226.4
9 Expenses not Written off	5.6	19.3
10 Non Banking Assets	0.0	0.0
11 Reconciliation Account	2.7	0.0
12 Profit & Loss A/c	0.0	0.0
USES OF FUNDS	11235.8	16557.1

Table No. 33
Profit & Loss Account of Commercial Banks of Nepal
For the Period from Mid-July- 2009 to Mid - January - 2010

(Rs. In million)

Expenses	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBI	NBB	EBL	BOK	NCCB	LBL	NICB	MBL	KBL	LAXMI	SBL	ADBL	GLOB	CITI	PRIME	SUNR	BOA	DCBL	NMB	KIST	Total
1 Interest Expenses	415.6	580.5	764.2	1142.6	267.1	673.2	618.2	219.5	688.7	386.3	251.5	152.4	482.5	468.4	709.4	513.6	578.9	649.5	409.2	303.3	485.7	494.9	349.4	259.7	229.6	397.7	6735.7
1.1 Deposit Liabilities	330.2	500.4	742.1	1090.4	258.9	668.1	586.2	219.3	664.1	369.9	249.7	152.3	482.5	422.8	488.8	462.8	534.5	592.6	373.3	281.9	451.6	407.0	306.8	249.7	221.5	372.5	6050.1
1.1.1 Saving A/c	260.4	443.1	233.4	232.0	158.6	275.2	92.3	175.2	198.3	86.3	151.0	74.1	69.8	150.7	103.2	84.6	100.5	255.9	102.5	99.9	63.4	209.6	109.5	34.3	45.2	225.2	1879.5
1.1.2 Fixed A/c	63.8	50.1	310.6	543.6	42.9	392.8	427.4	26.2	258.1	205.9	48.4	54.6	293.9	179.9	205.9	259.1	297.9	329.9	222.1	182.0	228.9	162.2	105.8	186.5	98.9	97.4	2953.5
1.1.2.1 Upto 3 Months Fixed A/c		0.5	29.4	37.0		97.8		0.0	68.6				3.4			0.1				79.2		0.3			3.2		82.9
1.1.2.2 3 to 6 Months fixed A/c		0.6	59.1					0.0	32.3							0.2				0.0	0.0	4.4				0.2	8.2
1.1.2.3 6 Months to 1 Year Fixed A/c		59.8	200.1					2.7	118.1	205.9	4.4	54.6	138.5	55.4		55.4			1.7	194.5	149.4		116.8	0.2	71.7		842.7
1.1.2.4 Above 1 Year	63.8	(10.7)	21.9	506.6	42.9	295.0	427.4	23.5	39.1		44.0		152.0	124.5	205.9	259.1	242.2		222.1	101.1	34.3	8.2	105.8	69.7	95.4	25.5	2019.7
1.1.3 Call Deposit	6.0	7.2	198.2	314.8	57.4	0.1	66.5	17.9	207.6	77.7	50.3	23.6	118.7	92.2	179.6	119.1	136.1	6.8	48.7	0.0	159.3	35.1	91.4	26.6	77.5	49.9	1214.9
1.1.4 Certificate of Deposits																											2.2
1.2 Others	85.4	80.2	22.0	52.3	8.2	5.1	32.0	0.2	24.6	16.4	1.8	0.2		45.6	220.6	50.8	44.4	56.9	35.9	21.4	34.0	87.9	42.7	10.0	8.1	25.2	685.6
2 Commission/Fee Expense			56.8	18.4				5.0									1.3		0.2		1.7						3.2
3 Employees Expenses	522.0	587.2	160.3	113.6	142.6	189.0	63.2	62.5	107.7	81.8	53.3	30.8	48.7	69.6	71.0	52.5	43.0	1000.9	46.9	26.1	23.1	56.4	44.5	27.9	30.8	63.2	1688.7
4 Office Operating Expenses	115.7	170.3	156.2	227.7	151.0	215.5	134.4	48.9	162.9	126.5	46.8	31.0	60.4	86.7	95.3	64.9	66.3	104.5	82.3	350.1	38.7	83.0	63.9	20.9	46.5	103.5	1344.8
5 Exchange Fluctuation Loss	0.0	0.0	0.0	0.0	0.0	1.2	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.2	0.0	0.0	4.6	0.0	20.1
5.1 Due to Change in Exchange Rates						1.2						0.2		0.2								0.8					5.8
5.2 Due to Foreign Currency Transactions																						14.3					14.3
6 Non-Operating Expenses								4.8										6.5									6.5
7 Loan Written Off									7.1		1.3				0.4												1.7
8 Loan Loss Provision	71.4	110.6	131.0	55.5	55.8	257.0	29.8	104.7	35.3	35.7	(166.1)	0.0	0.0	30.3	9.1	24.0	45.1	1027.7	120.3	26.8	45.5	29.4	28.7	5.1	17.8	55.9	1299.6
8.1 General Loan Loss Provision		72.2	58.6	0.3	6.4	257.0	26.7	27.3	35.3	25.5			41.4	10.0	14.2	45.1	104.5	26.5	45.5	29.4	28.0	7.0	16.0	51.2			418.8
8.2 Special Loan Loss Provision	71.4	29.2	72.4	55.2	49.4	0.0	3.1	77.3	0.0	10.2	0.4	0.0	(15.6)	(0.9)	9.8	0.0	1027.7	15.8	0.3	0.0	0.0	0.0	0.7	(1.9)	1.2	4.7	1042.2
8.2.1 Sub-Standard Loan Loss Provision		9.6	37.7					11.8					0.2	0.5			1027.7	3.8				0.7	(0.8)	0.5	1.6		1034.2
8.2.2 Doubtful Loans Loss Provision		7.9	34.7		14.4		1.9			5.7			(1.0)	5.2	9.8			5.3					(1.6)	0.1	3.6		21.5
8.2.3 Loss Loan Loss Provision	71.4	11.7		55.2	35.0		3.1	63.7		4.5	0.4		(14.8)	(6.6)				6.7	0.3				0.5	0.5	(0.5)		(13.5)
8.3 Provision Expense for NBA		5.6								(150.0)			4.5														(145.5)
8.4 Provision Expense for Investment											(16.5)																0.6
8.5 Provision Expense for Other Assets		3.5																									(16.5)
9 Provision for Staff Bonus	96.6	90.2	84.9	73.3		24.8			54.8	34.7	35.0	31.6	30.4	14.7		23.5			12.2	22.2	13.8	13.8			8.3	5.9	211.3
10 Provision for Income Tax	54.9	268.7	254.7	219.8		46.1			164.5	104.1	55.1	65.5	91.2	44.0		70.5			36.6	66.5	41.5	41.3			24.8	19.0	556.0
11 Others	3.4	1.7							0.1	0.3																	46.5
12 Net Profit	480.9	1152.5	633.2	594.3	513.0	357.1	202.3	808.3	383.7	243.3	294.5	250.2	213.1	102.4	241.2	164.4	201.3	836.8	36.7	85.3	155.1	96.9	96.3	116.3	57.9	40.8	2989.1
TOTAL EXPENSES	1609.0	2754.3	2260.7	2491.8	1430.8	1693.0	1118.9	1253.7	1604.8	1012.4	571.5	562.1	926.2	816.3	1126.3	913.4	935.9	3672.0	695.4	840.6	836.7	832.8	637.9	429.8	420.2	686.0	14903.0
TOTAL INCOME	1609.0	2754.3	2260.7	2491.8	1430.8	1693.0	1118.9	1253.7	1604.8	1012.4	571.5	562.1	926.2	816.3	1126.3	913.4	935.9	3672.0	695.4	840.6	836.7	832.8	637.9	429.8	420.2	686.0	14903.0
1. Interest Income	1209.5	1842.7	1762.9	2055.3	988.3	1371.4	976.4	533.1	1373.8	816.1	441.0	327.8	801.3	734.7	1023.5	817.1	847.1	2302.2	593.6	592.6	736.3	735.2	559.7	397.4	351.4	612.2	11873.1
1.1. On Loans and Advance	843.3	1361.0	1440.0	1891.5	625.1	1188.6	734.0	460.9	1203.8	730.8	393.2	290.0	718.3	676.0	765.7	790.9	744.4	2061.6	534.2	479.9	662.5	593.7	498.1	359.1	285.4	526.3	10379.4
1.2. On Investment	296.4	319.2	136.9	74.0	238.6	130.6	83.2	64.5	152.7	52.5	45.5	23.3	68.6	20.2	37.4	26.2	81.1	100.3	47.1	14.0	12.2	32.9	8.8	0.0	31.2	17.0	565.7
1.2.1 Government Bonds	293.9	309.9	131.1	74.0	238.3	130.6	69.4	50.7	88.7	52.5	35.8	23.3	57.8	18.3	37.4	24.3		100.3	46.8	14.0	12.2	32.0	8.8		30.4	17.0	458.3
1.2.2 Foreign Bonds			5.8						13.7				3.3														3.3
1.2.3 NRB Bonds							13.8		50.2		5.8		7.5									0.9					95.3
1.2.4 Deventure & Bonds	2.5	9.3			0.3			13.8		3.9				1.9													8.8
1.3 Agency Balance	0.2	140.3	0.0	79.9	0.2	156.4						4.6	0.0			0.1						36.8	0.1			28.3	69.9
1.4 On Call Deposit	9.9	22.1	176.5	9.9	2.4	52.2	0.4	5.1	17.3	17.6	0.5	9.6	14.4	32.0	220.1		(7.0)	74.4	12.3	98.6	18.4			23.6	16.8	3.5	517.4
1.5 Others	59.8	0.1	9.5		122.0		2.4	2.6		15.2	1.8	0.2		6.5	0.2		28.5	65.9									

