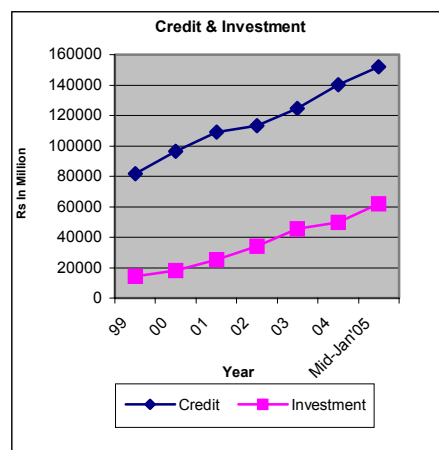
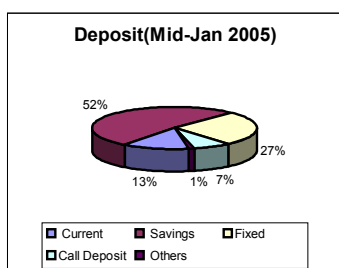


BANKING AND FINANCIAL STATISTICS

MID – JANUARY 2005

NO. 44



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

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Explanatory Notes

1. This issue of "**Banking and Financial Statistics, Mid January 2005, No-44**" contains summary tables on the performance of banks and non-bank financial institutions covering the period from mid- July 1999 to mid- January 2005.
2. This issue contains 47 tables. Besides tables, the bulletin also contains a brief explanation about the performance of banks and non-bank financial institutions with six graphs depicting trend of deposit, and loan and advances.
3. The statistics published in this issue are based on the actual monthly and quarterly returns of the banks and non-bank financial institutions.
4. Efforts have been made to present the latest available data as of Mid-January 2005. The latest available data have been submitted for the current time period if current period data are unavailable
5. Format for tables of Sources and Uses of Funds of Commercial Banks has slightly been changed from this issue. Therefore, figures for new headings in these tables are not available for previous years.
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 on account of rounding off the figures.

8. For convenience, the following abbreviations are used in different places of the bulletin:

A.B.C. = Agents for Bills Collection
Co. = Company
Ent. = Enterprises
FDR = Fixed Deposit Ratio
Fin. = Financial
Ins. = Institutions
Ltd. = Limited
Pvt. = Private
Trans. = Transaction
NBL = Nepal Bank Limited
RBB = Rastriya Banijya Bank
NIBL = Nepal Investment Bank Limited
NBBL = Nepal Bangladesh Bank Limited
EBL = Everest Bank Limited
NCCBL = Nepal Credit and Com. Bank Limited
NICBL = Nepal Industrial and Commercial Bank Limited
MBL = Machhapuchchhre Bank Limited
SBL = Sidhartha Bank Limited

Bal = Balance
Dev. = Development
Ex. Eq. Fund = Exchange Equalization Fund
FC = Foreign Currency
Govt. = Government
Inv. = Investment
No. = Number
P. & D. = Purchase and Discount
RDB = Rural development bank
NaBL = Nabil Bank Limited
SCBNL = Standard Chartered Bank Nepal Limited
HBL = Himalayan Bank Limited
NSBIBL = Nepal SBI Bank Limited
BOKL = Bank of Kathmandu Limited
LuBL = Lumbini Bank Limited
KBL = Kumari Bank Limited
LaBL = Laxmi Bank Limited
ADB/N = Agricultural Dev. Bank/Nepal

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

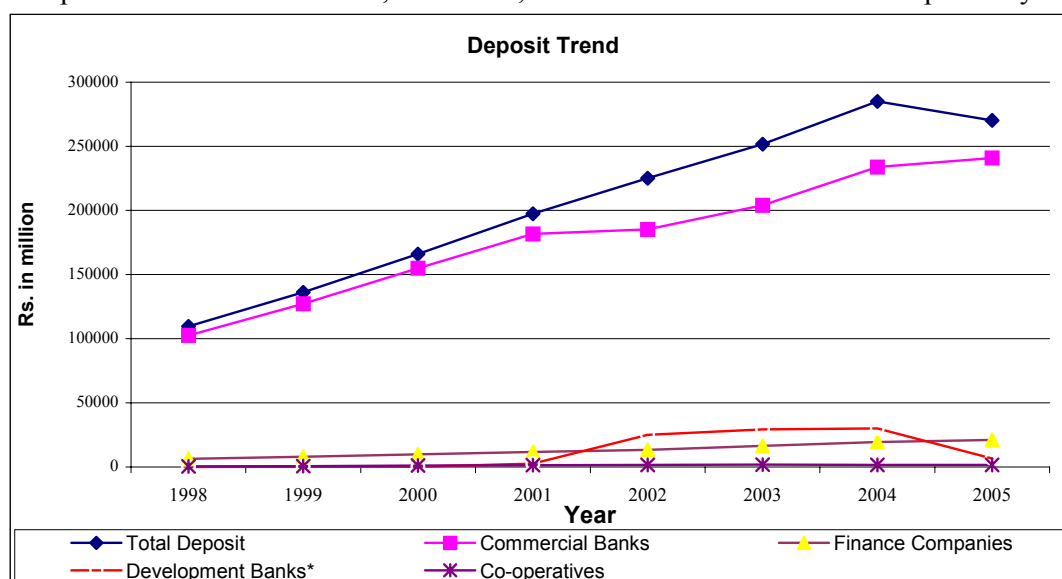
| Gregorian Month | Nepalese Month |
|------------------------|-----------------------|
| Mid-Apr/Mid-May | Baisakh |
| Mid-May/Mid-June | Jestha |
| Mid-June/Mid-July | Ashadh |
| Mid-July/Mid-Aug | Shrawan |
| Mid-Sept/Mid-Oct | Aswin |
| Mid-Oct/Mid-Nov | Kartik |
| Mid-Nov/Mid-Dec | Marga |
| Mid-Dec/Mid-Jan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

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

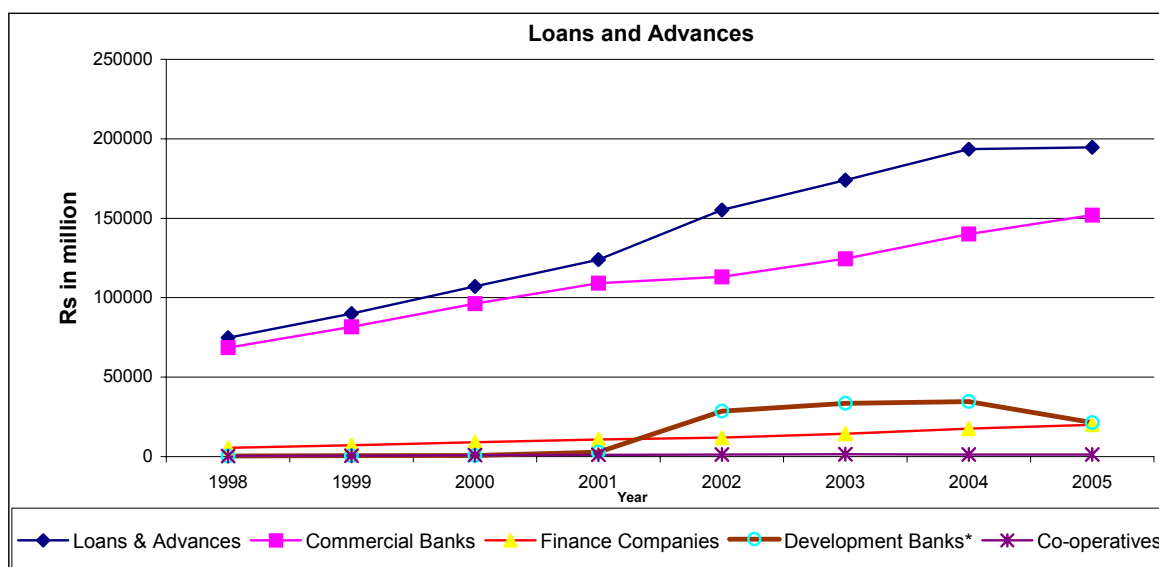
Highlights on Performance of Banks and Non-Bank Financial Institutions

A. Financial Systems at a Glance:

1. The Nepalese financial system comprises of commercial banks, development banks, finance companies, co-operative societies, non-government organizations (permitted to perform limited banking activities), insurance companies, Nepal stock exchange, citizen investment trust, employee's provident fund and postal saving service. However, information in this bulletin are based on the returns of commercial banks, development banks, finance companies, co-operative societies and NGOs, which are licensed by NRB.
2. The total Capital Fund of the whole financial system was Rs. 20031 million in mid-July 2003 where as this figure stood to be Rs -1474.3 millions in July 2004 (Table-1) and Rs. -9998.7 millions in mid-January 2005. The negatives figure for July 2004 was because of Rastriya Banijya Bank's total negative retain earnings and for mid-January 2005 is because of Rastriya Banijya Bank and Nepal Bank Limited's negative retained earnings, which was not included in the previous year figures. Out of the total Capital Fund, Commercial Banks' share stands at 194.6 % (negative) of total Capital Fund, followed by Development Banks 51.9 % (positive), Finance Companies 40.1 % (positive), and co-operatives 2.6 % (positive).
3. A rising trend in deposits of financial system has been observed during the period mid- July 2003 to mid-January 2005. Total deposits had increased by 13.21 % and reached Rs. 285009.5 million in mid- July 2004 from Rs. 251742.3 million in mid-July 2003. It is Rs. 270221.7millions in mid-January 2005. Out of the total deposits, market shares of Commercial Banks, Development Banks, Finance Companies and Co-operatives are 89.1 %, 2.5 %, 7.8 % and 0.6 % respectively.



4. The Liquid Funds of the system had increased by 21.70 % and reached Rs. 55761.4 million in mid- July 2004 as compared to Rs.45817 million in mid July 2003. It decreased to Rs. 40835.1 million in mid-January 2005. Out of the total liquid funds in mid-January 2005, Commercial Banks have the highest share of 82.1 % followed by Development Banks (7.9 %), Finance Companies (9.1 %) and Co-operatives (0.9 %).
5. Investments of the financial system have shown a rising trend. Total investment was recorded at Rs. 51457.9 million in mid- July 2003, which increased by 8.6 % and reached Rs. 55903.2 million in mid- July 2004. It is Rs. 59440.7 million in mid-January 2005. Commercial Banks have the highest stake (90.4 %) followed by Development Banks (5.0 %) and Finance Companies (4.3 %). Co-operative societies have a very small investment portfolio.
6. A rising trend in Loans and Advances of financial system has been observed during the period mid- July 2003 to mid-January 2005. Total loans and advances of the system was Rs. 173913.8 million in mid- July 2003, which increased by 11.3 % and had reached Rs. 193610.3 million in mid- July 2004. It is Rs. 194631.8 million in mid-January 2005. Out of the total loans and advances, market share of Commercial Banks, Development Banks, Finance Companies and Co-operatives are 78 %, 11 %, 10.3 % and 0.7 % respectively.

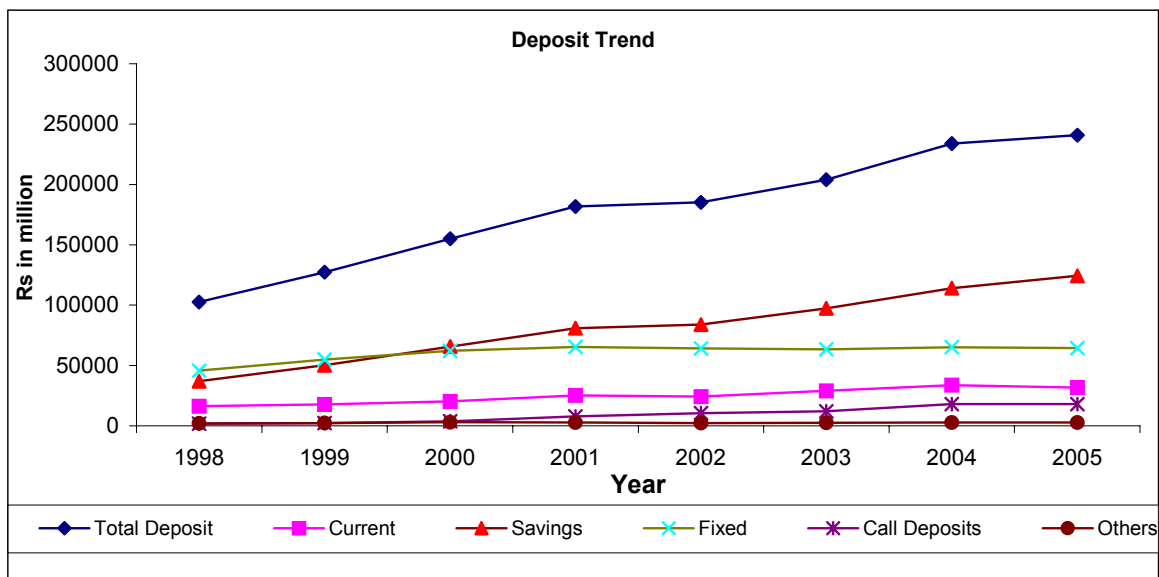


B. Commercial Banks

7. There are 17 commercial banks in the country as of mid-January 2005. The number of commercial banks branches as of mid-January 2005 is 430 of which 382 are branches of commercial banks and other 48 Agricultural Development Bank's branches performing commercial banking activities.
8. Capital Funds of these banks had reduced to Rs. -10201.7 million (186.3 % decrease) in mid- July 2004 from Rs 11814.6 million in mid- July 2003 (Table-3). The drastic decrease in total capital fund in mid-July 2004 as compared to mid - July 2003 was due to Rastriya Banijya Bank's negative retained earnings. The retained earning figure of Rastriya Banijya Bank was not included in mid- July 2003. The Capital Fund has

further reduced to Rs. –19458.1million in mid-January 2005. It is because of inclusion of Nepal Bank Limited's negative earnings which was not included in previous figure. The total Capital Funds consist of Rs 8963.6 million Paid-up Capital, Rs 3764.6 million Statutory Reserves, Rs 1518.9 million Other Reserves, 10 million Share Premium and Rs –33715.2 million Retained Earnings . Over the period mid-July 2003 to mid-July 2004, Paid Up Capital, Statutory Reserves and Other Reserves had increased by 8 %, 20 % and 161.5 % respectively while Retained Earnings decreased by quite a large percentage. Paid Up Capital and Statutory Reserves have increased and Retained Earnings has further decreased in mid-January 2005.

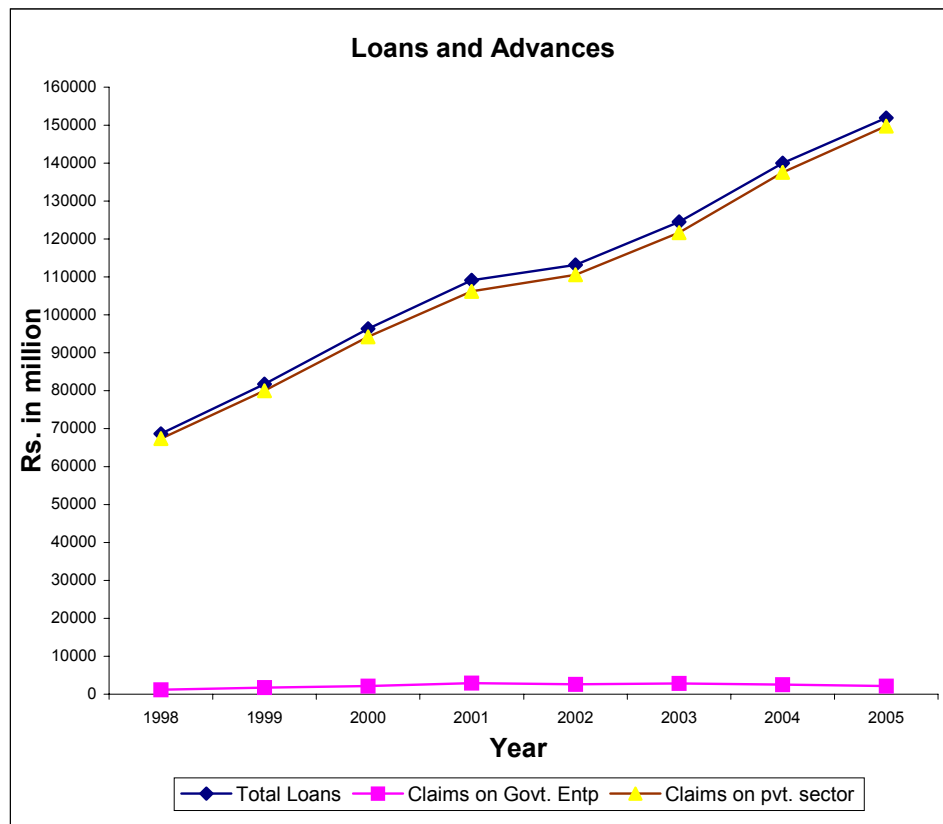
9. Deposits had reached Rs. 233811.2 million in mid- July 2004 from Rs. 203879.3 million in mid- July 2003 with a growth of 14.7 %. It is Rs. 240763.4 million in mid-January 2005. Of the total deposits in mid-January 2005, Current Deposit constitutes Rs. 31672.9 million (13.16 %), Savings Deposit constitutes Rs. 124288.2 million (51.62 %), Fixed Deposit constitutes Rs. 64272.4 million (26.7 %) and Others (call deposit and others) constitute Rs. 20529.9 million (8.53 %). Deposits, on average, grew at an annual rate of 14.71 % during the period of 1998 to 2004, in which the highest growth rate (23.98 %) was recorded in the year 1999 and the lowest (1.85%) in the year 2002.



10. Total Borrowings by commercial banks had shown a mixed trend over the period 1998 to 2004. The total amount of borrowings, which was Rs. 887.0 million in mid-July 1998 has increased to Rs. 3346.6 million in mid- July 2000. It again decreased to Rs. 2308.7 million in mid- July 2001 and then showed an increasing trend up to mid-July 2003 and decreased to Rs. 3023.6 million in mid- July 2004. But it has increased to Rs. 8020.4 million in mid-January 2005.

Of the total Borrowings in mid-January 2005, Borrowings from NRB, Inter-bank Borrowings, Borrowings from Foreign Banks and Borrowings from Other Financial Institutions constitute 19.8 %, 54.9 %,13.8 and 11.5 % respectively.

11. Liquid Funds continuously increased from 1998 to 2001 and reached Rs. 55583.3 million from Rs. 33184.1 million. It declined to Rs. 49937.2 million in mid- July 2002, and further declined to Rs. 30762.8 million in mid- July 2003 and increased to Rs 46252.8 million in mid- July 2004. But it has decreased to Rs. 33498.4 million in mid-January 2005.
12. A continuous rising trend in Investments has been observed since 1998. Total investments had reached Rs. 49668.6 million in mid- July 2004 from Rs. 45386.3 million in mid- July 2003 – registering a growth of 9.3 %. It is Rs. 53738.0 million in mid-January 2005.
13. Loans and Advances, on average, had registered an annual growth rate of 12.62 % for the period mid- July 1998 to mid- July 2004. Compare to mid- July 2003, loans and advances went up by 12.45 % and reached Rs. 140031.4 million in mid- July 2004. It is Rs. 151916 million in mid-January 2005.

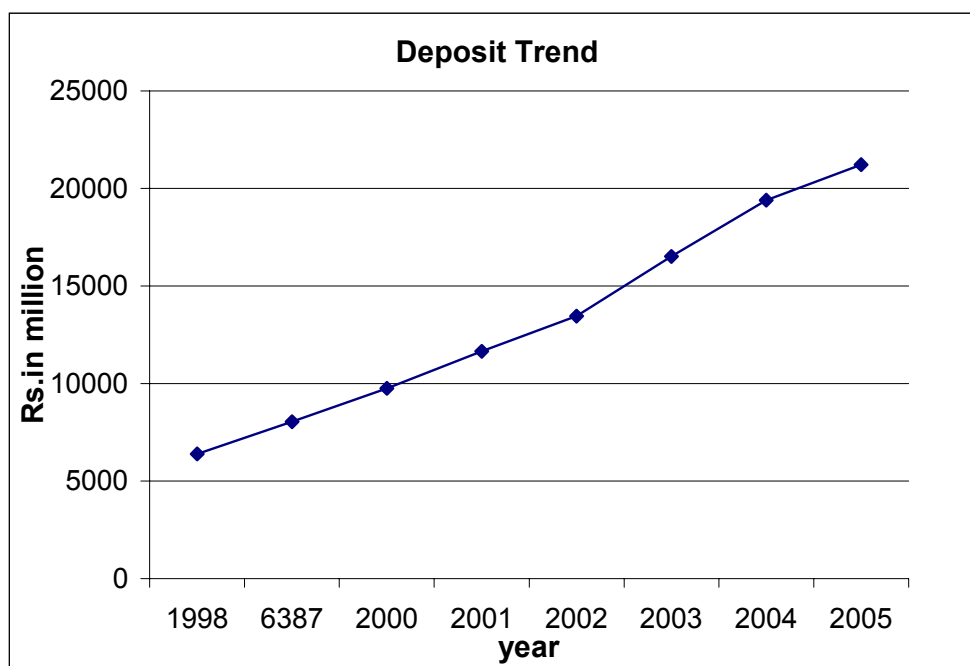


Out of the total Loans and Advances in mid-January 2005, lending to the private sector and claims on Government Enterprises constitute Rs. 149784 (98.6%) and Rs. 2132 million (1.4 %) respectively.

14. Interest Accrued, on average, increased by 21.68 % annually between mid- July 1998 to mid- July 2004, recording Rs. 34485.5 million in mid July 2004 from Rs. 10618.6 million in mid- July 1998. It is Rs. 37667.7 million in mid-January 2005.

C. Finance Companies

15. As of mid-January 2005, there are 59 finance companies in operation throughout the country. Out of these, 38 finance companies are operating in Kathmandu valley and the other 21 are rendering their services outside Kathmandu valley.
16. Capital Funds of these companies stand at Rs. 4006.4 million. The Paid Up Capital is Rs. 2309.9 million and it accounts for 57.65 % of total Capital Funds (Table-33). General Reserves, Other Reserves and Loan Loss Provision contribute the remaining 42.35 % of the Total Capital.
17. Deposits continued to grow over the years 1998 to mid--July 2004. Total deposits grew by 17.45 % and stood at Rs. 19391.7 in mid- July 2004 compared to Rs 16510.3 million in mid- July 2003. It is Rs. 21226.1 million in mid-January 2005. The ownership classification of deposits show that deposits placed by individual depositors account for about 72.47 % in the total deposits.

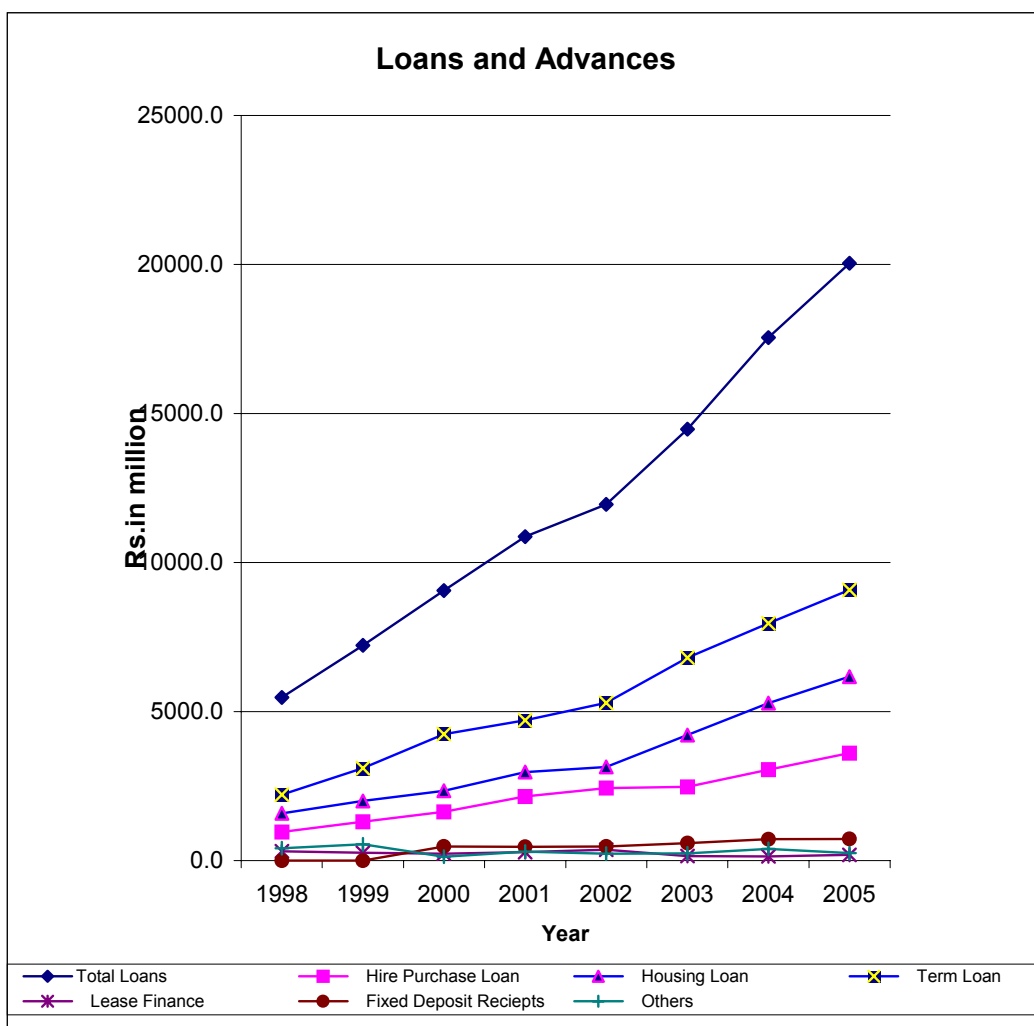


18. Borrowings have been used by few finance companies during the review period and it shows a mixed trend. It decreased to Rs. 82.8 million in mid- July 1999 from Rs 122.1 million in mid- July 1998. Borrowings increased after mid- July 1999 and reached Rs. 244.8 million in mid- July 2002. It again decreased to Rs. 134.3 million in mid- July 2003, increased to Rs. 1306.5 million in mid-July 2004 and Rs. 1327.7 million in mid-January 2005.
19. Liquid Funds have reached Rs. 3734.2 million in mid-January 2005. It comprises Rs. 102.1 million (2.73%) as Cash in Hand, Rs. 292.73 million (7.84 %) as balances with Nepal Rastra Bank and Rs. 3339.43 million (89.4%) as balances with the domestic banks.

20. Investments had reached Rs 2510.5 million in mid- July 2004 from Rs 2392.4 million in mid- July 2003. It is Rs. 2547.2 million in mid-January 2005. Investments in Government Securities and Others account for Rs. 729.7 million (28.65 %), and Rs 1817.5 million (71.35 %) respectively in mid-January 2005.

21. Loans and Advances had reached Rs. 17540.8 million in mid- July 2004 from Rs. 14473.7 million in mid- July 2003, registering a growth of 21.19 %. It is Rs. 20038.0 in mid-January 2005. The purpose-wise loans showed a mixed trend during the review period.

Out of the total Loans and Advances, Hire Purchase loans consist of 17.98 %, Housing Loans consist of 30.81 %, Term Loans consist of 45.33 %, Lease finance consists of 0.98 %, Loans against fixed deposit receipt consist of 3.62 %, and Others consist of 1.27 %.



D. Development Banks

22. There are altogether 22 development banks (including Nepal Industrial Development Corporation and Agricultural Development Bank) as of mid-January 2005. Seven of

these banks have their central offices in Kathmandu valley operating their activities at national level and the rest are operating from outside Kathmandu valley as regional development banks.

23. Capital Funds of these development banks had reached Rs. 4158661 thousands in mid- July 2004 from Rs. 4122631 thousands in mid- July 2003, registering a growth of 0.87 % (Table-38,). It is Rs. 4538246 thousand in mid-January 2005. The Paid-Up capital of development banks in mid-January 2005 is Rs. 2937552 thousands, which accounts 64.73 % of Capital Funds. General Reserves and Other Reserves contribute the remaining 35.27 % of Capital Funds.
24. Deposits had reached Rs. 29427195 thousands in mid- July 2004 from Rs. 28802451 thousands in mid- July 2003. The growth rate of deposits during this period is 2.17 %. It is Rs. 32842732 thousands in mid-January 2005. Of the total Deposits, Term Deposits constitute 94.11% and Other Deposits constitute 5.89 %.
25. Borrowings have decreased to Rs. 5186808 thousands (by 13 %) in mid-January 2005 from Rs. 5961938 thousands in mid- July 2004.
26. Liquid Funds have increased Rs.4620440 thousands in mid-January 2005 from Rs. 4053726 thousands in mid- July 2004. Of the total Liquid Funds in mid-January 2005, Cash Balance constitutes Rs. 609729.5 thousands (13.20 %), Balance with NRB constitutes Rs. 1215598 thousands (26.31 %), balance with Domestic banks constitutes Rs. 2647476 thousands (57.30 %) and balance with Financial Institutions constitutes Rs. 147637 thousands (3.20%).
27. Investments have decreased to Rs. 1891332 thousands in mid-January 2005 from Rs. 2311670 thousands in mid- July 2004. Investments in Government Securities, Shares and Debentures and other Investments account for Rs. 506245 thousands (26.77 %), Rs. 342804 thousands (18.13 %) and Rs. 1042283 thousands (55.11 %) respectively.
28. Loans and Advances have decreased by 9.39 % and reached Rs. 28909998 thousands in mid-January 2005 from Rs. 31905259 thousands in mid- July 2004.

Lending in Agriculture Sector, Industrial Sector, Housing and Real Estate Sector, Business Sector, Service Sector and Others constitute 0.98 %, 10.67 %, 2.71 %, 3.02 %, 3.57 % and 79.1 % respectively

29. Other Assets have increased to Rs. 21213219 thousands in mid-January 2005 from Rs. 9622151 thousands in mid- July 2004.

E. Rural Development Banks (RDB)

30. There are 5 Rural Development Banks, one in each five development region as of mid-January 2005.
31. Capital Funds of these banks have increased to Rs. 336515 (by 6.07 %) thousands in mid-January 2005 from Rs. 317268 in mid-July 2004 (Table-39).
32. Deposits have increased to Rs. 486860 (by 2.8 %) thousands in mid-January 2005 from Rs. 473616 in mid- July 2004.

33. Borrowings, the major source of funds of these banks, decreased by 8.21 % and have reached to Rs. 1351110 thousands in mid-January 2005.
34. Liquid Funds have decreased by 30.0 % and amount to Rs. 179839 thousands in mid-January 2005 from Rs. 257076 thousands in mid- July 2004.
35. Investments have decreased by 10.71 % in mid-January 2005 compared to mid- July 2004 and reached Rs. 517788 thousands. Some portion of investment fund borrowed is invested in interest bearing assets but the major portion of it has been placed in fixed deposits with banks and other financial institutions.
36. Loans and Advances have increased by 3.23 % in mid-January 2005 compared to mid- July 2004 and reached Rs. 1402261 thousands.

F. Micro Credit Development Banks (Other than RDB)

37. There are six micro credit development banks as of mid-January 2005.
38. Capital Funds of these banks have decreased by 9.42 % in mid-January 2005 compared to mid- July 2004 and stand at Rs. 317436 thousands. (Table-41).
39. Deposits have increased to Rs. 258531 thousands (by 14.49 %) in mid-January 2005 from Rs. 225814 thousands in mid- July 2004.
40. Borrowings have increased by 49.9 % in mid-January 2005 and stand at Rs. 1947064 thousands compared to Rs. 1298747 thousands in mid- July 2004. Borrowings from Nepal Rastra Bank have decreased by 2.67 % where as Borrowings from Other banks, and non-bank financial institutions have increased by 9.43 % and 88.04 % respectively.
41. Compared to mid-July 2004, Liquid Funds have increased to Rs. 364653 (by 15.79 %) thousands in mid-January 2005 . Cash in hand decreased by 32.61 % and balance with domestic banks has increased by 19.67 %. Balance with Nepal Rastra Bank is almost the same.
42. Investments have increased by 8.72 % and remained at Rs. 707622 thousands in mid-January 2005 compared to Rs. 650882 in mid- July 2004.
43. Loans and Advances have increased to Rs.1746770 (by 19.34 %) in mid-January 2005 from Rs. 1463720 thousands in mid- July 2004.

G. Co-operative Societies

44. There are 20 cooperatives as of mid-January 2005 authorized by Nepal Rastra Bank to perform limited banking activities.
45. Capital Funds of these societies have increased to Rs. 260939 thousands (5.56 %) in mid-January 2005 from Rs. 247185 in mid- July 2004 (Table-42). On average, capital funds have increased by 7.84 % annually over the period from mid- July 1998 to mid- July 2004.
46. Deposits have decreased by 5.09 % amounting to Rs. 1594275 thousands in mid-January 2005 from Rs. 1679794 thousands in mid- July 2004. Of the total Deposits,

Savings Deposits, Fixed Deposits and Other deposits constitute 54.94 %, 31.87 % and 13.19 % respectively in mid-January 2005.

47. Borrowings have decreased by 0.74 % from Rs. 41108 thousands in mid- July 2004 to Rs. 40803 thousands in mid-January 2005. Borrowings from commercial banks has decreased by 17.64 % and from other financial institutions have increased by 130.69 % in mid-January 2005 compared to mid July 2004.
48. Liquid Funds have decreased to Rs. 367136 thousands (by 11.13 %) in mid-January 2005 from Rs. 413128 thousands in mid- July 2004. Of the total Liquid Funds, Cash in hand and Balances with NRB have increased by 7.59 % and 27.72 % respectively where as balances with domestic banks have decreased by 15.08 %.
49. Investments have decreased to Rs. 157853 thousands (13.02 %) in mid-January 2005 from Rs. 181491 thousands in mid- July 2004. Investments in Government securities, NRB bonds and Other investments have decreased by 0.46 %, 1.44% and 41.25 % respectively.
50. Loans and Advances have increased to Rs. 1317082 thousands (by 0.49 %) in mid-January 2005 compared to Rs. 1310660 in mid- July 2004. Of the total Loan and Advances, Commercial Loan, Loan Against FDR and Securities constitute 49.95 %, 3.46 %, and 4.56%. The remaining 42.03 % of Loan and advances go to other sectors. Commercial Loan and Production loan increased by 20.14 % and 14.10 % respectively in mid-January 2005 compared to mid July 2004. However, Loans against fixed deposit receipt/securities and Others have decreased by 14.74 % and 15.19 % respectively.

H. NGOs

There are 47 NGOs authorized by Nepal Rastra Bank to perform limited banking activities as of mid-January 2005, whereas there were only 44 NGOs in mid July 2004. However, only nine of these NGOs have maintained Nepal Rastra Bank reporting system. No observations have been made.

Table No.1
Financial System at a Glance

(Rs in Million)

| | Mid July | | | | | | Mid-Jan |
|------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|----------------------------|
| | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 |
| 1. Capital Fund | 7668.8 | 8686.4 | 10993.5 | 15827.2 | 20031 | -1474.3* | -9998.7[#] |
| Commercial Banks | 79.2% | 77.5% | 74.9% | 64.5% | 59.0% | 692.0%(-)** | 194.6%(-)** |
| Finance Companies | 15.3% | 17.1% | 17.5% | 16.8% | 16.0% | 247.8%(+) | 40.1%(+) |
| Development Banks [#] | 4.0% | 3.6% | 5.7% | 17.2% | 23.7% | 327.4%(+) | 51.9%(+) |
| Co-operatives | 1.4% | 1.8% | 1.9% | 1.6% | 1.4% | 16.8%(+) | 2.6%(+) |
| 2. Deposits | 136107.9 | 165981.9 | 197325.6 | 205135.3 | 228736.4 | 258742.3 | 270221.7 |
| Commercial Banks | 93.5% | 93.3% | 92.1% | 90.3% | 89.1% | 90.4% | 89.1% |
| Finance Companies | 5.9% | 5.9% | 5.9% | 6.6% | 7.2% | 7.5% | 7.9% |
| Development Banks [#] | 0.1% | 0.1% | 1.3% | 2.4% | 2.8% | 1.5% | 2.5% |
| Co-operatives | 0.5% | 0.6% | 0.7% | 0.8% | 0.8% | 0.6% | 0.6% |
| 3. Liquid Fund | 40439.1 | 50421.4 | 58587.3 | 55133.5 | 43782 | 53448.8 | 40835.1 |
| Commercial Banks | 96.7% | 95.7% | 94.9% | 90.6% | 87.2% | 86.5% | 82.0% |
| Finance Companies | 2.8% | 3.4% | 3.5% | 5.2% | 6.1% | 8.4% | 9.1% |
| Development Banks [#] | 0.2% | 0.4% | 1.0% | 3.4% | 5.8% | 4.3% | 7.9% |
| Co-operatives | 0.4% | 0.5% | 0.6% | 0.8% | 0.9% | 0.8% | 0.9% |
| 4. Investment | 15972.4 | 19488.5 | 27398.5 | 39279.7 | 51457.9 | 55903.2 | 59440.7 |
| Commercial Banks | 89.2% | 92.2% | 92.9% | 87.1% | 88.2% | 88.8% | 90.4% |
| Finance Companies | 7.9% | 5.8% | 4.6% | 4.1% | 4.6% | 4.5% | 4.3% |
| Development Banks [#] | 2.4% | 1.3% | 1.8% | 8.3% | 6.7% | 6.3% | 5.0% |
| Co-operatives | 0.5% | 0.7% | 0.7% | 0.5% | 0.5% | 0.3% | 0.3% |
| 5. Loans and Advances | 90124.4 | 106996 | 124048.9 | 148290.7 | 165119.1 | 184389.1 | 194631.8 |
| Commercial Banks | 90.7% | 90.0% | 88.0% | 76.3% | 75.4% | 75.9% | 78.1% |
| Finance Companies | 8.0% | 8.5% | 8.8% | 8.1% | 8.8% | 9.5% | 10.3% |
| Development Banks [#] | 0.6% | 0.7% | 2.3% | 14.7% | 14.9% | 13.8% | 11.0% |
| Co-operatives | 0.7% | 0.8% | 1.0% | 0.9% | 0.9% | 0.7% | 0.7% |
| 6. Total Assets/Liabilities | 185555.9 | 225553.5 | 273946.2 | 314567.1 | 357050.9 | 387432.2 | 457571.3 |
| Commercial Banks | 92.9% | 92.9% | 91.8% | 87.4% | 85.6% | 87.7% | 87.0% |
| Finance Companies | 5.7% | 5.8% | 5.8% | 5.9% | 6.2% | 7.0% | 6.4% |
| Development Banks [#] | 0.8% | 0.7% | 1.7% | 6.0% | 7.5% | 4.7% | 6.1% |
| Co-operatives | 0.5% | 0.7% | 0.7% | 0.7% | 0.7% | 0.6% | 0.5% |

[#] Including micro-credit development bank. Up to mid-July 2000 NIDC and ADB/N are excluded,
in mid-July 2001 NIDC is excluded.

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

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

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

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

| | Unit | Mid-July | | | | | | Mid-Jan |
|-------------------------------------|----------------|----------|----------|----------|----------|--------------|--------------|--------------|
| | | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 |
| 1. Gross Domestic Product 1/ | Rs.in million | 342036.0 | 379488.0 | 411217.0 | 422676.0 | 456201.0 (R) | 495589.0 (R) | 495589.0 (R) |
| 2. Number of Bank Branches | In Unit | 511.0 | 484.0 | 430.0 | 413.0 | 447.0 | 423.0 | 430.0 |
| 3. Population per Bank Branches 2/ | In Thousand | 36.1 | 38.1 | 53.8 | 56.1 | 51.8 | 54.7 | 53.8 |
| 4. Total Deposits | Rs.in million | 127201.7 | 154943.0 | 181767.0 | 185144.7 | 203879.3 | 233811.2 | 240763.2 |
| A. Current | | 17709.8 | 20319.5 | 25100.7 | 24327.0 | 28862.5 | 33729.9 | 31672.9 |
| B. Savings | | 50154.0 | 65703.6 | 80988.4 | 83855.6 | 97238.9 | 114137.2 | 124288.0 |
| C. Fixed | | 54846.6 | 62204.2 | 65322.3 | 64171.4 | 63287.6 | 65130.9 | 64272.4 |
| D. Others | | 4491.3 | 6715.7 | 10355.6 | 12790.7 | 14490.3 | 20813.2 | 20529.9 |
| 5. Total Credit | Rs.in million | 81758.7 | 96324.8 | 109121.2 | 113174.6 | 124522.4 | 140031.4 | 151916.0 |
| 6. Total Investment | Rs.in million | 14252.4 | 17967.3 | 25446.5 | 34209.8 | 45386.3 | 49668.6 | 53738.0 |
| 7. Credit to Government Enterprises | Rs.in million | 1749.3 | 2114.4 | 2909.7 | 2651.1 | 2867.7 | 2519.4 | 2132.0 |
| 8. Average Deposit per Bank Branch | Rs.in million | 248.9 | 320.1 | 422.7 | 448.3 | 456.1 | 552.7 | 559.9 |
| 9. Per Capita Deposits | Rs. in Unit | 6889.9 | 8392.5 | 7851.7 | 7997.6 | 8806.9 | 10099.8 | 10400.1 |
| 10. Average Credit per Bank Branch | Rs.in million | 160.0 | 199.0 | 253.8 | 274.0 | 278.6 | 331.0 | 353.3 |
| 11. Per Capita Credit | Rs. in Unit | 4428.5 | 5217.4 | 4713.7 | 4888.8 | 5378.9 | 6048.9 | 6562.2 |
| 12. Deposit Growth | In Percentage | 24.0 | 21.8 | 17.3 | 1.9 | 10.1 | 14.7 | 3.0 |
| 13. Credit Growth | In Percentage | 19.2 | 17.8 | 13.3 | 3.7 | 10.0 | 12.5 | 8.5 |
| 14. Investment Growth | In Percentage | 31.3 | 26.1 | 41.6 | 34.4 | 32.7 | 9.4 | 8.2 |
| 15. Time Deposit Growth | In Percentage | 27.3 | 21.8 | 14.4 | 1.2 | 8.4 | 11.7 | 5.2 |
| 16. Paid up Capital & Reserve Fund | Rs. in million | 6077.3 | 6729.2 | 8230.2 | 10202.5 | 11814.6 | 14854.4 | 14247.1 |

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

2/ Population 23150 thousands based on 2001 census report.

(R) Revised.