Table No. 34
Sectorwise Loans and Advances of Commercial Banks
Mid - January, 2010

Rs. in million

Sectors	Banks													
	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCCB	LBL	NICB	MBL
1 Agriculture	110.2	423.6	212.8	228.2	344.7	885.4	344.6	42.9	178.3	69.0	458.6	142.2	482.3	56.2
2 Fishery														
3 Mines	73.1	574.7	10.3	3.3				10.0	0.3	30.7	171.9			69.2
4 Manufacturings	3979.6	5303.1	9068.1	12211.4	3103.4	12652.6	4687.7	2650.8	4538.2	3701.2	1594.2	762.5	4452.8	3070.2
5 Construction	1909.6	3016.1	4879.1	1832.2	3735.5	1805.7	2305.2	1572.9	3231.8	1764.6	1021.2	410.4	2272.0	1641.1
6 Electricity, Gas & Water	496.8	981.4	101.2	457.4	324.2	142.1	371.3	16.0	386.8	295.7	295.5	59.8	74.2	619.0
7 Metal Productions, Machinery & Electrical Tools & fitting	494.9	1044.4	357.4	415.8	49.1	872.4	0.4	218.2	460.3	60.7	171.5	7.0	19.6	116.9
8 Transportation, Storage & Communications	1346.1	789.0	4346.5	1010.0	0.5	908.3	659.0	988.8	1586.1	1774.6	720.8	365.6	247.6	854.6
9 Wholesaler & Retailers	5459.0	8011.1	6706.9	5964.1	1962.6	4030.3	4889.9	1766.8	8047.6	4597.6	1140.7	1293.9	2498.0	2642.9
10 Finance, Insurance & Fixed Assets	1229.7	2660.6	2504.1	5637.3	463.3	2361.3	437.2	596.6	1181.4	2371.3	836.4	434.8	1008.8	1217.2
11 Hotel & Restaurants			819.9	2383.5	97.4	972.8	266.0	525.4	359.1		130.7	272.7	160.9	116.0
12 Other Services	721.7	2464.3	1615.1	1904.4	92.7	1175.5	322.8	503.0	652.5	1233.9	249.5	275.0	315.3	682.2
13 Consumable Loan	3428.8	4036.2	99.1	1498.4	84.5	2434.3	138.9	317.9	1151.0	112.3	457.7	10.4	48.0	230.3
14 Local Government	0.0	216.6					160.0				0.0	57.3		
15 Others	3644.2	(977.5)	3189.7	8304.4	5249.1	2612.1	3843.2	873.2	6910.6	1482.9	1391.3	1907.5	3158.4	4070.7
Total	22893.7	28543.8	33910.1	41850.1	15507.0	30852.8	18426.3	10082.4	28684.0	17494.5	8640.0	5999.0	14737.8	15386.5