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

(Rs. in million)

| | Mid-July | | | | | | Mid-Jan |
|--|-----------------|------------------|-----------------|------------------|-----------------|-------------------|-----------------|
| | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 |
| 1 CAPITAL FUND | 6077.1 | 6729.2 | 8230.2 | 10202.5 | 11814.6 | -10201.7 | -19458.1 |
| a. Paid-up Capital | 3767.0 | 4067.4 | 5504.1 | 6431.0 | 7726.0 | 8350.0 | 8963.6 |
| b. Statutory Reserves | 1593.6 | 1976.7 | 1787.1 | 2540.0 | 2820.0 | 3385.0 | 3764.6 |
| c. Share Premium | | | | | | | 10 |
| d. Retained Earning | | | | 260.9 | 75.7 | -25056.1 | -33715.2 |
| e. Others Reserves | 716.5 | 685.2 | 939.0 | 970.6 | 1192.9 | 3119.4 | 1518.9 |
| 1. Ex.Eq.Fund | | | | | | | 534.2 |
| 2. Other | | | | | | | 984.7 |
| 2 BORROWINGS | 1179.1 | 3346.6 | 2308.7 | 2349.5 | 3170.4 | 3023.6 | 8020.4 |
| a. NRB | 429.6 | 428.1 | 411.8 | 1167.7 | 1437.0 | 731.6 | 1587.7 |
| b. Commercial Banks | 749.5 | 2918.5 | 1896.9 | 953.4 | 1599.2 | 1770.5 | 4403.2 |
| c. Foreign Bank and Fin.Ins. | 0.0 | 0.0 | 0.0 | 228.5 | 134.2 | 521.4 | 1104.7 |
| d.Other Financial Ins. | | | | | | | 924.8 |
| 3 DEPOSITS | 127201.8 | 154943.0 | 181767.0 | 185144.7 | 203879.3 | 233811.2 | 240763.4 |
| a. Current | 17709.8 | 20319.5 | 25100.7 | 24327.0 | 28862.5 | 33729.9 | 31672.9 |
| Domestic | | | | | | | 26061.4 |
| Foreign | | | | | | | 5611.5 |
| b. Savings | 50154.1 | 65703.6 | 80988.4 | 83855.6 | 97238.9 | 114137.2 | 124288.2 |
| Domestic | | | | | | | 118009.3 |
| Foreign | | | | | | | 6278.9 |
| c. Fixed | 54846.7 | 62204.2 | 65322.3 | 64171.4 | 63287.6 | 65130.9 | 64272.4 |
| Domestic | | | | | | | 57253.6 |
| Foreign | | | | | | | 7018.8 |
| d. Call Deposits | 2165.9 | 3715.8 | 7691.8 | 10531.9 | 12027.9 | 18061.1 | 17897.8 |
| e. Others | 2325.3 | 2999.9 | 2663.8 | 2258.8 | 2462.4 | 2752.1 | 2632.1 |
| 4 Bills Payable | | | | | | | 637.7 |
| 5 Contra Accounts | | | | | | | 1915.5 |
| 6 Other Liabilities | 38000.0 | 44452.6 | 59221.3 | 77221.2 | 86697.4 | 113183.6 | 94424.9 |
| 1. Sundry Creditors | | | | | | | 3798.6 |
| 2. Loan Loss Provision | | | | | | | 34587.7 |
| 3. Interest Suspense a/c | | | | | | | 34238.8 |
| 4. Others | 38000.0 | 44452.6 | 59221.3 | 77221.2 | 86697.4 | 113183.6 | 21799.8 |
| 7 Reconciliation A/c | | | | | | | 66980.9 |
| 8 Profit & Loss A/c | | | | | | | 4751.7 |
| SOURCES OF FUNDS | 172458.0 | 209471.51 | 251527.2 | 274917.85 | 305561.7 | 339816.699 | 398036.4 |
| 1 LIQUID FUNDS | 39093.1 | 48240.0 | 55583.3 | 49937.2 | 38163.6 | 46252.8 | 33498.4 |
| a. Cash Balance | 3944.9 | 4139.1 | 4775.1 | 5494.8 | 5440.4 | 4719.3 | 4610.9 |
| Nepalese Notes & Coins | 3310.4 | 3507.0 | 4116.9 | 4881.1 | 4735.9 | 4283.8 | 4147.9 |
| Foreign Currency | 634.5 | 632.1 | 658.2 | 613.8 | 704.5 | 435.5 | 463.0 |
| b. Bank Balance | 23766.5 | 32236.0 | 37230.9 | 31115.2 | 21334.4 | 26579.7 | 16114.3 |
| 1. In Nepal Rastra Bank | 13912.7 | 16945.1 | 21440.9 | 23170.3 | 16867.6 | 22728.2 | 12246.6 |
| Domestic Currency | | | | | | | 11628.3 |
| Foreign Currency | | | | | | | 618.3 |
| 2. Commercial Banks | 402.1 | 676.9 | 796.1 | 928.2 | 683.7 | 1825.1 | 996.6 |
| Domestic Currency | | | | | | | 1133.6 |
| Foreign Currency | | | | | | | -137 |
| 3. Other Financial Ins. | | | | | | | 0 |
| 4. In Foreign banks | 9451.7 | 14613.9 | 14993.9 | 7016.7 | 3783.1 | 2026.4 | 2871.1 |
| c. Money at Call | 11381.7 | 11864.9 | 13577.3 | 13327.3 | 11388.8 | 14953.8 | 12773.2 |
| Domestic Currency | | | | | | | 1283.2 |
| Foreign Currency | | | | | | | 11490 |
| 2 INVESTMENTS | 13222.0 | 17608.8 | 25100.9 | 28573.8 | 39045.5 | 42384.3 | 53738.0 |
| a. Govt. Securities | 13222.0 | 17608.8 | 25100.9 | 28573.8 | 39045.5 | 42384.3 | 50608.2 |
| b. NRB Bond | | | | | | | 18.2 |
| c. Govt. Non-Fin. Ins. | | | | | | | 0 |
| d. Other Non-Fin. Ins. | | | | | | | 118.9 |
| e. Non Residents | | | | | | | 2992.7 |
| 3 SHARE & OTHER INVESTMENT | 1030.4 | 358.5 | 345.6 | 5636.0 | 6340.8 | 7284.3 | 7978.7 |
| 1. Non Residents | | | | | | | 4997.1 |
| 2. Others | | | | | | | 2981.6 |
| 4 LOANS & ADVANCES | 81758.8 | 96324.9 | 109121.1 | 113174.6 | 124522.4 | 140031.4 | 151916 |
| a. Govt. Entp. | 1749.4 | 2114.3 | 2909.6 | 2651.1 | 2867.7 | 2519.4 | 2132 |
| i. Financial | 490.2 | 695.0 | 1209.1 | 991.2 | 965.1 | 1137.0 | 1003.2 |
| ii. Non-Finan. | 1259.2 | 1419.3 | 1700.5 | 1659.9 | 1902.6 | 1382.4 | 1129 |
| b. Pvt. Sector | 77501.1 | 92241.8 | 104209.3 | 109043.3 | 120343.4 | 136403.5 | 149784 |
| c. For. Bills P. & D. | 2348.2 | 1820.4 | 1887.2 | 1322.2 | 1143.8 | 1050.4 | |
| d. Foreign A. B. C. | 160.1 | 148.4 | 115.0 | 158.0 | 167.5 | 58.2 | |
| 5 BILL PURCHED | | | | | | | 3849.3 |
| a. Domestic Bills Purchased | | | | | | | 680 |
| b. Foreign Bills Purchased | | | | | | | 906.6 |
| c. Import Bills & Imports | | | | | | | 2262.7 |
| 6 LOANS AGAINST COLLECTED BILLS | | | | | | | 31.1 |
| a. Against Domestic Bills | | | | | | | |
| b. Against Foreign Bills | | | | | | | 31.1 |
| 7 CONTRA | | | | | | | 1915.5 |
| 8 FIXED ASSETS | | | | | | | 3628.7 |
| 9 OTHER ASSETS | 37353.9 | 46939.3 | 61376.3 | 77596.3 | 97489.4 | 103863.8 | 49965.8 |
| a. Accrued Interests | 12932.7 | 16125.8 | 19888.5 | 23742.8 | 27722.2 | 34458.5 | 37667.7 |
| Govt. Entp. | 299.4 | 372.0 | 334.3 | 308.2 | 297.8 | 180.3 | 157.2 |
| Private Sector | 12633.3 | 15753.8 | 19554.2 | 23434.6 | 27424.4 | 34278.2 | 37510.5 |
| c. Sundry Debtors | | | | | | | 1929.2 |
| d. Cash In Transit | | | | | | | 2400.6 |
| e. Others | 24421.2 | 30813.5 | 41487.8 | 53853.5 | 69767.2 | 69405.3 | 7968.3 |
| 10 Expenses not Written off | | | | | | | 215 |
| 11 Non Banking Assets | | | | | | | 1153.3 |
| 12 Reconciliation Account | | | | | | | 76264.2 |
| 13 Profit & Loss A/c | | | | | | | 13882.9 |
| USES OF FUNDS | 172458.2 | 209471.5 | 251527.2 | 274917.9 | 305561.7 | 339816.7 | 398036.4 |

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

| | Mid-July | | | | | | Mid-Jan |
|--|----------|------|------|------|------|------|---------|
| | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 |
| A. GDP, DEPOSITS, CREDIT & INVESTMENT | | | | | | | |
| 1. Deposit / GDP | 37.2 | 40.8 | 44.2 | 43.8 | 44.7 | 47.2 | 48.6 |
| 2. Credit / GDP | 23.9 | 25.4 | 26.6 | 26.8 | 27.3 | 28.3 | 30.7 |
| 3. Investment / GDP | 4.2 | 4.7 | 6.2 | 8.1 | 9.9 | 10.0 | 10.8 |
| 4. Credit & Investment / GDP | 28.1 | 30.1 | 32.8 | 34.9 | 37.2 | 38.3 | 41.5 |
| 5. Time Deposit / GDP | 30.7 | 33.7 | 35.6 | 35.1 | 35.2 | 36.2 | 38.0 |
| 6. Current / GDP | 6.5 | 7.1 | 8.6 | 8.8 | 6.3 | 6.8 | 6.4 |
| 7. Credit / Total Deposit | 64.3 | 62.2 | 60.0 | 61.1 | 61.1 | 59.9 | 63.1 |
| 8. Investment / Total Deposit | 11.2 | 11.6 | 14.0 | 18.5 | 22.3 | 21.2 | 22.3 |
| 9. Credit & Investment / Total Deposit | 75.5 | 73.8 | 74.0 | 79.6 | 83.3 | 81.1 | 85.4 |
| 10. Time Deposit / Total Deposit | 82.5 | 82.6 | 80.5 | 80.0 | 78.7 | 76.7 | 78.3 |
| 11. Current Deposit / Total Deposit | 17.5 | 17.4 | 19.5 | 20.0 | 14.2 | 14.4 | 13.2 |
| 12. Credit to Govt. Entp. / Total Credit | 2.1 | 2.2 | 2.7 | 2.3 | 2.3 | 1.8 | 1.4 |
| 13. Credit to Pvt. Sector / Total Credit | 97.9 | 97.8 | 97.3 | 97.7 | 97.7 | 98.2 | 98.6 |
| B. LIQUIDITY | | | | | | | |
| 1. NRB Balance / Total Deposit | 11.3 | 11.4 | 12.5 | 13.4 | 8.9 | 9.7 | 5.1 |
| 2. Vault / Total Deposit | 3.2 | 2.8 | 2.8 | 3.2 | 2.9 | 1.8 | 1.7 |
| 3. Total Liquid Fund / Total Deposit | 31.9 | 32.5 | 32.4 | 29.0 | 20.2 | 19.8 | 0.1 |
| C. CAPITAL ADEQUACY | | | | | | | |
| 1. Capital / Total Deposit | 4.8 | 4.3 | 4.5 | 5.5 | 5.8 | -4.4 | -8.1 |
| 2. Capital / Total Credit | 7.4 | 7.0 | 7.5 | 9.0 | 9.5 | -7.3 | -12.8 |
| 3. Capital / Total Assets | 3.5 | 3.2 | 3.3 | 3.7 | 3.9 | -3.0 | -4.9 |

Table No. 5
SOURCES AND USES OF FUND OF NEPAL BANK LIMITED

(Rs. in million)

| | Mid-July | | | | | | Mid-Jan 2005 |
|--|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|
| | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | |
| 1 CAPITAL FUND | 1015.4 | 1044.2 | 1125.7 | 1349.5 | 1449.1 | 1064.3 | -10347.5 |
| a. Paid-up Capital | 380.3 | 380.4 | 380.4 | 380.4 | 380.4 | 380.4 | 380.4 |
| b. General Reserve | 467.2 | 544.6 | 544.6 | 544.6 | 557.2 | 557.2 | 699.3 |
| c. Share Premium | | | | | | | 0 |
| d. Retained Earning | | | | | | | -11672.7 |
| e. Others Reserves | 167.9 | 119.2 | 200.7 | 424.6 | 511.5 | 126.7 | 245.5 |
| 1. Ex.Eq.Fund | | | | | | | 118.1 |
| 2. Other | | | | | | | 127.4 |
| 2 BORROWINGS | 284.3 | 235.5 | 266.2 | 215.0 | 52.4 | 0.0 | 1161.6 |
| a. NRB | 282.9 | 234.2 | 264.8 | 213.7 | 52.4 | 0.0 | 1161.6 |
| b. Commercial Banks | 1.4 | 1.4 | 1.4 | 1.4 | 0.0 | 0.0 | 0 |
| c. Foreign Bank and Fin.Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| d. Other Financial Ins. | | | | | | | 0 |
| 3 DEPOSITS | 33092.7 | 35578.7 | 35528.6 | 34060.1 | 34737.4 | 36288.5 | 34531.4 |
| a. Current | 4386.5 | 5033.2 | 5000.7 | 4311.7 | 4689.5 | 6300.0 | 5164.6 |
| Domestic | | | | | | | 5032.9 |
| Foreign | | | | | | | 131.7 |
| b. Savings | 14214.8 | 17888.4 | 20281.6 | 19851.5 | 21534.5 | 22063.0 | 22520.6 |
| Domestic | | | | | | | 22514.3 |
| Foreign | | | | | | | 6.3 |
| c. Fixed | 14154.7 | 12275.8 | 9921.8 | 9731.8 | 8396.9 | 7481.0 | 6770.2 |
| Domestic | | | | | | | 6764.2 |
| Foreign | | | | | | | 6 |
| d. Call Deposits | 0.0 | 0.0 | 0.0 | 7.8 | 12.4 | 270.0 | 0 |
| e. Others | 336.7 | 381.2 | 324.5 | 157.4 | 104.1 | 174.5 | 76 |
| 4 Bills Payable | | | | | | | 172.8 |
| 5 Contra Accounts | | | | | | | 0 |
| 6 Other Liabilities | 9955.4 | 9261.7 | 13947.3 | 28191.9 | 30090.6 | 26711.0 | 36166.5 |
| 1. Sundry Creditors | | | | | | | 1477.2 |
| 2. Loan Loss Provision | | | | | | | 9482.5 |
| 3. Interest Suspense a/c | | | | | | | 12461.6 |
| 4. Others | 9955.4 | 9261.7 | 13947.3 | 28191.9 | 30090.6 | 26711.0 | 12745.2 |
| 7 Reconciliation A/c | | | | | | | 2903.9 |
| 8 Profit & Loss A/c | | | | | | | 980.6 |
| SOURCES OF FUNDS | 44347.8 | 46120.1 | 50867.7 | 63816.6 | 66329.5 | 64063.8 | 65569.3 |
| 1 LIQUID FUNDS | 8035.2 | 7648.6 | 8050.5 | 8063.8 | 4770.6 | 6444.0 | 33498.4 |
| a. Cash Balance | 1659.8 | 1614.1 | 1784.8 | 1648.9 | 1420.9 | 969.4 | 4610.9 |
| Nepalese Notes & Coins | 1346.4 | 1314.0 | 1479.4 | 1409.9 | 1198.1 | 885.9 | 4147.9 |
| Foreign Currency | 313.4 | 300.1 | 305.4 | 239.0 | 222.8 | 83.5 | 463.0 |
| b. Bank Balance | 4105.0 | 6034.5 | 6265.7 | 6410.9 | 3349.7 | 4452.6 | 16114.3 |
| 1. In Nepal Rastra Bank | 2870.3 | 1736.0 | 3050.4 | 3307.4 | 2524.1 | 3783.5 | 12246.6 |
| Domestic Currency | | | | | | | 11628.3 |
| Foreign Currency | | | | | | | 618.3 |
| 2. Commercial Banks | 179.5 | 205.2 | 328.1 | 244.0 | 84.8 | 129.1 | 996.6 |
| Domestic Currency | | | | | | | 1133.6 |
| Foreign Currency | | | | | | | -137 |
| 3. Other Financial Ins. | | | | | | | 0 |
| 4. In Foreign banks | 1055.2 | 4093.2 | 2887.2 | 2859.5 | 740.8 | 540.0 | 2871.1 |
| c. Money at Call | 2270.4 | 0.0 | 0.0 | 4.1 | 0.0 | 1022.0 | 12773.2 |
| Domestic Currency | | | | | | | 1283.2 |
| Foreign Currency | | | | | | | 11490 |
| 2 INVESTMENTS | 5058.2 | 5406.1 | 6720.0 | 7115.2 | 11722.8 | 10593.8 | 53738.0 |
| a. Govt. Securities | 5058.2 | 5406.1 | 6720.0 | 7115.2 | 11722.8 | 10593.8 | 50608.2 |
| b. NRB Bond | | | | | | | 18.2 |
| c. Govt. Non-Fin. Ins. | | | | | | | 0 |
| d. Other Non-Fin Ins. | | | | | | | 118.9 |
| e. Non Residents | | | | | | | 2992.7 |
| 3 SHARE & OTHER INVESTMENT | 61.2 | 56.3 | 56.3 | 37.6 | 59.8 | 429.9 | 7978.7 |
| 1. Non Residents | | | | | | | 4997.1 |
| 2. Others | | | | | | | 2981.6 |
| 4 LOANS & ADVANCES | 22394.6 | 22863.7 | 22062.3 | 20997.5 | 19266.1 | 19141.7 | 151916 |
| a. Govt. Entp. | 765.4 | 906.5 | 597.8 | 652.2 | 743.0 | 491.3 | 2132 |
| i. Financial | 0.0 | 0.0 | 0.0 | 0.0 | 62.5 | 102.5 | 1003.2 |
| ii. Non-Finan. | 765.4 | 906.5 | 597.8 | 652.2 | 680.5 | 388.8 | 1129 |
| b. Pvt. Sector | 21213.7 | 21656.1 | 21131.0 | 20103.4 | 18335.1 | 18616.7 | 149784 |
| c. For. Bills P. & D. | 290.8 | 177.1 | 234.2 | 139.2 | 88.4 | 33.7 | |
| d. Foreign A. B. C. | 124.7 | 124.0 | 99.3 | 102.7 | 99.6 | 0.0 | |
| 5 BILL PURCHED | | | | | | | 3849.3 |
| a. Domestic Bills Purchased | | | | | | | 680 |
| b. Foreign Bills Purchased | | | | | | | 906.6 |
| c. Import Bills & Imports | | | | | | | 2262.7 |
| 6 LOANS AGAINST COLLECTED BILLS | | | | | | | 31.1 |
| a. Against Domestic Bills | | | | | | | |
| b. Against Foreign Bills | | | | | | | 31.1 |
| 7 CONTRA | | | | | | | 0.0 |
| 8 FIXED ASSETS | | | | | | | 3628.7 |
| 9 OTHER ASSETS | 8798.6 | 10145.5 | 13978.6 | 27602.5 | 30510.2 | 27454.4 | 49965.8 |
| a. Accrued Interests | 4287.5 | 5327.4 | 6958.2 | 8793.0 | 9772.9 | 11498.8 | 37667.7 |
| Govt. Entp. | 90.4 | 298.8 | 101.9 | 132.1 | 195.1 | 141.0 | 157.2 |
| Private Sector | 4197.1 | 5028.6 | 6856.3 | 8660.9 | 9577.8 | 11357.8 | 37510.5 |
| c. Sundry Debtors | | | | | | | 1929.2 |
| d. Cash In Transit | | | | | | | 2400.6 |
| e. Others | 4511.1 | 4818.0 | 7020.4 | 18809.5 | 20737.3 | 15955.6 | 7968.3 |
| 10 Expenses not Written off | | | | | | | 215 |
| 11 Non Banking Assets | | | | | | | 1153.3 |
| 12 Reconciliation Account | | | | | | | 76264.2 |
| 13 Profit & Loss A/c | | | | | | | 13882.9 |
| USES OF FUNDS | 44347.8 | 46120.1 | 50867.7 | 63816.6 | 66329.5 | 64063.8 | 396120.9 |