Sectors	Banks												TOTAL
	KUMARI	LAXMI	SBL	ADBL	GLOBAL	CITIZENS	PRIME	SUNRISE	BOA	DCBL	NMB	KIST	
1 Agriculture	471.7	21.4	291.4	8416.7	63.2	21.6	39.0	40.2	14.3	117.6	94.9	71.1	13641.9
2 Fishery													0.0
3 Mines	365.2		48.5		360.2	7.0	132.1	219.8	80.6	82.5	187.9	32.5	2459.8
4 Manufacturings	2504.9	3401.7	2996.9	4184.7	1292.2	2161.3	2147.7	2477.6	1177.6	667.6	1247.6	117.4	96153.0
5 Construction	1674.5	3625.9	1910.1	2365.8	2106.7	795.5	693.0	783.7	1449.2	704.1	509.9	1336.6	49352.4
6 Electricity, Gas & Water	154.2	136.4	231.3		0.0	286.5	338.0	46.3	220.2		14.8		6049.0
7 Metal Productions, Machinery & Electrical Tools & fitting	229.3	42.7	219.3	116.2	175.6	116.0	26.5	151.5	745.2	58.2	190.4	35.5	6395.0
8 Transportation, Storage & Communications	1194.1	523.5	778.7	183.2	449.5	274.4	177.6	604.9	1618.0	461.6	493.1	806.3	23162.2
9 Wholesaler & Retailers	1322.8	1966.8	2499.5	11939.8	952.5	893.6	1189.7	1895.6	1671.7	202.7	1014.7	2693.2	87254.0
10 Finance, Insurance & Fixed Assets	2610.1	3519.9	2656.6	786.0	970.2	3057.7	3492.2	4319.9	2052.5	2712.4	2003.9	3115.1	54236.6
11 Hotel & Restaurants	234.4	54.7	459.4		209.6	141.5	46.5	86.9	104.1	372.7	27.8	102.4	7944.3
12 Other Services	648.2	466.7	1012.7	1186.4	214.3	300.2	344.8	571.5	319.2	624.3	214.2	297.8	18408.2
13 Consumable Loan	1489.1	158.1	282.1	1933.6	82.9	151.4	223.7	447.8	501.7	21.9	742.0	62.1	20144.4
14 Local Government		134.6	135.1	1826.0				90.6	77.2				2697.4
15 Others	2944.6	1078.5	3123.0	7113.8	5021.2	2599.9	5516.7	765.6	484.4	1147.8	141.2	3169.6	78766.1
Total	15843.2	15130.9	16644.5	40052.3	11898.1	10806.5	14367.5	12502.0	10515.9	7173.4	6882.5	11839.6	466664.3

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. 35
Security-wise Loans and Advances of Commercial Banks
Mid - January, 2010

(Rs In Million)

Security	Banks																							TOTAL					
	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCCB	LBL	NICB	MBL	KUMARI	LAXMI	SBL	ADBL	GLOBAL	CITIZENS	PRIME	SUNRISE	BOA		DCBL	NMB	KIST		
1 Gold/Silver	2475.6	3876.8	10.1	866.2	1.0		21.7			99.2		3.0								13.3	1301.1								8696.8
2 Government Securities	905.5	1405.1	107.3			14.0	148.2		276.4	81.1		57.3									117.8								3539.9
3 Non Government Securities	390.1	14.1		670.1	150.0	1158.6	14.2		307.9		206.8	20.0	874.8	65.5	372.3		38.6		92.5	436.9	938.2		493.4		504.1	25.6		6773.8	
4 Fixed A/c Receipt	292.5	371.2	410.1	197.2	638.0	1086.9	428.4	243.6	566.7	701.1	147.8	11.4	220.2	200.4	60.1	62.2	374.7	154.0	26.6	374.0	946.8	208.1	69.8	7.9	30.1	60.7	7890.7		
4.1 On Own Bank	124.9	269.8	343.8	197.2	186.4	1076.7	425.1	215.3	564.1	557.5	126.3	11.4	186.4	26.5	15.1	60.9	343.3	154.0	2.2	188.0	946.8	208.1	29.4	7.9	6.7	60.7	6334.3		
4.2 On Other Banks	167.7	101.4	66.4		451.6	10.3		3.3	28.4		21.5		33.9	173.9	45.0	1.3	31.4		24.4	186.0								1556.4	
5 Asset Guarantee	14352.5	26080.5	27599.7	34628.2	10705.0	27367.2	15926.9	8455.8	26367.0	15505.8	7339.9	4992.6	13019.5	14581.7	14812.6	14005.0	15357.9	39898.3	3954.5	9258.9	10501.7	11894.3	9875.4	6683.9	5697.3	11174.2	400036.1		
5.1 Fixed Assets	11078.4	25555.1	21204.6	29377.8	10282.6	25427.8	12223.7	8183.4	6613.6	12781.8	6269.7	4774.1	8662.0	10574.9	14527.8	10954.0	11943.2	39898.3	3122.8	7275.3	10345.7	8336.8	7978.2	6252.6	4250.0	11124.7	329018.7		
5.1.1 Lands & Buildings	9064.7	22793.6	14020.2	26264.5	6975.3	20087.8	11214.6	6635.5	219.1	11141.2	5315.7	4294.4	7650.1	8125.7	12662.1	9526.4	10250.4		1870.5	5310.3	9723.3	6057.7	5398.3	2702.4	3533.7	9934.7	230772.4		
5.1.2 Machinery & Tools	211.0	700.8	1471.6	104.7	100.0	521.5	555.2	269.1	1748.8	197.3	98.5	18.5	42.6	1022.1	109.6	66.3	479.3		13.2	890.0	31.9		684.2	528.5	91.2	106.3	10662.2		
5.1.3 Furniture & Fixture	118.0	40.4	3.4	0.0							7.1	5.9			11.0		9.2										1945.6		
5.1.4 Vehicles	1646.9	1614.5	4580.4	2017.8	3207.3	2329.1	431.7	1275.5	3026.9	1443.2	823.8	455.3	934.1	1159.4	1274.1	931.5	931.8			341.7	944.9	590.5	1017.8	1786.9	106.0	555.2	1043.0	34469.4	
5.1.5 Other Fixed Assets	37.8	405.7	1129.1	990.8		2489.4			72.9		24.6		35.1	267.7	470.9	429.8	272.5	39898.3		897.3	80.7		1261.3	108.8	2795.3	60.5	40.7	51769.2	
5.2 Current Assets	3274.1	525.4	6395.0	5250.4	422.4	1939.4	3703.2	272.4	19753.4	2724.0	1070.2	218.5	4357.5	4006.8	284.8	3051.0	3414.7	0.0	831.7	1983.7	156.0	3557.5	1897.2	431.3	1447.2	49.5	71017.4		
5.2.1 Agricultural Products	409.8	134.8	682.8	138.1	0.0	0.0	182.6	34.9	2527.4	0.0	145.8	35.4	431.9	0.0	37.1	0.0	326.8	0.0	162.8	98.3	2.2	0.0	0.0	0.0	0.0	0.0	0.0	5350.7	
5.2.1.1 Rice	291.3	93.2	326.2	113.5			3.2	19.6	723.2		57.5	35.4	9.7							79.4								1752.1	
5.2.1.2 Raw Jute	8.6	30.9	29.4	0.0			0.0	0.0	0.0		68.6																	137.5	
5.2.1.3 Other Agricultural Products	110.0	10.8	327.2	24.6			179.4	15.4	1804.2		19.7		422.2		37.1		326.8			162.8	18.9	2.2						3461.1	
5.2.2 Other Non Agricultural Products	2864.3	390.6	5712.2	5112.3	422.4	1939.4	3520.6	237.5	17226.0	2724.0	924.4	183.1	3925.6	4006.8	247.7	3051.0	3088.0	0.0	668.9	1885.3	153.8	3557.5	1897.2	431.3	1447.2	49.5	65666.7		
5.2.2.1 Raw Materials	200.2	3.3	517.1	393.5	229.7		1473.4	7.5	4036.9	393.1	330.4		2110.6	1288.2		21.5	550.4		408.3	879.9	51.2	4.8		164.2	338.4			13402.8	
5.2.2.2 Semi Ready Made Goods	508.2	7.5	86.0	15.5			55.5	200.0	218.2		113.6	13.5	5.6	21.3	32.8	602.9	129.1		9.8	4.3								2023.8	
5.2.2.3 Readymade Goods	2155.9	379.8	5109.1	4703.3	192.7	1939.4	1991.7	30.0	12970.9	2331.0	480.4	169.6	1809.4	2697.3	214.9	2426.6	2408.4	0.0	250.8	1001.2	102.6	3552.7	1897.2	267.1	1108.8	49.5	50240.2		
5.2.2.3.1 Salt, Sugar, Ghee, Oil	403.7	29.6	432.7	100.5			177.2	30.0	475.9		190.1		114.9	2.0		333.1	6.2			269.6								2823.1	
5.2.2.3.2 Clothing	818.9	65.1	149.7	19.4			15.2		465.8		9.7		12.2	13.5	2.2		70.7		4.3	5.8	2.7		49.9				1705.2		
5.2.2.3.3 Other Goods	933.3	285.1	4526.7	4583.4	192.7	1939.4	1799.3		12029.2	2331.0	280.6	169.6	1682.3	2681.8	212.7	2093.5	2331.5		246.5	725.7	99.9	3552.7	1847.3	267.1	851.1	49.5	45711.9		
6 On Bills Guarantee	206.5	394.7	2630.7	414.5	19.9	250.4	450.8	799.2	105.8	335.9	72.6	286.2	4.4	120.8	3.1	0.0	0.0	0.0	0.0	14.8	240.8	0.0	0.0	0.0	1.1	56.0	2.1	6410.3	
6.1 Domestic Bills	(16.1)	16.1	115.0	12.9	19.9	82.9	177.1	23.0	2.9		5.3		0.1	111.7						14.1	20.0							584.9	
6.2 Foreign Bills	222.6	378.6	2515.7	401.6	0.0	167.4	273.7	776.2	102.9	335.9	67.3	286.2	4.2	9.1	3.1	0.0	0.0	0.0	0.0	0.8	220.8	0.0	0.0	0.0	1.1	56.0	2.1	5825.4	
6.2.1 Import Bill & Letter of Credit	169.9	257.7	2432.6	15.1			120.4	667.6	84.7	112.2	5.3	276.7		3.1					0.4	197.2				1.1	56.0			4400.1	
6.2.2 Export Bill	14.2	95.1	74.7	61.0		112.6	113.4	52.0	3.6	11.8	47.0	9.5	4.2							23.6								622.6	
6.2.3 Against Export Bill	13.7	3.0	6.5				40.6	55.6	0.0	211.8																		331.3	
6.2.4 Other Foreign Bills	24.8	22.8	1.9	325.5		54.9	(0.7)	1.0	14.7		15.0			9.1						0.4								471.4	
7 Guarantee	1272.2	129.3	92.3	575.5	331.6	890.2	547.6	567.3	638.2	868.4	296.9	205.5	436.5	410.3	278.5	154.6	320.8	0.0	0.0	0.0	165.0	90.6	77.2	139.9	255.1	99.2	8842.7		
7.1 Government Guarantee	744.3	2.4		368.3			156.1	91.3	104.0		71.8		139.2	129.8		134.6	135.1			165.0		90.6	77.2					2297.4	
7.2 Institutional Guarantee	339.5	100.0	25.3	163.3	238.8		357.1	210.9	350.7	203.8	197.3	136.4	297.3	188.1	268.5	20.0	185.7							107.9	171.7	30.8		3758.1	
7.3 Personal Guarantee	133.7	26.2	14.7	43.3			34.4	206.5	3.7	3.5	27.8	34.6		92.4										32.0				62.2	
7.4 Group Guarantee	6.9	0.7	6.0						2.1	5.8																		6.0	
7.5 On Other Guarantee	47.8		46.3	0.7	92.8	890.2		58.6	177.5	655.4		34.5		0.0	10.0													2044.6	
8 Credit Card			90.2	86.2	84.2	85.5					2.1																	358.1	
9 Earthquake Victim Loan																												0.0	
10 Others	2998.7	(3728.3)	2969.7	4409.6	3201.0		888.5	16.4	422.1		474.4	425.9	178.4	7.8	310.2	897.0	552.4			7809.7	482.5	39							