Table No. 6
SOURCES AND USES OF FUND OF RASTRIYA BANJIYA BANK

(Rs. in million)

| | Mid-July | | | | | | Mid-Jan |
|--|----------------|----------------|----------------|----------------|----------------|-----------------|----------------|
| | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 |
| 1 CAPITAL FUND | 1440.7 | 1482.9 | 1506.7 | 1538.2 | 1557.5 | -23839.8 | -21438 |
| a. Paid-up Capital | 1172.3 | 1172.3 | 1172.3 | 1172.3 | 1172.3 | 1172.3 | 1172.3 |
| b. General Reserve | 42.5 | 68.2 | 68.2 | 68.2 | 68.2 | 369.2 | 276.2 |
| c. Share Premium | | | | | | | 0 |
| d. Retained Earning | | | | | | -25607.0 | -23032.3 |
| e. Others Reserves | 225.9 | 242.4 | 266.2 | 297.7 | 317.0 | 225.7 | 145.8 |
| 1. Ex.Eq.Fund | | | | | | | 140.3 |
| 2. Other | | | | | | | 5.5 |
| 2 BORROWINGS | 272.4 | 151.5 | 146.9 | 156.1 | 161.9 | 338.0 | 2033.7 |
| a. NRB | 146.7 | 151.5 | 146.9 | 156.1 | 161.9 | 338.0 | 80 |
| b. Commercial Banks | 125.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1953.7 |
| c. Foreign Bank and Fin.Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| d. Other Financial Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| 3 DEPOSITS | 33329.2 | 38410.9 | 40500.4 | 38964.6 | 39308.6 | 40313.6 | 41076.7 |
| a. Current | 3802.8 | 4234.0 | 4864.0 | 4639.7 | 4687.9 | 5227.5 | 5054.1 |
| Domestic | | | | | | | 4938.3 |
| Foreign | | | | | | | 115.8 |
| b. Savings | 12297.4 | 15904.8 | 18822.1 | 18997.2 | 20861.2 | 23288.9 | 25836.9 |
| Domestic | | | | | | | 24744 |
| Foreign | | | | | | | 1092.9 |
| c. Fixed | 16793.1 | 17836.4 | 16477.2 | 15166.6 | 13579.5 | 11572.8 | 9948.6 |
| Domestic | | | | | | | 9826.7 |
| Foreign | | | | | | | 121.9 |
| d. Call Deposits | 27.6 | 29.5 | 0.8 | 6.7 | 2.2 | 134.6 | 53.7 |
| e. Others | 408.3 | 406.3 | 336.3 | 154.4 | 177.8 | 89.8 | 183.4 |
| 4 Bills Payable | | | | | | | 24.3 |
| 5 Contra Accounts | | | | | | | 1290.1 |
| 6 Other Liabilities | 18745.8 | 25003.9 | 31490.7 | 35459.2 | 41070.3 | 64012.7 | 42188.4 |
| 1. Sundry Creditors | | | | | | | 606.2 |
| 2. Loan Loss Provision | | | | | | | 18548 |
| 3. Interest Suspense a/c | | | | | | | 18178.8 |
| 4. Others | 18745.8 | 25003.9 | 31490.7 | 35459.2 | 41070.3 | 64012.7 | 4855.4 |
| 7 Reconciliation A/c | | | | | | | 18209.8 |
| 8 Profit & Loss A/c | | | | | | | 1299.1 |
| SOURCES OF FUNDS | 53788.1 | 65049.2 | 73644.7 | 76118.1 | 82098.3 | 80824.5 | 84684.1 |
| 1 LIQUID FUNDS | 10277.6 | 13633.4 | 14559.8 | 15089.9 | 8158.8 | 10704.1 | 3980 |
| a. Cash Balance | 1019.4 | 1042.5 | 899.6 | 853.8 | 1016.4 | 840.4 | 962.8 |
| Nepalese Notes & Coins | 792.9 | 856.5 | 736.1 | 725.0 | 884.6 | 738.4 | 837.0 |
| Foreign Currency | 226.5 | 186.0 | 163.5 | 128.8 | 131.8 | 102.0 | 125.8 |
| b. Bank Balance | 9258.2 | 12440.9 | 13660.2 | 14236.1 | 7142.4 | 9763.7 | 2467.2 |
| 1. In Nepal Rastra Bank | 6771.9 | 10195.7 | 11881.8 | 13077.4 | 5917.5 | 8845.8 | 2536.7 |
| Domestic Currency | | | | | | | 2030 |
| Foreign Currency | | | | | | | 506.7 |
| 2. Commercial Banks | -23.2 | -31.3 | -36.0 | -43.7 | 6.8 | 709.9 | -118.2 |
| Domestic Currency | | | | | | | 111 |
| Foreign Currency | | | | | | | -229.2 |
| 3. Other Financial Ins. | | | | | | | 0 |
| 4. In Foreign banks | 2509.5 | 2276.5 | 1814.4 | 1202.4 | 1218.1 | 208.0 | 48.7 |
| c. Money at Call | 0.0 | 150.0 | 0.0 | 0.0 | 0.0 | 100.0 | 550 |
| Domestic Currency | | | | | | | 550 |
| Foreign Currency | | | | | | | 0 |
| 2 INVESTMENTS | 2704.2 | 4256.1 | 5576.3 | 4088.5 | 4137.1 | 2918.9 | 7241.3 |
| a. Govt. Securities | 2704.2 | 4256.1 | 5576.3 | 4088.5 | 4137.1 | 2918.9 | 7241.3 |
| b. NRB Bond | | | | | | | 0 |
| c. Govt. Non-Fin. Ins. | | | | | | | 0 |
| d. Other Non-Fin Ins. | | | | | | | 0 |
| e. Non Residents | | | | | | | 0 |
| 3 SHARE & OTHER INVESTMENT | 80.6 | 80.6 | 80.6 | 82.1 | 95.8 | 223.1 | 1940.0 |
| 1. Non Residents | | | | | | | 0 |
| 2. Others | | | | | | | 1940 |
| 4 LOANS & ADVANCES | 26340.4 | 29140.6 | 28424.7 | 28516.0 | 28258.9 | 26781.7 | 26442 |
| a. Govt. Entp. | 162.4 | 95.7 | 634.7 | 561.0 | 566.1 | 302.9 | 54 |
| i. Financial | 0.1 | 0.1 | 0.1 | 0.0 | 0.1 | 0.0 | 0 |
| ii. Non-Finan. | 162.3 | 95.6 | 634.6 | 561.0 | 566.0 | 302.9 | 54 |
| b. Pvt. Sector | 25676.5 | 28565.3 | 27446.5 | 27622.5 | 27403.5 | 26211.5 | 26388 |
| c. For. Bills P. & D. | 466.1 | 456.8 | 327.7 | 316.6 | 276.8 | 267.3 | |
| d. Foreign A. B. C. | 35.4 | 22.9 | 15.8 | 15.9 | 12.5 | 0.0 | |
| 5 BILL PURCHED | | | | | | | 302.0 |
| a. Domestic Bills Purchased | | | | | | | 41.8 |
| b. Foreign Bills Purchased | | | | | | | 186.7 |
| c. Import Bills & Imports | | | | | | | 73.5 |
| 6 LOANS AGAINST COLLECTED BILLS | | | | | | | 0.0 |
| a. Against Domestic Bills | | | | | | | |
| b. Against Foreign Bills | | | | | | | |
| 7 CONTRA | | | | | | | 1290.1 |
| 8 FIXED ASSETS | | | | | | | 531.9 |
| 9 OTHER ASSETS | 14385.3 | 17938.5 | 25003.3 | 28341.6 | 41447.7 | 40196.7 | 24930.2 |
| a. Accrued Interests | 7638.2 | 9268.3 | 11277.3 | 13302.1 | 15401.4 | 19136.8 | 21079.2 |
| Govt. Entp. | 203.4 | 73.2 | 232.4 | 162.8 | 92.8 | 29.5 | 6.8 |
| Private Sector | 7434.8 | 9195.1 | 11044.9 | 13139.3 | 15308.6 | 19107.3 | 21072.4 |
| c. Sundry Debtors | | | | | | | 216.6 |
| d. Cash In Transit | | | | | | | 1565.2 |
| e. Others | 6747.1 | 8670.2 | 13726.0 | 15039.5 | 26046.3 | 21059.9 | 2069.2 |
| 10 Expenses not Written off | | | | | | | 0 |
| 11 Non Banking Assets | | | | | | | 144.6 |
| 12 Reconciliation Account | | | | | | | 15808.3 |
| 13 Profit & Loss A/c | | | | | | | 2073.5 |
| USES OF FUNDS | 53788.1 | 65049.3 | 73644.7 | 76118.1 | 82098.3 | 80824.5 | 84684.1 |

Table No. 7
SOURCES AND USES OF FUND OF NABIL BANK LTD.

(Rs. in million)

| | Mid-July | | | | | | Mid-Jan |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 |
| 1 CAPITAL FUND | 863.0 | 934.1 | 1046.9 | 1062.8 | 1146.4 | 1804.2 | 1482.31 |
| a. Paid-up Capital | 392.9 | 392.9 | 849.1 | 491.7 | 491.7 | 491.7 | 491.7 |
| b. General Reserve | 337.1 | 390.4 | 0.0 | 514.5 | 568.8 | 652.0 | 743.2 |
| c. Share Premium | | | | | | | 0.7 |
| d. Retained Earning | | | | 26.2 | 2.1 | 26.1 | 29.8 |
| e. Others Reserves | 133.0 | 150.8 | 197.8 | 30.4 | 83.8 | 634.4 | 216.96 |
| 1. Ex.Eq.Fund | | | | | | | 33.9 |
| 2. Other | | | | | | | 183.06 |
| 2 BORROWINGS | 190.2 | 285.2 | 0.0 | 280.0 | 961.5 | 229.7 | 486.2 |
| a. NRB | | 0.0 | 0.0 | 0.0 | 611.5 | 0.0 | 0 |
| b. Commercial Banks | 190.2 | 285.2 | 0.0 | 280.0 | 350.0 | 229.7 | 486.2 |
| c. Foreign Bank and Fin.Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| d. Other Financial Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| 3 DEPOSITS | 9464.4 | 12780.1 | 15838.9 | 15370.6 | 13437.7 | 14098.0 | 13981.1 |
| a. Current | 2333.3 | 2935.3 | 2957.1 | 2723.0 | 3025.0 | 2687.0 | 2519 |
| Domestic | | | | | | | 1769.5 |
| Foreign | | | | | | | 749.5 |
| b. Savings | 3352.6 | 4150.2 | 4917.1 | 4889.0 | 5237.4 | 5994.1 | 6621.54 |
| Domestic | | | | | | | 5742.97 |
| Foreign | | | | | | | 878.57 |
| c. Fixed | 2098.1 | 3194.3 | 3719.2 | 2446.8 | 2252.6 | 2310.6 | 2261 |
| Domestic | | | | | | | 1013.5 |
| Foreign | | | | | | | 1247.5 |
| d. Call Deposits | 1329.8 | 2083.9 | 3948.3 | 4944.7 | 2540.7 | 2801.6 | 2309.97 |
| e. Others | 350.6 | 416.3 | 297.2 | 367.1 | 382.0 | 304.7 | 269.6 |
| 4 Bills Payable | | | | | | | 76.3 |
| 5 Contra Accounts | | | | | | | 146.96 |
| 6 Other Liabilities | 1810.0 | 1902.3 | 2568.6 | 2932.4 | 2730.3 | 2102.4 | 1933 |
| 1. Sundry Creditors | | | | | | | 221 |
| 2. Loan Loss Provision | | | | | | | 420.8 |
| 3. Interest Suspense a/c | | | | | | | 194.1 |
| 4. Others | 1810.0 | 1902.3 | 2568.6 | 2932.4 | 2730.3 | 2102.4 | 1097.1 |
| 7 Reconciliation A/c | | | | | | | 0 |
| 8 Profit & Loss A/c | | | | | | | 329.2 |
| SOURCES OF FUNDS | 12327.6 | 15901.7 | 19454.4 | 19645.7 | 18275.9 | 18234.3 | 18435.1 |
| 1 LIQUID FUNDS | 3782.7 | 5541.9 | 6284.9 | 4999.3 | 4162.1 | 3916.9 | 2713.08 |
| a. Cash Balance | 138.2 | 194.8 | 208.2 | 318.1 | 190.6 | 286.9 | 202.18 |
| Nepalese Notes & Coins | 123.6 | 178.9 | 182.3 | 285.4 | 157.6 | 263.2 | 183.0 |
| Foreign Currency | 14.6 | 15.9 | 25.9 | 32.7 | 33.0 | 23.7 | 19.2 |
| b. Bank Balance | 430.4 | 715.2 | 602.6 | 593.8 | 957.1 | 682.5 | 516.7 |
| 1. In Nepal Rastra Bank | 290.4 | 533.3 | 510.2 | 366.3 | 892.8 | 606.4 | -178.4 |
| Domestic Currency | | | | | | | -200.9 |
| Foreign Currency | | | | | | | 22.5 |
| 2. Commercial Banks | 12.9 | 163.1 | 4.8 | 24.0 | 16.2 | 37.8 | 13.7 |
| Domestic Currency | | | | | | | 13.7 |
| Foreign Currency | | | | | | | 0 |
| 3. Other Financial Ins. | | | | | | 0.0 | 0 |
| 4. In Foreign banks | 127.1 | 18.9 | 87.6 | 203.5 | 48.1 | 38.3 | 681.4 |
| c. Money at Call | 3214.1 | 4631.8 | 5474.1 | 4087.4 | 3014.4 | 2947.5 | 1994.2 |
| Domestic Currency | | | | | | | 12.5 |
| Foreign Currency | | | | | | | 1981.7 |
| 2 INVESTMENTS | 1402.8 | 1233.8 | 2732.9 | 4120.3 | 3663.5 | 3672.6 | 3638.0 |
| a. Govt. Securities | 1402.8 | 1233.8 | 2732.9 | 4120.3 | 3663.5 | 3672.6 | 3221.8 |
| b. NRB Bond | | | | | | | 0 |
| c. Govt. Non-Fin. Ins. | | | | | | | 0 |
| d. Other Non-Fin Ins. | | | | | | | 0 |
| e. Non Residents | | | | | | | 416.2 |
| 3 SHARE & OTHER INVESTMENT | 17.5 | 17.1 | 19.8 | 1081.8 | 24.3 | 24.5 | 26.3 |
| 1. Non Residents | | | | | | | 0 |
| 2. Others | | | | | | | 26.3 |
| 4 LOANS & ADVANCES | 5811.7 | 7323.6 | 8437.6 | 7328.2 | 8267.8 | 8769.7 | 10022 |
| a. Govt. Entp. | 62.6 | 110.2 | 101.3 | 64.7 | 20.8 | 20.3 | 8 |
| i. Financial | 50.0 | 50.0 | 50.0 | 19.9 | 0.0 | 0.0 | 0 |
| ii. Non-Finan. | 12.6 | 60.2 | 51.3 | 44.8 | 20.8 | 20.3 | 8 |
| b. Pvt. Sector | 5432.6 | 6857.9 | 8071.8 | 7007.3 | 7976.1 | 8614.8 | 10014 |
| c. For. Bills P. & D. | 316.5 | 355.5 | 264.5 | 256.2 | 256.9 | 117.5 | |
| d. Foreign A. B. C. | 0.0 | 0.0 | 0.0 | 0.0 | 14.0 | 17.1 | |
| 5 BILL PURCHED | | | | | | | 170.5 |
| a. Domestic Bills Purchased | | | | | | | 70.5 |
| b. Foreign Bills Purchased | | | | | | | 100 |
| c. Import Bills & Imports | | | | | | | 0.0 |
| 6 LOANS AGAINST COLLECTED BILLS | | | | | | | 0.0 |
| a. Against Domestic Bills | | | | | | | |
| b. Against Foreign Bills | | | | | | | |
| 7 CONTRA | | | | | | | 147.0 |
| 8 FIXED ASSETS | | | | | | | 347.8 |
| 9 OTHER ASSETS | 1312.9 | 1785.3 | 1979.2 | 2116.2 | 2158.2 | 1850.7 | 1369.8 |
| a. Accrued Interests | 231.6 | 372.8 | 369.5 | 377.3 | 241.2 | 212.7 | 254.9 |
| Govt. Entp. | 0.0 | 0.0 | 0.0 | 3.6 | 3.6 | 0.0 | 0.0 |
| Private Sector | 231.6 | 372.8 | 369.5 | 373.7 | 237.6 | 212.7 | 254.9 |
| c. Sundry Debtors | | | | | | | 202.0 |
| d. Cash In Transit | | | | | | | 2.5 |
| e. Others | 1081.3 | 1412.5 | 1609.7 | 1738.9 | 1917.0 | 1638.0 | 910.4 |
| 10 Expenses not Written off | | | | | | | 0 |
| 11 Non Banking Assets | | | | | | | 0 |
| 12 Reconciliation Account | | | | | | | 0 |
| 13 Profit & Loss A/c | | | | | | | 0 |
| USES OF FUNDS | 12327.6 | 15901.7 | 19454.4 | 19645.7 | 18275.9 | 18234.4 | 18434.2 |

Table No. 8
SOURCES AND USES OF FUND OF NEPAL INVESTMENT BANK LTD.

(Rs. in million)

| | Mid-July | | | | | | Mid-Jan |
|--|---------------|----------------|---------------|---------------|---------------|----------------|----------------|
| | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 |
| 1 CAPITAL FUND | 346.6 | 356.9 | 407.1 | 419.9 | 557.1 | 740.7 | 942.8 |
| a. Paid-up Capital | 135.3 | 135.4 | 135.3 | 170.0 | 295.3 | 295.3 | 295.3 |
| b. General Reserve | 198.8 | 207.9 | 222.5 | 233.8 | 245.2 | 268.7 | 299.3 |
| c. Share Premium | | | | | | | 0.7 |
| d. Retained Earning | | | | | | 49.9 | |
| e. Others Reserves | 12.5 | 13.6 | 49.3 | 16.1 | 16.6 | 126.8 | 347.5 |
| 1. Ex.Eq.Fund | | | | | | | 17.9 |
| 2. Other | | | | | | | 329.6 |
| 2 BORROWINGS | 50.0 | 140.0 | 120.0 | 98.5 | 6.8 | 61.5 | 47.5 |
| a. NRB | | 0.0 | 0.0 | 98.5 | 6.8 | 61.5 | 7.5 |
| b. Commercial Banks | 50.0 | 140.0 | 120.0 | 0.0 | 0.0 | 0.0 | 40 |
| c. Foreign Bank and Fin.Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| d. Other Financial Ins. | | | | 0.0 | 0.0 | 0.0 | 0 |
| 3 DEPOSITS | 2438.9 | 2982.4 | 4256.2 | 4174.8 | 7922.8 | 11706.3 | 12332 |
| a. Current | 531.5 | 581.1 | 769.0 | 787.5 | 979.0 | 1625.1 | 1696.8 |
| Domestic | | | | | | | 1269.2 |
| Foreign | | | | | | | 427.6 |
| b. Savings | 751.1 | 997.5 | 1259.6 | 1276.7 | 2433.9 | 4922.0 | 5794.7 |
| Domestic | | | | | | | 5482.2 |
| Foreign | | | | | | | 312.5 |
| c. Fixed | 983.6 | 1093.7 | 1658.7 | 945.9 | 1672.8 | 2294.7 | 2323.7 |
| Domestic | | | | | | | 1900.1 |
| Foreign | | | | | | | 423.6 |
| d. Call Deposits | 83.2 | 221.7 | 502.5 | 1052.0 | 2610.6 | 2576.6 | 2271.7 |
| e. Others | 89.5 | 88.6 | 66.4 | 112.7 | 226.5 | 287.9 | 245.1 |
| 4 Bills Payable | | | | | | | 36.2 |
| 5 Contra Accounts | | | | | | | 0 |
| 6 Other Liabilities | 835.4 | 700.5 | 750.2 | 694.6 | 615.7 | 1056.8 | 739 |
| 1. Sundry Creditors | | | | | | | 136.4 |
| 2. Loan Loss Provision | | | | | | | 261.1 |
| 3. Interest Suspense a/c | | | | | | | 35 |
| 4. Others | 835.4 | 700.5 | 750.2 | 694.6 | 615.7 | 1056.8 | 306.5 |
| 7 Reconciliation A/c | | | | | | | 0 |
| 8 Profit & Loss A/c | | | | | | | 109.5 |
| SOURCES OF FUNDS | 3670.9 | 4179.74 | 5533.5 | 5387.8 | 9102.4 | 13565.3 | 14207 |
| 1 LIQUID FUNDS | 1463.0 | 1533.6 | 446.7 | 1899.1 | 926.4 | 1215.2 | 982.7 |
| a. Cash Balance | 47.3 | 32.8 | 71.5 | 61.5 | 200.9 | 315.4 | 376.5 |
| Nepalese Notes & Coins | 40.0 | 28.0 | 62.9 | 50.8 | 178.6 | 288.0 | 354.0 |
| Foreign Currency | 7.3 | 4.8 | 8.6 | 10.7 | 22.3 | 27.4 | 22.5 |
| b. Bank Balance | 216.3 | 330.1 | 375.2 | 1837.6 | 725.5 | 899.8 | 606.2 |
| 1. In Nepal Rastra Bank | 98.6 | 175.3 | 212.3 | 166.3 | 450.4 | 533.9 | 271.1 |
| Domestic Currency | | | | | | | 262.9 |
| Foreign Currency | | | | | | | 8.2 |
| 2. Commercial Banks | 7.5 | 7.3 | 3.8 | 2.8 | 3.5 | 85.8 | 96.4 |
| Domestic Currency | | | | | | | 18.4 |
| Foreign Currency | | | | | | | 78 |
| 3. Other Financial Ins. | | | | | | | |
| 4. In Foreign banks | 110.2 | 147.6 | 159.1 | 1668.5 | 271.6 | 280.1 | 238.7 |
| c. Money at Call | 1199.4 | 1170.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| Domestic Currency | | | | | | | |
| Foreign Currency | | | | | | | |
| 2 INVESTMENTS | 90.0 | 0.0 | 300.0 | 224.4 | 400.0 | 2001.1 | 1455.0 |
| a. Govt. Securities | 90.0 | 0.0 | 300.0 | 224.4 | 400.0 | 2001.1 | 1455 |
| b. NRB Bond | | | | | | | |
| c. Govt. Non-Fin. Ins. | | | | | | | |
| d. Other Non-Fin Ins. | | | | | | | |
| e. Non Residents | | | | | | | |
| 3 SHARE & OTHER INVESTMENT | 12.7 | 12.7 | 12.7 | 37.6 | 1345.3 | 2171.4 | 1572.1 |
| 1. Non Residents | | | | | | | 1299.6 |
| 2. Others | | | | | | | 272.5 |
| 4 LOANS & ADVANCES | 1421.6 | 2071.3 | 2431.3 | 2715.7 | 5949.2 | 7290.2 | 9012 |
| a. Govt. Entp. | 25.0 | 25.0 | 25.0 | 25.0 | 115.0 | 170.0 | 115 |
| i. Financial | 25.0 | 25.0 | 25.0 | 25.0 | 115.0 | 170.0 | 115 |
| ii. Non-Finan. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| b. Pvt. Sector | 1329.2 | 1998.9 | 2360.5 | 2668.0 | 5757.6 | 7004.4 | 8897 |
| c. For. Bills P. & D. | 67.4 | 47.4 | 45.8 | 22.7 | 76.6 | 115.8 | |
| d. Foreign A. B. C. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| 5 BILL PURCHED | | | | | | | 352.9 |
| a. Domestic Bills Purchased | | | | | | | 110.5 |
| b. Foreign Bills Purchased | | | | | | | 84.3 |
| c. Import Bills & Imports | | | | | | | 158.1 |
| 6 LOANS AGAINST COLLECTED BILLS | | | | | | | 0.0 |
| a. Against Domestic Bills | | | | | | | |
| b. Against Foreign Bills | | | | | | | |
| 7 CONTRA | | | | | | | 0.0 |
| 8 FIXED ASSETS | | | | | | | 282.2 |
| 9 OTHER ASSETS | 683.6 | 562.1 | 2342.8 | 511.0 | 481.5 | 887.4 | 511.3 |
| a. Accrued Interests | 72.8 | 82.7 | 120.6 | 79.3 | 110.6 | 112.0 | 151.1 |
| Govt. Entp. | 0.0 | 0.0 | 0.0 | 0.6 | 0.6 | 1.0 | |
| Private Sector | 72.8 | 82.7 | 120.6 | 78.7 | 110.0 | 111.0 | 151.1 |
| c. Sundry Debtors | | | | | | | 54.3 |
| d. Cash In Transit | | | | | | | |
| e. Others | 610.8 | 479.4 | 2222.2 | 431.7 | 370.9 | 775.4 | 305.9 |
| 10 Expenses not Written off | | | | | | | |
| 11 Non Banking Assets | | | | | | | 37 |
| 12 Reconciliation Account | | | | | | | 1.8 |
| 13 Profit & Loss A/c | | | | | | | |
| USES OF FUNDS | 3670.9 | 4179.7 | 5533.5 | 5387.8 | 9102.4 | 13565.3 | 14207.0 |