Table No. 36
Productwise Loan & Advances of COMMERCIAL BANKS
Mid - January, 2010

(Rs. in million)

Particulars	NBL ¹	RBB ²	NABIL ³	NIBL ⁴	SCBNL ⁵	HBL ⁶	NSBI ⁷	NBB ⁸	EBL ⁹	BOK ¹⁰	NCCB ¹¹	LUMBINI ¹²	NICB ¹³	MBL ¹⁴	KUMARI ¹⁵	LAXMI ¹⁶	SBL ¹⁷	ADBL ¹⁸	GLOBAL ¹⁹	CITIZENS ²⁰	PRIME ²¹	SUNRISE ²²	BOA ²³	DCBL ²⁴	NMB ²⁵	KIST ²⁶	TOTAL
1 Term Loan	3883.0	4165.2	4423.6	5774.8	692.2	4117.4	1110.0	1275.3	5209.2	1667.1	764.3	396.0	912.2	2116.0	2252.6	2006.2	2907.6	12178.6	1019.1	1658.8	1382.2	1491.6	716.7	822.3	487.1	1167.0	64596.1
a. Industrial Institutions	2632.4	1703.2	2211.8	3110.7	352.3	2580.1	636.3	418.9	753.3	1109.6	438.6	141.3	506.3	1271.7	1017.2	967.5	1145.4	0.0	630.9	845.5	1179.9	647.1	439.4	116.0	193.6	51.6	25100.3
b. Business Institutions	224.9	721.2	221.2	141.2	200.0	83.0	10.5	98.7	1945.7	274.6	76.0	75.5	147.9	323.4	382.2	480.0	73.9	0.0	6.6	127.0	116.4	26.9	78.6	286.5	141.4	526.9	6790.3
c. Service Sector Institutions	147.3	1162.6	884.7	2507.9	80.9	1433.6	462.4	471.2	986.7	237.5	180.5	163.8	209.8	482.4	346.5	448.4	1096.7	0.0	380.6	530.7	86.0	796.1	197.8	355.6	106.7	257.9	14014.3
d. Others	878.4	578.3	1105.9	15.0	59.0	20.7	0.8	286.5	1523.5	45.4	69.1	15.5	48.2	38.5	506.6	110.3	591.6	12178.6	1.0	155.6	0.0	21.5	1.0	64.2	45.4	330.6	18691.2
2 Overdraft	2132.0	5522.2	7225.8	7932.3	1505.6	4643.1	956.7	2795.4	152.4	4254.1	3595.2	1699.2	920.1	3100.0	5558.4	2303.3	4202.4	4391.9	2454.5	2124.7	3152.8	1889.9	1352.3	494.2	376.2	676.4	75411.3
a. Industrial Institutions	177.2	1070.6	2529.0	2584.7	892.8	1582.2	393.7	418.6	116.4	1027.3	933.7	161.2	457.7	985.5	1121.0	323.9	1023.5	0.0	428.9	815.8	1414.4	404.8	284.0	67.0	86.5	41.3	19341.7
b. Business Institutions	1277.3	3184.9	2312.3	2625.4	208.8	1721.0	20.1	1140.5	25.6	2791.3	1600.5	746.2	277.5	1483.6	1916.7	722.4	1107.4	0.0	1298.8	427.7	1016.2	764.1	753.0	220.8	25.9	396.3	28064.5
c. Service Sector Institutions	124.4	835.2	722.6	2122.4	127.3	1067.0	431.5	483.5	10.4	116.4	745.6	768.7	92.2	264.9	139.9	236.2	460.3	0.0	297.4	108.8	722.1	447.9	31.1	60.3	68.1	15.8	10500.1
d. Others	553.1	431.6	1661.9	599.8	276.7	273.0	111.3	752.9	0.0	319.1	315.5	23.0	92.7	366.0	2380.8	1020.8	1611.2	4391.9	429.3	772.3	0.0	273.1	284.2	146.1	195.7	223.0	17505.0
3 Trust Receipt Loan / Import Loan	909.2	1712.0	2702.7	4388.7	1001.1	5692.1	1791.0	1041.0	2231.5	888.1	607.1	128.7	1389.3	1443.1	555.4	1067.0	1098.2	0.0	3086.4	404.2	338.3	1252.8	380.1	176.7	256.6	221.9	34763.3
a. Industrial Institutions	221.6	605.1	1891.9	2317.2	544.9	3963.8	998.1	548.4	435.9	358.0	359.8	45.2	855.4	893.2	490.1	621.6	575.7	0.0	709.9	213.9	225.0	588.3	181.6	91.9	84.9	197.2	18018.6
b. Business Institutions	87.7	894.2	729.7	1779.1	456.2	1697.4	713.9	387.2	1762.9	530.1	214.3	70.0	520.9	535.5	65.4	433.8	507.3	0.0	1063.5	190.3	111.8	552.1	198.4	9.1	171.7	24.7	13707.2
c. Service Sector Institutions	128.2	3.0	54.1	259.3	0.0	30.9	79.0	81.9	32.8	0.0	32.0	13.5	13.0	14.4	0.0	11.6	15.2	0.0	1256.5	0.0	1.6	112.4	0.0	68.0	0.0	0.0	2207.4
d. Others	471.7	209.6	27.0	33.0	0.0	0.0	0.0	23.4	0.0	0.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.5	0.0	0.0	0.0	0.0	7.7	0.0	0.0	830.0
4 Demand & Other Working Capital Loan	4592.2	7702.8	4272.2	7340.0	2503.5	7454.5	7719.0	1994.4	9937.2	4125.2	1897.4	1604.1	3385.6	1474.8	2023.9	3073.9	2247.2	17672.2	2579.2	900.5	163.0	2024.0	1563.3	947.2	1319.6	2460.9	102977.7
a. Industrial Institutions	2060.3	1917.7	2136.1	3141.9	1007.7	4862.2	3033.7	939.0	3343.4	1880.1	729.1	407.5	2633.3	887.0	809.4	1738.8	991.7	0.0	1231.5	378.6	80.0	959.5	650.2	504.4	727.2	50.4	37100.7
b. Business Institutions	1811.3	5095.3	1068.0	1474.9	1053.6	1759.1	4237.0	499.6	5626.9	1567.7	668.6	701.6	664.0	544.9	969.9	917.8	1002.6	0.0	1121.6	349.7	71.0	585.5	767.7	165.0	460.9	2182.8	35366.9
c. Service Sector Institutions	0.4	89.6	512.7	2639.1	361.7	822.7	309.9	240.6	967.0	553.8	495.1	74.4	49.9	41.7	79.6	294.9	113.8	0.0	219.9	172.2	12.0	471.4	0.0	214.2	102.7	2.5	8841.7
d. Others	720.2	600.2	555.4	84.1	80.5	10.4	138.4	315.2	0.0	123.6	4.6	420.6	38.4	1.2	165.0	122.4	139.1	17672.2	6.3	0.0	0.0	7.7	145.4	63.6	28.8	225.2	21668.4
5 Real Estate Loan	839.8	1348.8	4421.4	9730.3	662.3	2700.5	964.3	313.8	873.4	1641.4	1206.3	276.9	2009.4	3397.5	2764.7	3741.6	3542.8	0.3	2754.9	2677.3	3894.8	3897.2	1452.6	2702.4	1666.3	4065.1	64666.2
a. Real Estate Company / Firms	191.4	383.6	1417.6	4504.4	2.0	1180.3	0.0	50.4	284.4	635.4	457.2	234.6	349.7	1045.6	2764.7	1980.5	1613.7	0.0	2074.4	1360.8	2454.7	2701.8	1339.1	1720.6	773.2	484.2	30004.2
b. Personal Loan above Rs. 1 Crore	9.5	703.5	1910.4	4531.6	0.0	1215.7	287.4	101.6	100.6	781.2	358.6	11.9	779.2	1607.9	0.0	886.5	1059.0	0.0	423.2	664.7	904.5	974.7	769.8	893.8	602.9	2050.8	21629.1
c. Personal Loan above Rs. 50 Lakh to 1 Crore	46.8	79.4	843.5	494.3	38.0	217.2	439.3	97.6	4.7	123.2	182.5	25.7	500.9	370.6	0.0	154.1	362.3	0.0	257.3	294.1	183.3	160.6	310.7	88.0	281.5	1085.1	6640.8
d. Personal Loan above Rs. 25 Lakh to 50 Lakh	132.8	65.8	249.9	200.0	0.0	82.6	155.5	46.6	483.7	92.4	31.1	0.0	40.4	359.1	0.0	720.5	393.3	0.0	0.0	355.8	0.0	43.5	149.9	0.0	0.0	73.0	3676.0
e. Others	459.3	116.4	0.0	0.0	622.3	4.7	82.1	17.6	0.0	9.2	177.0	4.8	339.2	14.3	0.0	0.0	114.5	0.3	1.9	352.4	16.5	3.1	0.0	8.7	372.0	2716.2	
6 Margin Nature Loan	1261.0	665.1	0.0	574.6	150.0	1186.7	14.2	0.0	5.3	197.5	103.8	6.8	922.2	65.9	364.0	294.6	446.4	0.0	436.1	422.4	902.7	65.8	493.4	263.5	640.1	375.1	9857.3
a. Loan above Rs. 1 Crore	662.3	528.8	0.0	541.6	150.0	1087.1	10.2	0.0	0.0	197.5	86.7	0.0	742.6	32.7	327.2	222.2	312.1	0.0	391.1	381.4	802.2	37.4	423.3	217.8	544.6	255.7	7954.5
b. Loan above Rs. 50 Lakh to 1 Crore	171.1	28.2	0.0	20.9	0.0	66.7	0.0	0.0	0.0	6.9	0.0	0.0	66.7	6.1	19.8	64.5	33.6	0.0	25.1	8.7	24.3	0.0	41.2	18.3	57.0	46.9	706.1
c. Loan above Rs. 25 Lakh to 50 Lakh	263.7	30.1	0.0	5.3	0.0	18.1	3.0	0.0	0.0	0.0	8.9	0.0	59.3	19.3	11.6	3.4	28.6	0.0	13.0	16.7	36.0	12.5	14.7	18.9	26.7	29.8	619.2
d. Loan below Rs. 25 Lakh	163.9	78.1	0.0	6.8	0.0	14.8	1.0	0.0	5.3	0.0	1.3	6.8	53.6	7.8	5.5	4.5	72.1	0.0	6.9	15.6	40.3	15.9	14.3	8.6	11.7	42.7	577.5
7 Housing Loan	993.9	2795.4	2526.9	1330.7	3438.5	899.0	2588.1	609.2	4110.4	1635.8	688.4	87.0	1165.2	819.7	1180.1	883.5	782.2	2012.6	447.9	784.0	1019.0	446.6	774.8	344.6	506.2	1167.5	34037.2
8 Hire Purchase Loan	1643.6	977.7	4202.0	2520.7	3478.2	1385.3	434.9	1334.9	3693.0	1423.5	884.0	527.2	468.9	1135.6	257.7	218.5	710.4	277.5	805.8	992.1	501.3	660.0	1599.4	141.1	473.7	1029.6	31776.6
a. Business Purpose	501.3	488.4	1680.8	1390.1	738.9	1064.0	248.5	1220.3	1775.8	478.2	773.5	514.8	381.5	945.5	51.8	128.2	570.4	277.5	549.9	592.7	435.0	255.6	503.3	127.1	250.0	818.1	16765.5
b. Personal Purpose	1142.3	489.3	2521.2	1130.7	2739.3	321.3	186.4	114.6	1917.2	945.3	110.5	12.4	87.4	190.1	205.9	90.3	140.0	0.0	255.9	394.9	66.3	404.4	1096.1	14.1	223.7	211.5	15011.1
9 Deprived Sector Loan	319.9	504.2</																									