Table No. 9
SOURCES AND USES OF FUND OF STANDARD CHARTERED BANK NEPAL LTD.

(Rs. in million)

| | Mid-July | | | | | | Mid-Jan 2005 |
|--|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|
| | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | |
| 1 CAPITAL FUND | 756.0 | 834.7 | 920.3 | 1012.3 | 1119.0 | 1527.9 | 1278.2 |
| a. Paid-up Capital | 339.5 | 339.5 | 339.5 | 339.5 | 339.5 | 374.6 | 374.6 |
| b. General Reserve | 358.5 | 430.4 | 508.9 | 595.0 | 679.1 | 679.1 | 749.3 |
| c. Share Premium | | | | | | | |
| d. Retained Earning | | | | 0.0 | 0.0 | 99.6 | |
| e. Others Reserves | 58.0 | 64.8 | 71.9 | 77.8 | 100.4 | 374.6 | 154.3 |
| 1. Ex.Eq.Fund | | | | | | | 116.8 |
| 2. Other | | | | | | | 37.5 |
| 2 BORROWINGS | 99.5 | 2380.8 | 1590.0 | 671.5 | 79.1 | 78.3 | 1194.2 |
| a. NRB | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| b. Commercial Banks | 99.5 | 2380.8 | 1590.0 | 671.5 | 28.1 | 64.7 | 89.5 |
| c. Foreign Bank and Fin.Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 51.0 | 13.6 | 1104.7 |
| d. Other Financial Ins. | | | | 0.0 | 0.0 | 0.0 | 0 |
| 3 DEPOSITS | 11160.8 | 12566.4 | 15430.1 | 15835.7 | 18755.5 | 21161.4 | 20542.2 |
| a. Current | 2334.3 | 2417.1 | 3279.4 | 3808.4 | 5768.6 | 5816.9 | 4645 |
| Domestic | | | | | | | 2938.7 |
| Foreign | | | | | | | 1706.3 |
| b. Savings | 5467.6 | 6632.7 | 8404.6 | 9441.8 | 10633.1 | 12771.8 | 13258.9 |
| Domestic | | | | | | | 10911.1 |
| Foreign | | | | | | | 2347.8 |
| c. Fixed | 3104.7 | 2926.2 | 3471.7 | 2264.9 | 1948.5 | 1428.5 | 1397.6 |
| Domestic | | | | | | | 497.2 |
| Foreign | | | | | | | 900.4 |
| d. Call Deposits | 0.0 | 0.0 | 0.0 | 101.1 | 185.2 | 941.0 | 962.4 |
| e. Others | 254.2 | 590.4 | 274.4 | 219.5 | 220.1 | 203.2 | 278.3 |
| 4 Bills Payable | | | | | | | 42.4 |
| 5 Contra Accounts | | | | | | | 0 |
| 6 Other Liabilities | 2364.8 | 2574.1 | 3477.7 | 2156.1 | 2355.5 | 1691.5 | 1785 |
| 1. Sundry Creditors | | | | | | | 130.2 |
| 2. Loan Loss Provision | | | | | | | 290.9 |
| 3. Interest Suspense a/c | | | | | | | 137.8 |
| 4. Others | | | | | | | 1226.1 |
| 7 Reconciliation A/c | | | | | | | 0 |
| 8 Profit & Loss A/c | | | | | | | 495 |
| SOURCES OF FUNDS | 14381.1 | 18356 | 21418.1 | 19675.6 | 22309.1 | 24459.1 | 25337 |
| 1 LIQUID FUNDS | 5239.5 | 8063.4 | 8086.5 | 2890.6 | 3170.0 | 4241.8 | 4266.6 |
| a. Cash Balance | 135.5 | 126.2 | 187.6 | 257.8 | 198.7 | 187.7 | 196.7 |
| Nepalese Notes & Coins | 125.5 | 109.4 | 169.9 | 224.0 | 153.2 | 154.2 | 170.2 |
| Foreign Currency | 10.0 | 16.8 | 17.7 | 33.8 | 45.5 | 33.5 | 26.5 |
| b. Bank Balance | 5104.0 | 7937.2 | 7898.9 | 570.8 | 1313.4 | 1835.5 | 2229.1 |
| 1. In Nepal Rastra Bank | 486.4 | 649.9 | 659.5 | 369.8 | 1141.1 | 1534.2 | 1969.1 |
| Domestic Currency | | | | | | | 1955.4 |
| Foreign Currency | | | | | | | 13.7 |
| 2. Commercial Banks | -7.3 | -4.0 | 1.4 | 16.7 | 112.3 | 165.1 | 20 |
| Domestic Currency | | | | | | | 20 |
| Foreign Currency | | | | | | | 0 |
| 3. Other Financial Ins. | | | | | | | |
| 4. In Foreign banks | 4624.9 | 7291.3 | 7238.0 | 184.3 | 60.0 | 136.2 | 240 |
| c. Money at Call | 0.0 | 0.0 | 0.0 | 2062.0 | 1657.9 | 2218.6 | 1840.8 |
| Domestic Currency | | | | | | | |
| Foreign Currency | | | | | | | 1840.8 |
| 2 INVESTMENTS | 2678.7 | 3338.7 | 4811.0 | 5784.8 | 6722.8 | 7948.2 | 9188.9 |
| a. Govt. Securities | 2678.7 | 3338.7 | 4811.0 | 5784.8 | 6722.8 | 7948.2 | 9188.9 |
| b. NRB Bond | | | | | | | |
| c. Govt. Non-Fin. Ins. | | | | | | | |
| d. Other Non-Fin Ins. | | | | | | | |
| e. Non Residents | | | | | | | |
| 3 SHARE & OTHER INVESTMENT | 11.2 | 11.2 | 11.2 | 3491.2 | 3634.9 | 3412.1 | 3077.1 |
| 1. Non Residents | | | | | | | 2965.6 |
| 2. Others | | | | | | | 111.5 |
| 4 LOANS & ADVANCES | 4693.1 | 4957.5 | 5924.1 | 5787.9 | 6080.7 | 6729.6 | 7292 |
| a. Govt. Entp. | 150.6 | 365.5 | 359.9 | 286.2 | 51.5 | 6.7 | 3 |
| i. Financial | 150.6 | 169.3 | 239.7 | 90.0 | 6.2 | 0.0 | |
| ii. Non-Finan. | 0.0 | 196.2 | 120.2 | 196.2 | 45.3 | 6.7 | 3 |
| b. Pvt. Sector | 4422.8 | 4394.3 | 5478.8 | 5389.4 | 5977.0 | 6655.3 | 7289 |
| c. For. Bills P & D. | 119.7 | 197.7 | 85.4 | 112.3 | 52.2 | 67.6 | |
| d. Foreign A. B. C. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| 5 BILL PURCHED | | | | | | | 142.5 |
| a. Domestic Bills Purchased | | | | | | | 6.6 |
| b. Foreign Bills Purchased | | | | | | | 75.6 |
| c. Import Bills & Imports | | | | | | | 60.3 |
| 6 LOANS AGAINST COLLECTED BILLS | | | | | | | 0.0 |
| a. Against Domestic Bills | | | | | | | |
| b. Against Foreign Bills | | | | | | | |
| 7 CONTRA | | | | | | | 0.0 |
| 8 FIXED ASSETS | | | | | | | 402.7 |
| 9 OTHER ASSETS | 1758.6 | 1985.3 | 2585.3 | 1721.1 | 2700.7 | 2127.4 | 951.6 |
| a. Accrued Interests | 87.4 | 137.4 | 186.6 | 216.0 | 167.6 | 290.7 | 270.3 |
| Govt. Entp. | 0.0 | 0.0 | 0.0 | 0.0 | 2.5 | 0.0 | |
| Private Sector | 87.4 | 137.4 | 186.6 | 216.0 | 165.1 | 290.7 | 270.3 |
| c. Sundry Debtors | | | | | | | 53.2 |
| d. Cash In Transit | | | | | | | |
| e. Others | 1671.2 | 1847.9 | 2398.7 | 1505.1 | 2533.1 | 1836.7 | 628.1 |
| 10 Expenses not Written off | | | | | | | 15.9 |
| 11 Non Banking Assets | | | | | | | |
| 12 Reconciliation Account | | | | | | | |
| 13 Profit & Loss A/c | | | | | | | |
| USES OF FUNDS | 14381.1 | 18356.0 | 21418.1 | 19675.6 | 22309.1 | 24459.1 | 25337.0 |

Table No. 10
SOURCES AND USES OF FUND OF HIMALAYAN BANK LTD.

(Rs. in million)

| | Mid-July | | | | | | Mid-Jan 2005 |
|--|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|
| | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | |
| 1 CAPITAL FUND | 314.9 | 397.1 | 501.6 | 651.6 | 740.6 | 1435.9 | 1773.7 |
| a. Paid-up Capital | 192.0 | 240.0 | 300.0 | 390.0 | 429.0 | 536.3 | 536.3 |
| b. General Reserve | 109.7 | 142.8 | 183.6 | 239.7 | 288.8 | 329.2 | 329.2 |
| c. Share Premium | | | | | | | |
| d. Retained Earning | | | | 0.0 | | 68.9 | 833.0 |
| e. Others Reserves | 13.2 | 14.4 | 18.0 | 21.9 | 22.8 | 501.5 | 75.2 |
| 1. Ex.Eq.Fund | | | | | | | 23.8 |
| 2. Other | | | | | | | 51.4 |
| 2 BORROWINGS | 232.7 | 128.6 | 5.4 | 48.2 | 538.8 | 66.4 | 360 |
| a. NRB | 0.0 | 42.5 | 0.0 | 47.6 | 403.7 | 66.4 | |
| b. Commercial Banks | 232.7 | 86.2 | 5.4 | 0.6 | 135.1 | 0.0 | |
| c. Foreign Bank and Fin.Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| d. Other Financial Ins. | | | | 0.0 | 0.0 | 0.0 | 360 |
| 3 DEPOSITS | 9780.4 | 14082.5 | 17613.6 | 18595.2 | 21002.8 | 22760.9 | 25123.3 |
| a. Current | 1292.2 | 1772.3 | 2313.7 | 2652.8 | 3702.2 | 4353.1 | 5689 |
| Domestic | | | | | | | 3681.8 |
| Foreign | | | | | | | 2007.2 |
| b. Savings | 5084.4 | 6844.3 | 9164.1 | 9102.8 | 10840.8 | 11719.7 | 12801.4 |
| Domestic | | | | | | | 11543 |
| Foreign | | | | | | | 1258.4 |
| c. Fixed | 3106.8 | 5109.4 | 5668.1 | 6044.9 | 5880.7 | 6043.7 | 5911.3 |
| Domestic | | | | | | | 2567.5 |
| Foreign | | | | | | | 3343.8 |
| d. Call Deposits | 0.0 | 0.0 | 0.0 | 343.8 | 201.3 | 219.6 | 147.9 |
| e. Others | 297.0 | 356.5 | 467.7 | 450.9 | 377.8 | 424.8 | 573.7 |
| 4 Bills Payable | | | | | | | |
| 5 Contra Accounts | | | | | | | |
| 6 Other Liabilities | 2272.1 | 2172.2 | 2808.4 | 2085.7 | 2439.0 | 2488.0 | 1798.5 |
| 1. Sundry Creditors | | | | | | | 25.6 |
| 2. Loan Loss Provision | | | | | | | 976.8 |
| 3. Interest Suspense a/c | | | | | | | 431 |
| 4. Others | 2272.1 | 2172.2 | 2808.4 | 2085.7 | 2439.0 | 2488.0 | 365.1 |
| 7 Reconciliation A/c | | | | | | | 82.4 |
| 8 Profit & Loss A/c | | | | | | | 379.1 |
| SOURCES OF FUNDS | 12600.1 | 16780.5 | 20929 | 21380.7 | 24721.2 | 26751.2 | 29517 |
| 1 LIQUID FUNDS | 4787.5 | 5446.5 | 7192.6 | 7658.8 | 8281.7 | 8613.5 | 8285.1 |
| a. Cash Balance | 142.8 | 134.1 | 149.9 | 462.8 | 382.7 | 274.2 | 304.1 |
| Nepalese Notes & Coins | 121.7 | 116.3 | 131.7 | 450.1 | 350.0 | 274.2 | 304.1 |
| Foreign Currency | 21.1 | 17.7 | 18.2 | 12.7 | 32.7 | 0.0 | |
| b. Bank Balance | 518.9 | 629.7 | 1136.9 | 768.6 | 1770.0 | 1494.5 | 1580.1 |
| 1. In Nepal Rastra Bank | 515.6 | 655.3 | 1073.2 | 695.4 | 1130.0 | 1623.9 | 1207.9 |
| Domestic Currency | | | | | | | 1207.9 |
| Foreign Currency | | | | | | | |
| 2. Commercial Banks | 22.9 | 12.9 | 11.0 | 36.3 | 40.0 | 33.0 | 44 |
| Domestic Currency | | | | | | | 44 |
| Foreign Currency | | | | | | | |
| 3. Other Financial Ins. | | | | | | | |
| 4. In Foreign banks | -19.6 | -38.6 | 52.7 | 36.9 | 600.0 | -162.4 | 328.2 |
| c. Money at Call | 4125.8 | 4682.8 | 5905.8 | 6427.4 | 6129.0 | 6844.8 | 6400.9 |
| Domestic Currency | | | | | | | 70 |
| Foreign Currency | | | | | | | 6330.9 |
| 2 INVESTMENTS | 459.4 | 2206.9 | 2224.3 | 2588.6 | 3980.0 | 2781.7 | 5692.7 |
| a. Govt. Securities | 459.4 | 2206.9 | 2224.3 | 2588.6 | 3980.0 | 2781.7 | 5692.7 |
| b. NRB Bond | | | | | | | |
| c. Govt. Non-Fin. Ins. | | | | | | | |
| d. Other Non-Fin Ins. | | | | | | | |
| e. Non Residents | | | | | | | |
| 3 SHARE & OTHER INVESTMENT | 9.5 | 9.5 | 10.7 | 34.3 | 34.3 | 96.6 | 129.4 |
| 1. Non Residents | | | | | | | 92.3 |
| 2. Others | | | | | | | 37.1 |
| 4 LOANS & ADVANCES | 5372.0 | 7423.2 | 9176.9 | 9673.5 | 11074.2 | 13081.7 | 13534 |
| a. Govt. Entp. | 267.7 | 200.0 | 536.4 | 352.5 | 742.7 | 766.2 | 761 |
| i. Financial | 60.0 | 200.0 | 480.0 | 350.0 | 290.0 | 290.0 | 290 |
| ii. Non-Finan. | 207.7 | 0.0 | 56.4 | 2.5 | 452.7 | 476.2 | 471 |
| b. Pvt. Sector | 5005.5 | 7096.6 | 8300.2 | 9321.0 | 10151.5 | 12315.5 | 12773 |
| c. For. Bills P & D. | 98.8 | 126.6 | 340.3 | 0.0 | 180.0 | 0.0 | |
| d. Foreign A. B. C. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| 5 BILL PURCHED | | | | | | | 300.6 |
| a. Domestic Bills Purchased | | | | | | | 300.6 |
| b. Foreign Bills Purchased | | | | | | | |
| c. Import Bills & Imports | | | | | | | |
| 6 LOANS AGAINST COLLECTED BILLS | | | | | | | 0.0 |
| a. Against Domestic Bills | | | | | | | |
| b. Against Foreign Bills | | | | | | | |
| 7 CONTRA | | | | | | | 0.0 |
| 8 FIXED ASSETS | | | | | | | 467.8 |
| 9 OTHER ASSETS | 1971.7 | 1694.4 | 2324.5 | 1425.7 | 1351.0 | 2177.7 | 1107.1 |
| a. Accrued Interests | 117.4 | 144.2 | 115.5 | 313.4 | 313.5 | 661.9 | 588.9 |
| Govt. Entp. | 5.6 | 0.0 | 0.0 | 5.5 | 0.9 | 2.2 | |
| Private Sector | 111.8 | 144.2 | 115.5 | 307.9 | 312.6 | 659.7 | 588.9 |
| c. Sundry Debtors | | | | | | | 44.7 |
| d. Cash In Transit | | | | | | | |
| e. Others | 1854.3 | 1550.2 | 2209.0 | 1112.3 | 1037.5 | 1515.8 | 473.5 |
| 10 Expenses not Written off | | | | | | | |
| 11 Non Banking Assets | | | | | | | |
| 12 Reconciliation Account | | | | | | | |
| 13 Profit & Loss A/c | | | | | | | |
| USES OF FUNDS | 12600.1 | 16780.5 | 20929.0 | 21380.7 | 24721.2 | 26751.2 | 29517.0 |

Table No. 11
SOURCES AND USES OF FUND OF NEPAL SBI BANK LIMITED.

(Rs. in million)

| | Mid-July | | | | | | Mid-Jan 2005 |
|--|---------------|----------------|---------------|----------------|---------------|---------------|-----------------|
| | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | |
| 1 CAPITAL FUND | 222.6 | 208.8 | 243.5 | 541.5 | 582.9 | 823.2 | 654 |
| a. Paid-up Capital | 119.9 | 119.9 | 143.9 | 424.9 | 425.2 | 426.9 | 431.9 |
| b. General Reserve | 29.9 | 63.2 | 73.2 | 75.7 | 83.9 | 136.2 | 191 |
| c. Share Premium | | | | | | | |
| d. Retained Earning | | | | 12.2 | 40.9 | 12.2 | 2.9 |
| e. Others Reserves | 72.8 | 25.7 | 26.4 | 28.7 | 32.9 | 247.9 | 28.2 |
| 1. Ex.Eq.Fund | | | | | | | 5.8 |
| 2. Other | | | | | | | 22.4 |
| 2 BORROWINGS | 0.0 | 0.0 | 0.0 | 264.2 | 65.8 | 0.0 | 8.4 |
| a. NRB | 0.0 | 0.0 | 0.0 | 264.2 | 65.8 | 0.0 | 8.4 |
| b. Commercial Banks | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| c. Foreign Bank and Fin.Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| d. Other Financial Ins. | | | | 0.0 | | 0.0 | |
| 3 DEPOSITS | 4362.2 | 4543.2 | 6618.4 | 5572.2 | 6522.8 | 7232.1 | 7023.5 |
| a. Current | 1404.2 | 951.0 | 2359.9 | 1086.7 | 1300.0 | 1712.6 | 1134.5 |
| Domestic | | | | | | | 1092.8 |
| Foreign | | | | | | | 41.7 |
| b. Savings | 786.7 | 1094.9 | 1259.5 | 1274.7 | 1820.7 | 2024.2 | 2336.9 |
| Domestic | | | | | | | 2258.1 |
| Foreign | | | | | | | 78.8 |
| c. Fixed | 2100.2 | 2420.3 | 2929.4 | 3132.7 | 3337.6 | 3371.4 | 3477.4 |
| Domestic | | | | | | | 3477.4 |
| Foreign | | | | | | | |
| d. Call Deposits | 0.0 | 0.0 | 0.0 | 26.3 | 0.0 | 0.0 | |
| e. Others | 71.1 | 77.0 | 69.6 | 51.9 | 64.5 | 123.9 | 74.7 |
| 4 Bills Payable | | | | | | | 44.6 |
| 5 Contra Accounts | | | | | | | |
| 6 Other Liabilities | 336.8 | 439.0 | 538.5 | 574.3 | 829.1 | 877.7 | 963.7 |
| 1. Sundry Creditors | | | | | | | 23.6 |
| 2. Loan Loss Provision | | | | | | | 397.3 |
| 3. Interest Suspense a/c | | | | | | | 468.3 |
| 4. Others | 336.8 | 439.0 | 538.5 | 574.3 | 829.1 | 877.7 | 74.5 |
| 7 Reconciliation A/c | | | | | | | 202.8 |
| 8 Profit & Loss A/c | | | | | | | 43.6 |
| SOURCES OF FUNDS | 4921.6 | 5191.01 | 7400.4 | 6952.19 | 8000.6 | 8933 | 8940.6 |
| 1 LIQUID FUNDS | 1357.8 | 1010.0 | 2348.2 | 1403.2 | 1331.6 | 775.0 | 547.5 |
| a. Cash Balance | 114.4 | 138.6 | 148.5 | 166.6 | 269.6 | 161.2 | 181.2 |
| Nepalese Notes & Coins | 106.6 | 123.0 | 133.2 | 147.8 | 243.1 | 140.1 | 155.1 |
| Foreign Currency | 7.8 | 15.6 | 15.3 | 18.8 | 26.5 | 21.1 | 26.1 |
| b. Bank Balance | 1223.4 | 751.5 | 1809.7 | 1236.6 | 1062.0 | 613.8 | 366.3 |
| 1. In Nepal Rastra Bank | 689.9 | 364.3 | 294.2 | 1177.5 | 892.3 | 578.3 | 372.2 |
| Domestic Currency | | | | | | | 369.9 |
| Foreign Currency | | | | | | | 2.3 |
| 2. Commercial Banks | 0.6 | 1.0 | 4.7 | 12.9 | 12.2 | 7.3 | 3.1 |
| Domestic Currency | | | | | | | 3.1 |
| Foreign Currency | | | | | | | |
| 3. Other Financial Ins. | | | | | | | |
| 4. In Foreign banks | 532.9 | 386.2 | 1510.8 | 46.2 | 157.5 | 28.2 | -9 |
| c. Money at Call | 20.0 | 120.0 | 390.0 | 0.0 | 0.0 | 0.0 | 0 |
| Domestic Currency | | | | | | | |
| Foreign Currency | | | | | | | |
| 2 INVESTMENTS | 194.0 | 192.9 | 364.7 | 503.2 | 1189.4 | 1871.5 | 1335.3 |
| a. Govt. Securities | 194.0 | 192.9 | 364.7 | 503.2 | 1189.4 | 1871.5 | 1317.1 |
| b. NRB Bond | | | | | | | 18.2 |
| c. Govt. Non-Fin. Ins. | | | | | | | |
| d. Other Non-Fin Ins. | | | | | | | |
| e. Non Residents | | | | | | | |
| 3 SHARE & OTHER INVESTMENT | 8.6 | 8.9 | 8.9 | 17.9 | 17.9 | 17.9 | 19.5 |
| 1. Non Residents | | | | | | | |
| 2. Others | | | | | | | 19.5 |
| 4 LOANS & ADVANCES | 2930.4 | 3560.1 | 4176.3 | 4593.9 | 4766.1 | 5552.5 | 6206 |
| a. Govt. Entp. | 88.3 | 88.3 | 88.3 | 87.4 | 50.0 | 72.9 | 66 |
| i. Financial | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| ii. Non-Finan. | 88.3 | 88.3 | 88.3 | 87.4 | 50.0 | 72.9 | 66 |
| b. Pvt. Sector | 2801.9 | 3428.8 | 4002.7 | 4441.2 | 4711.1 | 5418.0 | 6140 |
| c. For. Bills P. & D. | 40.2 | 43.0 | 85.3 | 65.3 | 5.0 | 61.6 | |
| d. Foreign A. B. C. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| 5 BILL PURCHED | | | | | | | 113.5 |
| a. Domestic Bills Purchased | | | | | | | 21.5 |
| b. Foreign Bills Purchased | | | | | | | 92 |
| c. Import Bills & Imports | | | | | | | |
| 6 LOANS AGAINST COLLECTED BILLS | | | | | | | 0.0 |
| a. Against Domestic Bills | | | | | | | |
| b. Against Foreign Bills | | | | | | | |
| 7 CONTRA | | | | | | | 0.0 |
| 8 FIXED ASSETS | | | | | | | 121.5 |
| 9 OTHER ASSETS | 430.8 | 419.1 | 502.3 | 433.9 | 695.6 | 716.1 | 565.8 |
| a. Accrued Interests | 147.8 | 172.8 | 164.6 | 198.5 | 389.7 | 421.2 | 487.7 |
| Govt. Entp. | 0.0 | 0.0 | 0.0 | 2.3 | 0.5 | 0.4 | |
| Private Sector | 147.8 | 172.8 | 164.6 | 196.2 | 389.2 | 420.8 | 487.7 |
| c. Sundry Debtors | | | | | | | 2.0 |
| d. Cash In Transit | | | | | | | 0.2 |
| e. Others | 283.0 | 246.3 | 337.7 | 235.5 | 305.9 | 294.9 | 75.9 |
| 10 Expenses not Written off | | | | | | | |
| 11 Non Banking Assets | | | | | | | 31.7 |
| 12 Reconciliation Account | | | | | | | |
| 13 Profit & Loss A/c | | | | | | | |
| USES OF FUNDS | 4921.6 | 5191.0 | 7400.4 | 6952.1 | 8000.6 | 8933.0 | 8940.6 |

Table No. 12
SOURCES AND USES OF FUND OF NEPAL BANGLADESH BANK LIMITED.

(Rs. in million)

| | Mid-July | | | | | | Mid-Jan 2005 |
|--|---------------|----------------|----------------|----------------|----------------|----------------|-----------------|
| | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | |
| 1 CAPITAL FUND | 177.4 | 251.3 | 299.7 | 595.6 | 622.6 | 1038.7 | 1021.1 |
| a. Paid-up Capital | 116.4 | 117.8 | 119.1 | 238.1 | 359.9 | 359.9 | 702.6 |
| b. General Reserve | 45.5 | 110.0 | 137.9 | 178.2 | 190.9 | 205.2 | 205.2 |
| c. Share Premium | | | | | | | 3.5 |
| d. Retained Earning | | | | 145.8 | 0.0 | 145.8 | 0.0 |
| e. Others Reserves | 15.5 | 23.5 | 42.7 | 33.5 | 71.8 | 327.8 | 109.8 |
| 1. Ex.Eq.Fund | | | | | | | 37.8 |
| 2. Other | | | | | | | 72 |
| 2 BORROWINGS | 0.0 | 25.0 | 0.0 | 152.5 | 68.3 | 67.2 | 439.9 |
| a. NRB | 0.0 | 0.0 | 0.0 | 152.5 | 8.3 | 30.0 | 199.9 |
| b. Commercial Banks | 0.0 | 25.0 | 0.0 | 0.0 | 60.0 | 0.0 | 240 |
| c. Foreign Bank and Fin.Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 37.2 | 0 |
| d. Other Financial Ins. | | | | 0.0 | | 0.0 | 0 |
| 3 DEPOSITS | 4145.2 | 6455.6 | 8578.8 | 9514.0 | 10548.0 | 12747.3 | 12118.8 |
| a. Current | 375.2 | 478.2 | 634.1 | 864.5 | 884.2 | 1137.0 | 864 |
| Domestic | | | | | | | 741.8 |
| Foreign | | | | | | | 122.2 |
| b. Savings | 684.7 | 1101.9 | 1694.9 | 2086.9 | 2913.6 | 4225.9 | 5055.2 |
| Domestic | | | | | | | 5031.1 |
| Foreign | | | | | | | 24.1 |
| c. Fixed | 2608.1 | 4356.5 | 5236.8 | 5453.6 | 5031.6 | 4875.7 | 3814.1 |
| Domestic | | | | | | | 3702.3 |
| Foreign | | | | | | | 111.8 |
| d. Call Deposits | 210.3 | 295.2 | 682.1 | 766.0 | 1439.8 | 2208.8 | 2126.5 |
| e. Others | 266.9 | 223.9 | 330.9 | 343.0 | 278.8 | 299.9 | 259 |
| 4 Bills Payable | | | | | | | -29.5 |
| 5 Contra Accounts | | | | | | | |
| 6 Other Liabilities | 466.6 | 733.0 | 1452.2 | 1737.0 | 1690.3 | 2043.4 | 2322.7 |
| 1. Sundry Creditors | | | | | | | 87.3 |
| 2. Loan Loss Provision | | | | | | | 1097.7 |
| 3. Interest Suspense a/c | | | | | | | 518.3 |
| 4. Others | 466.6 | 733.0 | 1452.2 | 1737.0 | 1690.3 | 2043.4 | 619.4 |
| 7 Reconciliation A/c | | | | | | | 224.2 |
| 8 Profit & Loss A/c | | | | | | | 114.4 |
| SOURCES OF FUNDS | 4789.2 | 7464.93 | 10330.7 | 11999.1 | 12929.2 | 15896.6 | 16211.6 |
| 1 LIQUID FUNDS | 602.6 | 636.1 | 1810.1 | 1836.7 | 891.8 | 1488.8 | 1327.66 |
| a. Cash Balance | 128.6 | 149.9 | 242.8 | 362.8 | 309.8 | 350.7 | 286.36 |
| Nepalese Notes & Coins | 118.0 | 128.6 | 221.5 | 334.2 | 267.4 | 319.7 | 259.0 |
| Foreign Currency | 10.6 | 21.3 | 21.3 | 28.6 | 42.4 | 31.0 | 27.4 |
| b. Bank Balance | 474.0 | 486.2 | 756.1 | 1395.6 | 582.0 | 1056.2 | 956.7 |
| 1. In Nepal Rastra Bank | 374.4 | 401.2 | 634.1 | 1170.7 | 511.0 | 800.3 | 696 |
| Domestic Currency | | | | | | | 684.7 |
| Foreign Currency | | | | | | | 11.3 |
| 2. Commercial Banks | 9.4 | 23.5 | 22.2 | 20.9 | 15.1 | 33.2 | 18.9 |
| Domestic Currency | | | | | | | 18.9 |
| Foreign Currency | | | | | | | |
| 3. Other Financial Ins. | | | | | | | |
| 4. In Foreign banks | 90.2 | 61.5 | 99.8 | 204.0 | 55.9 | 222.7 | 241.8 |
| c. Money at Call | 0.0 | 0.0 | 811.2 | 78.3 | 0.0 | 81.9 | 84.6 |
| Domestic Currency | | | | | | | |
| Foreign Currency | | | | | | | 84.6 |
| 2 INVESTMENTS | 0.0 | 0.0 | 262.5 | 891.0 | 2040.4 | 2578.9 | 2566.9 |
| a. Govt. Securities | 0.0 | 0.0 | 262.5 | 891.0 | 2040.4 | 2578.9 | 2566.9 |
| b. NRB Bond | | | | | | | |
| c. Govt. Non-Fin. Ins. | | | | | | | |
| d. Other Non-Fin Ins. | | | | | | | |
| e. Non Residents | | | | | | | |
| 3 SHARE & OTHER INVESTMENT | 708.7 | 60.0 | 15.0 | 138.4 | 236.3 | 38.4 | 38.4 |
| 1. Non Residents | | | | | | | |
| 2. Others | | | | | | | 38.4 |
| 4 LOANS & ADVANCES | 3258.7 | 4611.8 | 7347.4 | 8222.1 | 8491.9 | 10253.6 | 9654 |
| a. Govt. Entp. | 136.8 | 180.9 | 318.9 | 260.7 | 283.0 | 333.5 | 234 |
| i. Financial | 127.6 | 141.2 | 199.9 | 228.5 | 230.1 | 295.9 | 186.3 |
| ii. Non-Finan. | 9.2 | 39.7 | 119.0 | 32.2 | 52.9 | 37.6 | 47 |
| b. Pvt. Sector | 2854.4 | 4237.5 | 6703.4 | 7708.4 | 8079.9 | 9662.1 | 9421 |
| c. For. Bills P & D. | 267.5 | 192.0 | 325.1 | 245.4 | 129.0 | 258.0 | |
| d. Foreign A. B. C. | 0.0 | 1.4 | 0.0 | 7.6 | 0.0 | 0.0 | |
| 5 BILL PURCHED | | | | | | | 1139.4 |
| a. Domestic Bills Purchased | | | | | | | 18.7 |
| b. Foreign Bills Purchased | | | | | | | 174 |
| c. Import Bills & Imports | | | | | | | 946.7 |
| 6 LOANS AGAINST COLLECTED BILLS | | | | | | | 0.0 |
| a. Against Domestic Bills | | | | | | | |
| b. Against Foreign Bills | | | | | | | |
| 7 CONTRA | | | | | | | 0.0 |
| 8 FIXED ASSETS | | | | | | | 198.2 |
| 9 OTHER ASSETS | 219.2 | 2157.1 | 895.7 | 910.9 | 1268.8 | 1536.9 | 866.3 |
| a. Accrued Interests | 27.6 | 73.5 | 91.9 | 124.2 | 160.8 | 300.9 | 193.0 |
| Govt. Entp. | 0.0 | 0.0 | 0.0 | 0.0 | 0.8 | 3.1 | |
| Private Sector | 27.6 | 73.5 | 91.9 | 124.2 | 160.0 | 297.8 | 193.0 |
| c. Sundry Debtors | | | | | | | 35.6 |
| d. Cash In Transit | | | | | | | 0.0 |
| e. Others | 191.6 | 2083.6 | 803.8 | 786.7 | 1108.0 | 1236.0 | 637.7 |
| 10 Expenses not Written off | | | | | | | 8.2 |
| 11 Non Banking Assets | | | | | | | 412.4 |
| 12 Reconciliation Account | | | | | | | |
| 13 Profit & Loss A/c | | | | | | | |
| USES OF FUNDS | 4789.2 | 7464.9 | 10330.7 | 11999.1 | 12929.2 | 15896.6 | 16211.6 |

Table No. 13
SOURCES AND USES OF FUND OF EVEREST BANK LIMITED.

(Rs. in million)

| | Mid-July | | | | | | Mid-Jan 2005 |
|--|---------------|---------------|---------------|---------------|---------------|---------------|-----------------|
| | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | |
| 1 CAPITAL FUND | 128.3 | 127.6 | 249.4 | 497.8 | 587.1 | 665.8 | 680.3 |
| a. Paid-up Capital | 118.4 | 119.2 | 197.0 | 399.3 | 455.0 | 455.0 | 455.0 |
| b. General Reserve | 0.1 | 5.1 | 13.4 | 27.3 | 44.9 | 64.5 | 93.2 |
| c. Share Premium | | | | | | | 6.4 |
| d. Retained Earning | | | | 62.5 | 72.9 | 62.5 | 46.9 |
| e. Others Reserves | 9.8 | 3.2 | 39.0 | 8.7 | 14.3 | 83.8 | 78.8 |
| 1. Ex.Eq.Fund | | | | | | | 15.8 |
| 2. Other | | | | | | | 63 |
| 2 BORROWINGS | 0.0 | 0.0 | 80.0 | 310.3 | 83.2 | 433.3 | 100 |
| a. NRB | 0.0 | 0.0 | 0.0 | 81.8 | 0.0 | 0.0 | 0 |
| b. Commercial Banks | 0.0 | 0.0 | 80.0 | 0.0 | 0.0 | 0.0 | 100 |
| c. Foreign Bank and Fin.Ins. | 0.0 | 0.0 | 0.0 | 228.5 | 83.2 | 433.3 | 0 |
| d. Other Financial Ins. | | | | 0.0 | 0.0 | 0.0 | 0 |
| 3 DEPOSITS | 1948.9 | 3057.4 | 4574.5 | 5461.1 | 6694.9 | 8064.0 | 8749.2 |
| a. Current | 206.1 | 274.4 | 399.7 | 489.6 | 562.4 | 719.8 | 791.2 |
| Domestic | | | | | | | 775.7 |
| Foreign | | | | | | | 15.5 |
| b. Savings | 449.1 | 891.7 | 1384.1 | 1733.3 | 2758.0 | 3730.7 | 4231.8 |
| Domestic | | | | | | | 4201.5 |
| Foreign | | | | | | | 30.3 |
| c. Fixed | 1180.3 | 1592.7 | 2470.2 | 2694.6 | 2803.4 | 2914.1 | 3220 |
| Domestic | | | | | | | 3220 |
| Foreign | | | | | | | 0 |
| d. Call Deposits | 47.9 | 185.4 | 225.6 | 439.4 | 428.0 | 565.6 | 400.8 |
| e. Others | 65.5 | 113.2 | 94.9 | 104.2 | 143.1 | 133.8 | 105.4 |
| 4 Bills Payable | | | | | | | 12 |
| 5 Contra Accounts | | | | | | | 38.5 |
| 6 Other Liabilities | 210.4 | 226.7 | 336.3 | 505.0 | 895.0 | 804.1 | 537.2 |
| 1. Sundry Creditors | | | | | | | 174.7 |
| 2. Loan Loss Provision | | | | | | | 255.9 |
| 3. Interest Suspense a/c | | | | | | | 56.9 |
| 4. Others | | | | | | | 49.7 |
| 7 Reconciliation A/c | | | | | | | 3727.6 |
| 8 Profit & Loss A/c | | | | | | | 147.5 |
| SOURCES OF FUNDS | 2287.6 | 3411.7 | 5240.2 | 6774.2 | 8260.2 | 9967.2 | 13992.3 |
| 1 LIQUID FUNDS | 460.7 | 278.6 | 824.1 | 809.2 | 1156.1 | 869.7 | 672.3 |
| a. Cash Balance | 66.8 | 50.6 | 108.0 | 169.9 | 136.6 | 128.7 | 135.4 |
| Nepalese Notes & Coins | 62.2 | 41.9 | 92.9 | 146.3 | 109.8 | 117.8 | 115.9 |
| Foreign Currency | 4.6 | 8.8 | 15.1 | 23.6 | 26.8 | 10.9 | 19.5 |
| b. Bank Balance | 393.9 | 228.0 | 716.1 | 502.3 | 982.0 | 508.9 | 536.9 |
| 1. In Nepal Rastra Bank | 168.1 | 130.5 | 385.6 | 357.7 | 724.8 | 441.9 | 420.9 |
| Domestic Currency | | | | | | | 399 |
| Foreign Currency | | | | | | | 21.9 |
| 2. Commercial Banks | 0.0 | 4.3 | 2.3 | 3.1 | 5.9 | 4.2 | 6.2 |
| Domestic Currency | | | | | | | 6.2 |
| Foreign Currency | | | | | | | 0 |
| 3. Other Financial Ins. | | | | | | | 0 |
| 4. In Foreign banks | 225.8 | 93.1 | 328.2 | 141.5 | 251.3 | 62.8 | 109.8 |
| c. Money at Call | 0.0 | 0.0 | 0.0 | 137.0 | 37.5 | 232.1 | 0 |
| Domestic Currency | | | | | | | 0 |
| Foreign Currency | | | | | | | 0 |
| 2 INVESTMENTS | 184.9 | 257.6 | 823.0 | 1538.9 | 1599.4 | 2466.4 | 2470.9 |
| a. Govt. Securities | 184.9 | 257.6 | 823.0 | 1538.9 | 1599.4 | 2466.4 | 2470.9 |
| b. NRB Bond | | | | | | | |
| c. Govt. Non-Fin. Ins. | | | | | | | |
| d. Other Non-Fin Ins. | | | | | | | |
| e. Non Residents | | | | | | | |
| 3 SHARE & OTHER INVESTMENT | 2.5 | 2.5 | 3.7 | 89.7 | 17.1 | 17.1 | 18.1 |
| 1. Non Residents | | | | | | | |
| 2. Others | | | | | | | 18.1 |
| 4 LOANS & ADVANCES | 1354.9 | 2270.2 | 3006.6 | 3982.7 | 5049.6 | 6131.1 | 7189 |
| a. Govt. Entp. | 0.0 | 0.0 | 0.0 | 0.0 | 60.0 | 69.2 | 0 |
| i. Financial | 0.0 | 0.0 | 0.0 | 0.0 | 60.0 | 69.2 | |
| ii. Non-Finan. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| b. Pvt. Sector | 1311.9 | 2230.8 | 2963.7 | 3969.6 | 4970.9 | 6047.4 | 7189 |
| c. For. Bills P & D. | 43.0 | 39.4 | 42.9 | 13.1 | 18.7 | 14.5 | |
| d. Foreign A. B. C. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| 5 BILL PURCHED | | | | | | | 39.2 |
| a. Domestic Bills Purchased | | | | | | | 30.3 |
| b. Foreign Bills Purchased | | | | | | | 8.9 |
| c. Import Bills & Imports | | | | | | | 0.0 |
| 6 LOANS AGAINST COLLECTED BILLS | | | | | | | 0.0 |
| a. Against Domestic Bills | | | | | | | |
| b. Against Foreign Bills | | | | | | | |
| 7 CONTRA | | | | | | | 38.5 |
| 8 FIXED ASSETS | | | | | | | 123.6 |
| 9 OTHER ASSETS | 284.6 | 602.8 | 582.8 | 353.7 | 438.0 | 482.9 | 423.6 |
| a. Accrued Interests | 46.2 | 76.2 | 94.3 | 99.8 | 147.6 | 176.6 | 184.6 |
| Govt. Entp. | 0.0 | 0.0 | 0.0 | 0.0 | 0.9 | 0.2 | |
| Private Sector | 46.2 | 76.2 | 94.3 | 99.8 | 146.7 | 176.4 | 184.6 |
| c. Sundry Debtors | | | | | | | 37.8 |
| d. Cash In Transit | | | | | | | 10.2 |
| e. Others | 238.4 | 526.6 | 488.5 | 253.9 | 290.4 | 306.3 | 191 |
| 10 Expenses not Written off | | | | | | | 0.1 |
| 11 Non Banking Assets | | | | | | | 41.3 |
| 12 Reconciliation Account | | | | | | | 2975.5 |
| 13 Profit & Loss A/c | | | | | | | |
| USES OF FUNDS | 2287.6 | 3411.7 | 5240.2 | 6774.2 | 8260.2 | 9967.2 | 13992.3 |

Table No. 14
SOURCES AND USES OF FUND OF BANK OF KATHMANDU LIMITED.