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

(Rs in million)

Loan Title	Banks													
	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCCB	LBL	NICB	MBL
Total Loan & Advances (outstanding before 6 months)	19482	31608	27997	36827	13881	25577	15612	9131	24460	14958	7184	5681	13916	12984
(A) Deprived Sector Loans	388.2	1198.7	879.9	966.5	383.0	625.7	314.8	262.0	813.8	561.5	184.9	183.4	433.6	313.2
(a) Direct Investment	42.1	595.4	42.5	2.2	0.0	0.0	0.0	0.8	200.9	34.7	0.0	0.0	0.0	63.4
- Agriculture	23.6	85.6	5.8					0.1	37.9	0.5				3.9
- Cottage Industries	1.4	152.9	3.0					0.8	69.1					8.8
- Services	17.1	356.9	33.7	2.2					94.0	34.2				50.7
(b) Indirect Investment	346.1	603.3	837.4	964.3	383.0	625.7	314.8	261.1	613.0	526.8	184.9	183.4	433.6	249.8
(B) Yuba Sworojgar Karja	197.6		81.4	368.3	138.8	255.2	156.1	91.3			71.8			129.8
Total (A+B)	585.8	1198.7	961.4	1334.7	521.8	880.9	470.9	353.3	813.8	561.5	256.7	183.4	433.6	443.0
% on Loan & Advances outstanding before 6 months	3.0	3.8	3.4	3.6	3.8	3.4	3.0	3.9	3.3	3.8	3.6	3.2	3.1	3.4

Loan Title	Banks												
	KUMARI	LAXMI	SBL	ADBL	GLOBAL	CITIZENS	PRIME	SUNRISE	BOA	DCBL	NMB	KIST	TOTAL
Total Loan & Advances (outstanding before 6 months)	14799	13464	13505	38271	9160	8210	9839	9027	7713	6476	5281	6887	401928
(A) Deprived Sector Loans	499.3	328.4	303.9	3519.1	196.6	273.4	213.2	181.7	155.6	219.7	171.7	76.5	13648.1
(a) Direct Investment	0.0	0.0	0.0	2569.6	0.0	0.0	0.0	0.0	10.0	7.0	0.0	13.9	3582.4
- Agriculture				2351.2							0.0	7.5	2516.0
- Cottage Industries				106.5									342.5
- Services				111.9					10.0	7.0		6.4	724.0
(b) Indirect Investment	499.3	328.4	303.9	949.5	196.6	273.4	213.2	181.7	145.6	212.7	171.7	62.6	10065.7
(B) Yuba Sworojgar Karja		134.6	134.9		91.6		117.8	90.6	77.2		105.6	34.9	2277.6
Total (A+B)	499.3	463.0	438.8	3519.1	288.2	273.4	331.0	272.3	232.8	219.7	277.3	111.4	15925.8
% on Loan & Advances outstanding before 6 months	3.4	3.4	3.2	9.2	3.1	3.3	3.4	3.0	3.0	3.4	5.3	1.6	4.0