(Rs. in million)

| | Mid-July | | | | | | Mid-Jan 2005 |
|--|---------------|---------------|---------------|---------------|---------------|---------------|-----------------|
| | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | |
| 1 CAPITAL FUND | 96.7 | 204.6 | 259.8 | 510.7 | 520.2 | 734.6 | 650.8 |
| a. Paid-up Capital | 90.0 | 173.5 | 233.6 | 463.6 | 463.6 | 463.6 | 463.6 |
| b. General Reserve | 2.1 | 5.9 | 20.1 | 33.1 | 35.0 | 51.4 | 76.9 |
| c. Share Premium | | | | | | | 0 |
| d. Retained Earning | | | | 5.5 | 12.9 | 51.9 | 6.5 |
| e. Others Reserves | 4.6 | 25.1 | 6.1 | 8.5 | 8.7 | 167.7 | 103.8 |
| 1. Ex.Eq.Fund | | | | | | | 10.9 |
| 2. Other | | | | | | | 92.9 |
| 2 BORROWINGS | 50.0 | 0.0 | 100.0 | 0.0 | 498.2 | 912.2 | 475 |
| a. NRB | 0.0 | 0.0 | 0.0 | 0.0 | 107.0 | 8.0 | 5 |
| b. Commercial Banks | 50.0 | 0.0 | 100.0 | 0.0 | 391.2 | 904.2 | 470 |
| c. Foreign Bank and Fin.Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| d. Other Financial Ins. | | | | 0.0 | 0.0 | 0.0 | 0 |
| 3 DEPOSITS | 2396.5 | 3983.0 | 5724.1 | 5735.9 | 6169.6 | 7741.6 | 8751.6 |
| a. Current | 242.3 | 437.8 | 681.5 | 789.6 | 935.7 | 997.9 | 1107.6 |
| Domestic | | | | | | | 901.5 |
| Foreign | | | | | | | 206.1 |
| b. Savings | 730.3 | 1161.1 | 1848.9 | 1862.6 | 2267.3 | 2873.8 | 3181.9 |
| Domestic | | | | | | | 3027.7 |
| Foreign | | | | | | | 154.2 |
| c. Fixed | 1020.6 | 1812.0 | 1948.5 | 1958.8 | 1991.1 | 2279.7 | 2556.3 |
| Domestic | | | | | | | 2049.9 |
| Foreign | | | | | | | 506.4 |
| d. Call Deposits | 295.7 | 447.2 | 1050.1 | 995.1 | 854.7 | 1450.7 | 1809 |
| e. Others | 107.6 | 124.9 | 195.1 | 129.8 | 120.8 | 139.5 | 96.8 |
| 4 Bills Payable | | | | | | | 44.4 |
| 5 Contra Accounts | | | | | | | 0 |
| 6 Other Liabilities | 454.8 | 293.4 | 444.9 | 567.7 | 777.6 | 574.6 | 704.7 |
| 1. Sundry Creditors | | | | | | | 23.2 |
| 2. Loan Loss Provision | | | | | | | 493.4 |
| 3. Interest Suspense a/c | | | | | | | 19.9 |
| 4. Others | 454.8 | 293.4 | 444.9 | 567.7 | 777.6 | 574.6 | 168.2 |
| 7 Reconciliation A/c | | | | | | | 0 |
| 8 Profit & Loss A/c | | | | | | | 55.1 |
| SOURCES OF FUNDS | 2998.0 | 4480.9 | 6528.8 | 6814.3 | 7965.6 | 9963 | 10681.6 |
| 1 LIQUID FUNDS | 681.5 | 1036.2 | 1529.9 | 810.7 | 692.7 | 1150.0 | 1629.3 |
| a. Cash Balance | 50.4 | 95.2 | 171.2 | 193.1 | 157.4 | 139.2 | 159.5 |
| Nepalese Notes & Coins | 46.8 | 81.4 | 157.1 | 178.0 | 133.0 | 111.1 | 142.3 |
| Foreign Currency | 3.6 | 13.8 | 14.1 | 15.1 | 24.4 | 28.1 | 17.2 |
| b. Bank Balance | 250.5 | 426.3 | 972.3 | 490.2 | 527.8 | 655.7 | 648.3 |
| 1. In Nepal Rastra Bank | 122.0 | 256.9 | 399.9 | 298.2 | 362.4 | 447.4 | 475 |
| Domestic Currency | | | | | | | 468.8 |
| Foreign Currency | | | | | | | 6.2 |
| 2. Commercial Banks | 16.0 | 1.7 | 11.3 | 59.3 | 19.9 | 26.1 | 25.8 |
| Domestic Currency | | | | | | | 23.2 |
| Foreign Currency | | | | | | | 2.6 |
| 3. Other Financial Ins. | | | | | | | 0 |
| 4. In Foreign banks | 112.5 | 167.7 | 561.1 | 132.7 | 145.5 | 182.2 | 147.5 |
| c. Money at Call | 380.6 | 514.6 | 386.4 | 127.4 | 7.5 | 355.1 | 821.5 |
| Domestic Currency | | | | | | | 0 |
| Foreign Currency | | | | | | | 821.5 |
| 2 INVESTMENTS | 111.7 | 143.4 | 300.8 | 542.7 | 1510.8 | 2371.8 | 2120.5 |
| a. Govt. Securities | 111.7 | 143.4 | 300.8 | 542.7 | 1510.8 | 2371.8 | 2120.5 |
| b. NRB Bond | | | | | | | |
| c. Govt. Non-Fin. Ins. | | | | | | | |
| d. Other Non-Fin Ins. | | | | | | | |
| e. Non Residents | | | | | | | |
| 3 SHARE & OTHER INVESTMENT | 8.2 | 8.2 | 24.6 | 88.0 | 108.0 | 22.8 | 25.7 |
| 1. Non Residents | | | | | | | |
| 2. Others | | | | | | | 25.7 |
| 4 LOANS & ADVANCES | 1811.5 | 2995.3 | 4327.1 | 4977.6 | 4956.2 | 6104.9 | 6440 |
| a. Govt. Entp. | 0.0 | 0.0 | 0.0 | 88.4 | 0.0 | 0.0 | 0 |
| i. Financial | 0.0 | 0.0 | 0.0 | 88.4 | 0.0 | 0.0 | |
| ii. Non-Finan. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| b. Pvt. Sector | 1239.2 | 2827.9 | 4275.3 | 4751.7 | 4913.3 | 6049.7 | 6440 |
| c. For. Bills P. & D. | 572.3 | 167.4 | 51.8 | 137.5 | 27.7 | 25.0 | |
| d. Foreign A. B. C. | 0.0 | 0.0 | 0.0 | 0.0 | 15.2 | 30.2 | |
| 5 BILL PURCHED | | | | | | | 101.6 |
| a. Domestic Bills Purchased | | | | | | | 3.4 |
| b. Foreign Bills Purchased | | | | | | | 14.6 |
| c. Import Bills & Imports | | | | | | | 83.6 |
| 6 LOANS AGAINST COLLECTED BILLS | | | | | | | 31.1 |
| a. Against Domestic Bills | | | | | | | |
| b. Against Foreign Bills | | | | | | | 31.1 |
| 7 CONTRA | | | | | | | 0.0 |
| 8 FIXED ASSETS | | | | | | | 199.9 |
| 9 OTHER ASSETS | 385.1 | 297.8 | 346.4 | 395.3 | 697.9 | 313.5 | 110.0 |
| a. Accrued Interests | 100.8 | 93.9 | -5.5 | 12.4 | 41.1 | 31.4 | 45.7 |
| Govt. Entp. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Private Sector | 100.8 | 93.9 | -5.5 | 12.4 | 41.1 | 31.4 | 45.7 |
| c. Sundry Debtors | | | | | | | 38.0 |
| d. Cash In Transit | | | | | | | 0.0 |
| e. Others | 284.3 | 203.9 | 351.9 | 382.9 | 656.8 | 282.1 | 26.3 |
| 10 Expenses not Written off | | | | | | | 0 |
| 11 Non Banking Assets | | | | | | | 23.5 |
| 12 Reconciliation Account | | | | | | | 0 |
| 13 Profit & Loss A/c | | | | | | | 0 |
| USES OF FUNDS | 2998.0 | 4480.9 | 6528.8 | 6814.3 | 7965.6 | 9963.0 | 10681.6 |

Table No. 15
SOURCES AND USES OF FUND OF BANK OF NEPAL CREDIT & COMMERCE BANK LIMITED.

(Rs. in million)

| | Mid-July | | | | | | Mid-Jan 2005 |
|--|---------------|----------------|---------------|---------------|---------------|---------------|-----------------|
| | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | |
| 1 CAPITAL FUND | 355.5 | 360.2 | 364.2 | 380.8 | 510.7 | 941.3 | 682.2 |
| a. Paid-up Capital | 350.0 | 350.0 | 350.0 | 350.0 | 490.0 | 595.0 | 650.3 |
| b. General Reserve | 2.2 | 8.2 | 9.8 | 13.4 | 13.4 | 29.8 | 30.5 |
| c. Share Premium | | | | | | | 0 |
| d. Retained Earning | | | | 0.0 | 0.0 | 113.6 | 0.0 |
| e. Others Reserves | 3.3 | 2.1 | 4.4 | 17.4 | 7.3 | 202.9 | 1.4 |
| 1. Ex.Eq.Fund | | | | | | | 1.4 |
| 2. Other | | | | | | | 0 |
| 2 BORROWINGS | 0.0 | 0.0 | 0.0 | 0.0 | 19.7 | 0.0 | 13.6 |
| a. NRB | 0.0 | 0.0 | 0.0 | 0.0 | 19.7 | 0.0 | 13.6 |
| b. Commercial Banks | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| c. Foreign Bank and Fin.Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| d. Other Financial Ins. | | | | 0.0 | 0.0 | 0.0 | 0 |
| 3 DEPOSITS | 2105.2 | 2908.7 | 3772.7 | 3709.0 | 4294.1 | 5959.6 | 6646.7 |
| a. Current | 142.7 | 221.9 | 261.2 | 362.4 | 252.3 | 452.5 | 597.1 |
| Domestic | | | | | | | 594.9 |
| Foreign | | | | | | | 2.2 |
| b. Savings | 258.9 | 393.6 | 600.6 | 798.3 | 1024.6 | 1919.8 | 2213.6 |
| Domestic | | | | | | | 2204.5 |
| Foreign | | | | | | | 9.1 |
| c. Fixed | 1639.7 | 2181.4 | 2710.2 | 2421.5 | 2613.0 | 2659.5 | 2839.2 |
| Domestic | | | | | | | 2839.2 |
| Foreign | | | | | | | 0 |
| d. Call Deposits | 21.1 | 47.7 | 106.7 | 61.0 | 350.0 | 839.5 | 881.9 |
| e. Others | 42.8 | 64.1 | 94.0 | 65.8 | 54.2 | 88.3 | 114.9 |
| 4 Bills Payable | | | | | | | 9.6 |
| 5 Contra Accounts | | | | | | | 6.3 |
| 6 Other Liabilities | 168.1 | 270.6 | 466.4 | 928.0 | 811.8 | 715.3 | 1078.2 |
| 1. Sundry Creditors | | | | | | | 29.6 |
| 2. Loan Loss Provision | | | | | | | 488.3 |
| 3. Interest Suspense a/c | | | | | | | 460.6 |
| 4. Others | 168.1 | 270.6 | 466.4 | 928.0 | 811.8 | 715.3 | 99.7 |
| 7 Reconciliation A/c | | | | | | | 0 |
| 8 Profit & Loss A/c | | | | | | | 64.9 |
| SOURCES OF FUNDS | 2628.8 | 3539.55 | 4603.3 | 5017.8 | 5636.3 | 7616.2 | 8501.5 |
| 1 LIQUID FUNDS | 543.3 | 900.0 | 940.3 | 809.7 | 793.3 | 1024.9 | 627.9 |
| a. Cash Balance | 40.2 | 51.8 | 113.0 | 167.5 | 246.4 | 209.7 | 147.6 |
| Nepalese Notes & Coins | 33.4 | 45.6 | 93.5 | 149.0 | 192.4 | 183.0 | 128.3 |
| Foreign Currency | 6.8 | 6.3 | 19.5 | 18.5 | 54.0 | 26.7 | 19.3 |
| b. Bank Balance | 331.7 | 253.2 | 357.5 | 378.5 | 433.9 | 760.8 | 431.4 |
| 1. In Nepal Rastra Bank | 288.9 | 191.5 | 249.8 | 235.8 | 363.2 | 550.6 | 300.2 |
| Domestic Currency | | | | | | | 309.9 |
| Foreign Currency | | | | | | | -9.7 |
| 2. Commercial Banks | 22.6 | 24.7 | 32.9 | 52.6 | 26.1 | 112.1 | 25.6 |
| Domestic Currency | | | | | | | 19.5 |
| Foreign Currency | | | | | | | 6.1 |
| 3. Other Financial Ins. | | | | | | | 0 |
| 4. In Foreign banks | 20.2 | 37.1 | 74.8 | 90.1 | 44.6 | 98.1 | 105.6 |
| c. Money at Call | 171.4 | 595.0 | 469.8 | 263.7 | 113.0 | 54.4 | 48.9 |
| Domestic Currency | | | | | | | 0 |
| Foreign Currency | | | | | | | 48.9 |
| 2 INVESTMENTS | 238.7 | 202.0 | 197.7 | 199.7 | 315.2 | 511.9 | 300.9 |
| a. Govt. Securities | 238.7 | 202.0 | 197.7 | 199.7 | 315.2 | 511.9 | 300.9 |
| b. NRB Bond | | | | | | | |
| c. Govt. Non-Fin. Ins. | | | | | | | |
| d. Other Non-Fin Ins. | | | | | | | |
| e. Non Residents | | | | | | | |
| 3 SHARE & OTHER INVESTMENT | 108.1 | 84.8 | 91.2 | 126.1 | 91.8 | 96.6 | 62.4 |
| 1. Non Residents | | | | | | | |
| 2. Others | | | | | | | 62.4 |
| 4 LOANS & ADVANCES | 1524.4 | 1936.7 | 2925.9 | 2937.1 | 3322.3 | 4436.9 | 5920 |
| a. Govt. Entp. | 90.6 | 80.2 | 97.3 | 98.1 | 98.8 | 146.4 | 213 |
| i. Financial | 76.9 | 59.4 | 64.4 | 64.4 | 64.4 | 69.4 | 129.4 |
| ii. Non-Finan. | 13.7 | 20.8 | 32.9 | 33.7 | 34.4 | 77.0 | 84 |
| b. Pvt. Sector | 1370.9 | 1844.4 | 2796.8 | 2838.8 | 3223.0 | 4271.2 | 5707 |
| c. For. Bills P & D. | 62.9 | 12.1 | 31.8 | 0.2 | 0.5 | 19.3 | |
| d. Foreign A. B. C. | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| 5 BILL PURCHED | | | | | | | 70.1 |
| a. Domestic Bills Purchased | | | | | | | 36 |
| b. Foreign Bills Purchased | | | | | | | 34.1 |
| c. Import Bills & Imports | | | | | | | 0.0 |
| 6 LOANS AGAINST COLLECTED BILLS | | | | | | | 0.0 |
| a. Against Domestic Bills | | | | | | | |
| b. Against Foreign Bills | | | | | | | |
| 7 CONTRA | | | | | | | 6.3 |
| 8 FIXED ASSETS | | | | | | | 187.0 |
| 9 OTHER ASSETS | 214.3 | 416.0 | 448.2 | 945.2 | 1113.7 | 1545.9 | 757.3 |
| a. Accrued Interests | 27.1 | 185.7 | 245.5 | 1.7 | 4.4 | 428.6 | 610.6 |
| Govt. Entp. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 2.3 | 0.0 |
| Private Sector | 27.1 | 185.7 | 245.5 | 1.7 | 4.4 | 426.3 | 610.6 |
| c. Sundry Debtors | | | | | | | 48.6 |
| d. Cash In Transit | | | | | | | 0.0 |
| e. Others | 187.2 | 230.3 | 202.7 | 943.5 | 1109.3 | 1117.3 | 98.1 |
| 10 Expenses not Written off | | | | | | | 5.5 |
| 11 Non Banking Assets | | | | | | | 87.1 |
| 12 Reconciliation Account | | | | | | | 37.4 |
| 13 Profit & Loss A/c | | | | | | | 439.5 |
| USES OF FUNDS | 2628.8 | 3539.6 | 4603.3 | 5017.8 | 5636.3 | 7616.2 | 8501.5 |