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

Corporation	Banks																					TOTAL							
	NBL ¹	RBB ²	NABIL ³	NIBL ⁴	SOBNI ⁵	HBL ⁶	NSBI ⁷	NBB ⁸	EBL ⁹	BOK ¹⁰	NCCB ¹¹	LBL ¹²	NICB ¹³	MBL ¹⁴	KUMARI ¹⁵	LAXMI ¹⁶	SBL ¹⁷	ADBL ¹⁸	GLOBAL ¹⁹	CITIZENS ²⁰	PRIME ²¹		SUNRISE ²²	BOA ²³	DCBL ²⁴	NMB ²⁵	KIST ²⁶		
1. Industrial	347.7	0.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	69.7	0.0	0.0	0.0	0.0	89.0	0.0	0.0	0.0	2.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	510.2
1.1 Agricultural Lime Industries Ltd.																													0.0
1.2 Birjung Sugar Mills Ltd.		0.9																											0.9
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 Cigarette Factory Ltd.									0.0																				305.7
1.7 Lumbini Sugar Mills Ltd.		305.7																											0.0
1.8 Nepal Rosin and Terpentine Ltd.																													0.0
1.9 Royal Drugs Ltd.																													69.7
1.10 Udaypur Cement Industries Ltd.																													0.0
1.11 Nepal Orient and Magnesite Pvt. Ltd.																													0.0
1.12 Himel Cement Company																													15.6
1.13 Hetauda Textile Industries Ltd.																													0.0
1.14 Bhaktapur Brick Factory																													0.0
1.15 Others		26.5															89.0				2.9								118.3
2 Trading	551.4	100.1	0.0	0.0	56.0	239.5	114.2	0.0	246.2	0.0	0.0	0.0	0.0	38.2	0.0	0.0	0.0	0.0	0.0	147.0	0.0	0.0	160.3	0.0	0.0	0.0	0.0	0.0	1653.0
2.1 Agriculture Input Corporation			3.3																										3.3
2.2 Cottage Industries Development Corporation																													0.0
2.3 National Trading Ltd.					56.0	183.0								38.2															277.2
2.4 Nepal Food Corporation		366.6																											366.6
2.5 Nepal Oil Corporation																													0.0
2.6 The Timbre Corporation of Nepal			64.5																										64.5
2.7 Others		184.9	32.3			56.5	114.2		246.2											147.0				160.3					941.3
3 Financial	209.0	225.6	0.0	113.3	0.0	0.0	0.0	0.0	270.0	0.0	0.0	80.4	11.0	0.0	70.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	979.2
3.1 Agriculture Development Bank																													0.0
3.2 Nepal Industrial Development Corporation																													0.0
3.3 Rastris Banijya Bank																													0.0
3.4 Credit Insurance and Loan Guarantee Corp. Pvt. Ltd.																													0.0
3.5 Nepal Housing Development Finance Company			225.6																										225.6
3.6 Nepal Stock Exchange																													0.0
3.7 Citizen Investment Fund																													0.0
3.8 National Insurance Corporation																													0.0
3.9 Others		209.0		113.3					270.0			80.4	11.0		70.0														753.6
4 Service Oriented	0.0	0.0	0.0	0.0	0.0	167.9	0.0	91.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	259.2
4.1 Insutrial Area Management Ltd.																													0.0
4.2 National Construction Company Nepal Ltd.																													0.0
4.3 Nepal Traportation and Warehouse Management Co. Ltd.																													0.0
4.4 Nepal Engineering Consultancy Service Center Ltd.																													0.0
4.5 Nepal Airlines Corporation						167.9																							167.9
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
5 Other Government Corporations	0.0	518.1	18.8	0.0	344.7	0.0	239.0	1.4	251.5	359.4	128.6	57.3	148.3	0.0	0.0	0.0	0.0	0.0	0.0	91.6	0.0	0.0	0.0	77.2	0.0	0.0	0.0	0.0	2236.0
5.1 Cultural Corporation																													0.0
5.2 Gorakhpatra Corporation			499.9																										502.8
5.3 Janak Educationa Material Center Ltd.			18.2	18.8	54.7			1.4	1.5		203.5		9.1																304.4
5.4 Nepal Television																													0.0
5.5 Rural Housing Company Ltd.																													0.0
5.6 Nepal Water Supply Corporation																													0.0
5.7 Nepal Electricity Authority						290.0		239.0	250.0																				779.0
5.8 Nepal Telecommunication Corporation																													0.0
5.9 Civil Aviation Authority																													0.0
5.10 Others										155.9	128.6	57.3	139.2						91.6		0.0			77.2	0.0	0.0		649.8	
Total	1108.1	844.7	18.8	113.3	400.7	407.4	353.2	92.7	767.7	359.4	198.3	137.7	159.3	38.2	70.0	89.0	0.0	0.0	238.6	2.9	0.0	0.0	160.3	77.2	0.0	0.0	0.0	5637.6	

Table No. 39

List of Class A Licensed Financial Institutions (Commercial Banks)

Mid - January, 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