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

(Rs. in million)

| | Mid-July | | | | | | Mid-Jan 2005 |
|--|--------------|----------------|---------------|----------------|---------------|---------------|-----------------|
| | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | |
| 1 CAPITAL FUND | 35.0 | 35.4 | 351.1 | 351.4 | 380.5 | 358.4 | 526.3 |
| a. Paid-up Capital | 35.0 | 35.0 | 350.0 | 350.0 | 350.0 | 350.0 | 500.0 |
| b. General Reserve | | 0.0 | 0.1 | 0.1 | 28.7 | 17.9 | 21.6 |
| c. Share Premium | | | | | | | 0 |
| d. Retained Earning | | | | 0.0 | 0.0 | -64.4 | 0.0 |
| e. Others Reserves | | 0.4 | 1.0 | 1.3 | 1.8 | 54.9 | 4.7 |
| 1. Ex.Eq.Fund | | | | | | | 4.7 |
| 2. Other | | | | | | | 0 |
| 2 BORROWINGS | 0.0 | 0.0 | 0.0 | 121.5 | 90.0 | 164.7 | 100 |
| a. NRB | 0.0 | 0.0 | 0.0 | 121.5 | 0.0 | 164.7 | 0 |
| b. Commercial Banks | 0.0 | 0.0 | 0.0 | 0.0 | 90.0 | 0.0 | 100 |
| c. Foreign Bank and Fin.Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| d. Other Financial Ins. | | | | | | | 0 |
| 3 DEPOSITS | 663.9 | 1262.0 | 2097.4 | 2646.1 | 2959.8 | 3777.6 | 3697.1 |
| a. Current | 27.3 | 43.8 | 66.6 | 122.8 | 158.7 | 200.0 | 164.9 |
| Domestic | | | | | | | 160.1 |
| Foreign | | | | | | | 4.8 |
| b. Savings | 95.3 | 269.4 | 435.0 | 548.5 | 571.2 | 833.2 | 911.8 |
| Domestic | | | | | | | 909.5 |
| Foreign | | | | | | | 2.3 |
| c. Fixed | 472.6 | 732.7 | 1271.3 | 1674.9 | 1808.1 | 1829.5 | 1860 |
| Domestic | | | | | | | 1860 |
| Foreign | | | | | | | 0 |
| d. Call Deposits | 64.5 | 185.7 | 273.2 | 268.1 | 375.9 | 863.8 | 694.9 |
| e. Others | 4.2 | 30.4 | 51.3 | 31.9 | 45.9 | 51.1 | 65.5 |
| 4 Bills Payable | | | | | | | 76.2 |
| 5 Contra Accounts | | | | | | | 102 |
| 6 Other Liabilities | 19.0 | 27.3 | 95.6 | 292.0 | 221.3 | 484.4 | 634.6 |
| 1. Sundry Creditors | | | | | | | 4 |
| 2. Loan Loss Provision | | | | | | | 462.9 |
| 3. Interest Suspense a/c | | | | | | | 156 |
| 4. Others | 19.0 | 27.3 | 95.6 | 292.0 | 221.3 | 484.4 | 11.7 |
| 7 Reconciliation A/c | | | | | | | 52.9 |
| 8 Profit & Loss A/c | | | | | | | 0 |
| SOURCES OF FUNDS | 717.9 | 1324.72 | 2544.1 | 3410.94 | 3651.6 | 4785.1 | 5189.1 |
| 1 LIQUID FUNDS | 126.6 | 241.2 | 301.6 | 531.7 | 466.1 | 681.0 | 489.9 |
| a. Cash Balance | 21.5 | 42.5 | 63.7 | 98.6 | 83.8 | 114.7 | 77.3 |
| Nepalese Notes & Coins | 20.4 | 36.1 | 56.5 | 90.1 | 66.8 | 96.4 | 58.1 |
| Foreign Currency | 1.1 | 6.4 | 7.2 | 8.5 | 17.0 | 18.3 | 19.2 |
| b. Bank Balance | 105.1 | 198.7 | 237.9 | 433.1 | 249.7 | 416.4 | 247.2 |
| 1. In Nepal Rastra Bank | 51.8 | 94.3 | 136.3 | 284.0 | 185.7 | 324.8 | 221 |
| Domestic Currency | | | | | | | 219.6 |
| Foreign Currency | | | | | | | 1.4 |
| 2. Commercial Banks | 32.8 | 72.3 | 68.0 | 62.8 | 22.8 | 26.5 | 14.1 |
| Domestic Currency | | | | | | | 13.1 |
| Foreign Currency | | | | | | | 1 |
| 3. Other Financial Ins. | | | | | | | 0 |
| 4. In Foreign banks | 20.5 | 32.2 | 33.6 | 86.3 | 41.2 | 65.1 | 12.1 |
| c. Money at Call | 0.0 | 0.0 | 0.0 | 0.0 | 132.6 | 149.9 | 165.4 |
| Domestic Currency | | | | | | | 0 |
| Foreign Currency | | | | | | | 165.4 |
| 2 INVESTMENTS | 49.8 | 69.8 | 208.8 | 100.0 | 274.9 | 433.1 | 252.2 |
| a. Govt. Securities | 49.8 | 69.8 | 208.8 | 100.0 | 274.9 | 433.1 | 252.2 |
| b. NRB Bond | | | | | | | |
| c. Govt. Non-Fin. Ins. | | | | | | | |
| d. Other Non-Fin Ins. | | | | | | | |
| e. Non Residents | | | | | | | |
| 3 SHARE & OTHER INVESTMENT | 0.8 | 5.8 | 3.3 | 170.7 | 20.8 | 5.3 | 15.6 |
| 1. Non Residents | | | | | | | |
| 2. Others | | | | | | | 15.6 |
| 4 LOANS & ADVANCES | 472.3 | 921.5 | 1793.2 | 2296.6 | 2632.0 | 3218.0 | 3634 |
| a. Govt. Entp. | 0.0 | 12.0 | 0.0 | 15.0 | 46.8 | 45.0 | 61 |
| i. Financial | 0.0 | 0.0 | 0.0 | 15.0 | 46.8 | 45.0 | 61.1 |
| ii. Non-Finan. | 0.0 | 12.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| b. Pvt. Sector | 472.3 | 909.1 | 1793.0 | 2280.4 | 2579.9 | 3162.0 | 3573 |
| c. For. Bills P & D. | 0.0 | 0.2 | 0.2 | 1.2 | 5.3 | 11.0 | |
| d. Foreign A. B. C. | 0.0 | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 | |
| 5 BILL PURCHED | | | | | | | 18.4 |
| a. Domestic Bills Purchased | | | | | | | 9.6 |
| b. Foreign Bills Purchased | | | | | | | 8.8 |
| c. Import Bills & Imports | | | | | | | 0.0 |
| 6 LOANS AGAINST COLLECTED BILLS | | | | | | | 0.0 |
| a. Against Domestic Bills | | | | | | | |
| b. Against Foreign Bills | | | | | | | |
| 7 CONTRA | | | | | | | 102.0 |
| 8 FIXED ASSETS | | | | | | | 40.6 |
| 9 OTHER ASSETS | 68.4 | 86.4 | 237.2 | 312.0 | 257.8 | 447.7 | 301.2 |
| a. Accrued Interests | 3.2 | 25.6 | 57.0 | 65.3 | 65.7 | 117.6 | 156.0 |
| Govt. Entp. | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Private Sector | 3.2 | 25.6 | 57.0 | 65.3 | 65.7 | 117.6 | 156.0 |
| c. Sundry Debtors | | | | | | | 109.8 |
| d. Cash In Transit | | | | | | | 0.0 |
| e. Others | 65.2 | 60.8 | 180.2 | 246.7 | 192.1 | 330.1 | 35.4 |
| 10 Expenses not Written off | | | | | | | 9.1 |
| 11 Non Banking Assets | | | | | | | 39.9 |
| 12 Reconciliation Account | | | | | | | 0 |
| 13 Profit & Loss A/c | | | | | | | 286.2 |
| USES OF FUNDS | 717.9 | 1324.7 | 2544.1 | 3410.9 | 3651.6 | 4785.1 | 5188.9 |

Table No. 17
SOURCES AND USES OF FUND OF NEPAL INDUSTRIAL & COMMERCIAL BANK LIMITED.

(Rs. in million)

| | Mid-July | | | | | | Mid-Jan 2005 |
|--|--------------|---------------|---------------|----------------|---------------|---------------|-----------------|
| | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | |
| 1 CAPITAL FUND | 325.0 | 491.5 | 519.8 | 531.2 | 526.1 | 559.2 | 620.38 |
| a. Paid-up Capital | 325.0 | 491.5 | 499.7 | 499.9 | 499.9 | 500.0 | 500.0 |
| b. General Reserve | 0.0 | 0.0 | 4.8 | 16.9 | 15.9 | 21.1 | 34.7 |
| c. Share Premium | | | | | | | 0 |
| d. Retained Earning | | | | 11.8 | 7.6 | 3.1 | 82.1 |
| e. Others Reserves | 0.0 | 0.0 | 15.3 | 2.7 | 2.7 | 35.0 | 3.62 |
| 1. Ex.Eq.Fund | | | | | | | 3.62 |
| 2. Other | | | | | | | 0 |
| 2 BORROWINGS | 0.0 | 0.0 | 0.0 | 0.0 | 274.8 | 60.0 | 702.5 |
| a. NRB | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 60.0 | 0 |
| b. Commercial Banks | 0.0 | 0.0 | 0.0 | 0.0 | 274.8 | 0.0 | 702.5 |
| c. Foreign Bank and Fin.Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| d. Other Financial Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| 3 DEPOSITS | 376.3 | 2025.5 | 3575.8 | 3165.3 | 3143.9 | 5146.4 | 5467.3 |
| a. Current | 16.0 | 148.3 | 248.0 | 257.2 | 235.8 | 278.5 | 273 |
| Domestic | | | | | | | 270.1 |
| Foreign | | | | | | | 2.9 |
| b. Savings | 108.3 | 356.3 | 526.0 | 576.2 | 733.7 | 1280.4 | 1460.1 |
| Domestic | | | | | | | 1453.6 |
| Foreign | | | | | | | 6.5 |
| c. Fixed | 178.6 | 1174.2 | 1958.0 | 1347.1 | 1143.0 | 2083.1 | 2141.4 |
| Domestic | | | | | | | 1784 |
| Foreign | | | | | | | 357.4 |
| d. Call Deposits | 42.5 | 219.5 | 797.1 | 942.9 | 966.1 | 1416.2 | 1531.3 |
| e. Others | 30.9 | 127.3 | 46.7 | 41.9 | 65.3 | 88.2 | 61.5 |
| 4 Bills Payable | | | | | | | 34.6 |
| 5 Contra Accounts | | | | | | | 0 |
| 6 Other Liabilities | 47.1 | 152.7 | 286.7 | 166.1 | 302.9 | 388.6 | 283.4 |
| 1. Sundry Creditors | | | | | | | 16.7 |
| 2. Loan Loss Provision | | | | | | | 189.8 |
| 3. Interest Suspense a/c | | | | | | | 61 |
| 4. Others | 47.1 | 152.7 | 286.7 | 166.1 | 302.9 | 388.6 | 15.9 |
| 7 Reconciliation A/c | | | | | | | 30269.6 |
| 8 Profit & Loss A/c | | | | | | | 75.8 |
| SOURCES OF FUNDS | 748.4 | 2669.7 | 4382.3 | 3862.68 | 4247.7 | 6154.2 | 37453.6 |
| 1 LIQUID FUNDS | 119.0 | 221.5 | 539.4 | 606.5 | 348.0 | 448.8 | 638.7 |
| a. Cash Balance | 15.3 | 62.5 | 127.1 | 139.9 | 95.8 | 79.1 | 75.6 |
| Nepalese Notes & Coins | 14.1 | 52.2 | 117.2 | 120.4 | 88.5 | 65.6 | 70.6 |
| Foreign Currency | 1.2 | 10.4 | 9.9 | 19.5 | 7.3 | 13.5 | 5.0 |
| b. Bank Balance | 103.7 | 159.0 | 412.3 | 419.8 | 222.3 | 240.0 | 353.3 |
| 1. In Nepal Rastra Bank | 54.7 | 109.7 | 331.7 | 350.6 | 175.2 | 205.1 | 300.2 |
| Domestic Currency | | | | | | | 299 |
| Foreign Currency | | | | | | | 1.2 |
| 2. Commercial Banks | 6.7 | 2.0 | 9.4 | 9.7 | 6.2 | 12.4 | 17.2 |
| Domestic Currency | | | | | | | 16.8 |
| Foreign Currency | | | | | | | 0.4 |
| 3. Other Financial Ins. | | | | | | | 0 |
| 4. In Foreign banks | 42.3 | 47.3 | 71.2 | 59.5 | 40.9 | 22.5 | 35.9 |
| c. Money at Call | 0.0 | 0.0 | 0.0 | 46.8 | 29.9 | 129.7 | 209.8 |
| Domestic Currency | | | | | | | 160 |
| Foreign Currency | | | | | | | 49.8 |
| 2 INVESTMENTS | 49.6 | 301.5 | 511.4 | 680.0 | 1075.2 | 1235.3 | 1501.3 |
| a. Govt. Securities | 49.6 | 301.5 | 511.4 | 680.0 | 1075.2 | 1235.3 | 1501.3 |
| b. NRB Bond | | | | | | | |
| c. Govt. Non-Fin. Ins. | | | | | | | |
| d. Other Non-Fin Ins. | | | | | | | |
| e. Non Residents | | | | | | | |
| 3 SHARE & OTHER INVESTMENT | 0.8 | 0.8 | 0.0 | 73.4 | 78.1 | 525.4 | 550.5 |
| 1. Non Residents | | | | | | | 329.1 |
| 2. Others | | | | | | | 221.4 |
| 4 LOANS & ADVANCES | 481.3 | 1659.1 | 2622.2 | 2369.9 | 2564.3 | 3746.6 | 4269 |
| a. Govt. Entp. | 0.0 | 50.0 | 150.0 | 50.0 | 50.0 | 45.0 | 115 |
| i. Financial | 0.0 | 50.0 | 150.0 | 50.0 | 50.0 | 45.0 | 75 |
| ii. Non-Finan. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 40 |
| b. Pvt. Sector | 478.3 | 1603.8 | 2422.5 | 2278.8 | 2477.6 | 3684.1 | 4154 |
| c. For. Bills P. & D. | 3.0 | 5.3 | 49.7 | 9.4 | 10.5 | 6.6 | |
| d. Foreign A. B. C. | 0.0 | 0.0 | 0.0 | 31.7 | 26.2 | 10.9 | |
| 5 BILL PURCHED | | | | | | | 24.7 |
| a. Domestic Bills Purchased | | | | | | | 5.6 |
| b. Foreign Bills Purchased | | | | | | | 19.1 |
| c. Import Bills & Imports | | | | | | | 0.0 |
| 6 LOANS AGAINST COLLECTED BILLS | | | | | | | 0.0 |
| a. Against Domestic Bills | | | | | | | |
| b. Against Foreign Bills | | | | | | | |
| 7 CONTRA | | | | | | | 0.0 |
| 8 FIXED ASSETS | | | | | | | 43.3 |
| 9 OTHER ASSETS | 97.7 | 486.9 | 709.3 | 132.9 | 182.1 | 198.1 | 162.2 |
| a. Accrued Interests | 4.3 | 19.2 | 57.0 | 45.6 | 34.7 | 43.3 | 62.9 |
| Govt. Entp. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.6 | 0.0 |
| Private Sector | 4.3 | 19.2 | 57.0 | 45.6 | 34.7 | 42.7 | 62.9 |
| c. Sundry Debtors | | | | | | | 33.2 |
| d. Cash In Transit | | | | | | | 0.0 |
| e. Others | 93.4 | 467.7 | 652.3 | 87.3 | 147.4 | 154.8 | 66.1 |
| 10 Expenses not Written off | | | | | | | 10.8 |
| 11 Non Banking Assets | | | | | | | 2.6 |
| 12 Reconciliation Account | | | | | | | 30250.6 |
| 13 Profit & Loss A/c | | | | | | | 0 |
| USES OF FUNDS | 748.4 | 2669.7 | 4382.3 | 3862.7 | 4247.7 | 6154.2 | 37453.6 |

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

(Rs. in million)

| | Mid-July | | | | Mid-Jan |
|--|--------------|---------------|---------------|---------------|----------------|
| | 2001 | 2002 | 2003 | 2004 | 2005 |
| 1 CAPITAL FUND | 84.1 | 137.3 | 486.4 | 542.9 | 555.3 |
| a. Paid-up Capital | 84.0 | 136.2 | 544.2 | 550.0 | 550.0 |
| b. General Reserve | 0.0 | 0.0 | 0.0 | 3.1 | 12.4 |
| c. Share Premium | | | | | 0 |
| d. Retained Earning | | 0.0 | -57.8 | -15.4 | -8.5 |
| e. Others Reserves | 0.1 | 1.1 | 0.0 | 5.2 | 1.4 |
| 1. Ex.Eq.Fund | | | | | 1.4 |
| 2. Other | | | | | 0 |
| 2 BORROWINGS | 0.0 | 0.0 | 90.0 | 75.2 | 108.7 |
| a. NRB | 0.0 | 0.0 | 0.0 | 3.0 | 101.6 |
| b. Commercial Banks | 0.0 | 0.0 | 90.0 | 72.2 | 7.1 |
| c. Foreign Bank and Fin.Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| d. Other Financial Ins. | | 0.0 | 0.0 | 0.0 | 0 |
| 3 DEPOSITS | 700.0 | 994.8 | 1778.7 | 2754.6 | 4179.4 |
| a. Current | 27.0 | 49.3 | 53.5 | 71.4 | 120.7 |
| Domestic | | | | | 107.3 |
| Foreign | | | | | 13.4 |
| b. Savings | 57.8 | 134.5 | 252.1 | 493.1 | 803.8 |
| Domestic | | | | | 800.8 |
| Foreign | | | | | 3 |
| c. Fixed | 612.0 | 736.2 | 921.6 | 1227.3 | 1844 |
| Domestic | | | | | 1844 |
| Foreign | | | | | 0 |
| d. Call Deposits | 0.0 | 69.9 | 530.6 | 892.0 | 1321.9 |
| e. Others | 3.2 | 4.9 | 20.9 | 70.8 | 89 |
| 4 Bills Payable | | | | | 12.8 |
| 5 Contra Accounts | | | | | 0 |
| 6 Other Liabilities | 16.9 | 55.5 | 76.4 | 123.6 | 154 |
| 1. Sundry Creditors | | | | | 19.5 |
| 2. Loan Loss Provision | | | | | 64 |
| 3. Interest Suspense a/c | | | | | 34.4 |
| 4. Others | 16.9 | 55.5 | 76.4 | 123.6 | 36.1 |
| 7 Reconciliation A/c | | | | | 8143.1 |
| 8 Profit & Loss A/c | | | | | 21.7 |
| SOURCES OF FUNDS | 801 | 1187.6 | 2431.5 | 3496.3 | 13175 |
| 1 LIQUID FUNDS | 151.5 | 265.2 | 421.7 | 560.3 | 489 |
| a. Cash Balance | 21.6 | 31.5 | 45.6 | 64.8 | 84.9 |
| Nepalese Notes & Coins | 17.9 | 26.7 | 37.7 | 58.9 | 68.9 |
| Foreign Currency | 3.7 | 4.8 | 7.9 | 5.9 | 16.0 |
| b. Bank Balance | 89.9 | 194.6 | 156.1 | 345.5 | 254.1 |
| 1. In Nepal Rastra Bank | 37.4 | 110.8 | 88.9 | 136.7 | 140.5 |
| Domestic Currency | | | | | 134.7 |
| Foreign Currency | | | | | 5.8 |
| 2. Commercial Banks | 6.8 | 47.0 | 27.7 | 54.7 | 43.8 |
| Domestic Currency | | | | | 39.9 |
| Foreign Currency | | | | | 3.9 |
| 3. Other Financial Ins. | | | | | 0 |
| 4. In Foreign banks | 45.7 | 36.8 | 39.5 | 154.1 | 69.8 |
| c. Money at Call | 40.0 | 39.1 | 220.0 | 150.0 | 150 |
| Domestic Currency | | | | | 150 |
| Foreign Currency | | | | | 0 |
| 2 INVESTMENTS | 47.5 | 49.4 | 79.3 | 71.3 | 0.0 |
| a. Govt. Securities | 47.5 | 49.4 | 79.3 | 71.3 | |
| b. NRB Bond | | | | | |
| c. Govt. Non-Fin. Ins. | | | | | |
| d. Other Non-Fin Ins. | | | | | |
| e. Non Residents | | | | | |
| 3 SHARE & OTHER INVESTMENT | 7.5 | 28.9 | 319.0 | 203.1 | 339.8 |
| 1. Non Residents | | | | | 310.5 |
| 2. Others | | | | | 29.3 |
| 4 LOANS & ADVANCES | 499.8 | 682.6 | 1496.0 | 2544.4 | 3966 |
| a. Govt. Entp. | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| i. Financial | 0.0 | 0.0 | 0.0 | 0.0 | |
| ii. Non-Finan. | 0.0 | 0.0 | 0.0 | 0.0 | |
| b. Pvt. Sector | 499.2 | 680.8 | 1494.1 | 2541.7 | 3966 |
| c. For. Bills P. & D. | 0.6 | 1.8 | 1.9 | 2.7 | |
| d. Foreign A. B. C. | 0.0 | 0.0 | 0.0 | 0.0 | |
| 5 BILL PURCHED | | | | | 39.9 |
| a. Domestic Bills Purchased | | | | | 16.8 |
| b. Foreign Bills Purchased | | | | | 23.1 |
| c. Import Bills & Imports | | | | | 0.0 |
| 6 LOANS AGAINST COLLECTED BILLS | | | | | 0.0 |
| a. Against Domestic Bills | | | | | |
| b. Against Foreign Bills | | | | | |
| 7 CONTRA | | | | | 0.0 |
| 8 FIXED ASSETS | | | | | 83.7 |
| 9 OTHER ASSETS | 94.7 | 161.5 | 115.5 | 117.2 | 74.6 |
| a. Accrued Interests | 3.4 | 15.2 | 12.7 | 17.0 | 34.5 |
| Govt. Entp. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Private Sector | 3.4 | 15.2 | 12.7 | 17.0 | 34.5 |
| c. Sundry Debtors | | | | | 14.2 |
| d. Cash In Transit | | | | | 0.0 |
| e. Others | 91.3 | 146.3 | 102.8 | 100.2 | 25.9 |
| 10 Expenses not Written off | | | | | 38.5 |
| 11 Non Banking Assets | | | | | 0 |
| 12 Reconciliation Account | | | | | 8143.1 |
| 13 Profit & Loss A/c | | | | | 0 |
| USES OF FUNDS | 801.0 | 1187.6 | 2431.5 | 3496.3 | 13175.0 |

Table No. 19
SOURCES AND USES OF FUND OF KUMARI BANK LIMITED.

(Rs. in million)

| | Mid-July | | | | Mid-Jan |
|--|--------------|----------------|---------------|---------------|---------------|
| | 2001 | 2002 | 2003 | 2004 | 2005 |
| 1 CAPITAL FUND | 350.0 | 347.3 | 348.6 | 501.4 | 498.6 |
| a. Paid-up Capital | 350.0 | 350.0 | 350.0 | 500.0 | 500.0 |
| b. General Reserve | 0.0 | 0.0 | 0.3 | 0.3 | 0.3 |
| c. Share Premium | | | | | 0 |
| d. Retained Earning | | -2.9 | -2.9 | -2.9 | -3.0 |
| e. Others Reserves | 0.0 | 0.2 | 1.2 | 4.0 | 1.3 |
| 1. Ex.Eq.Fund | | | | | 1.3 |
| 2. Other | | | | | 0 |
| 2 BORROWINGS | 0.0 | 32.0 | 0.0 | 0.0 | 10 |
| a. NRB | 0.0 | 32.0 | 0.0 | 0.0 | 10 |
| b. Commercial Banks | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| c. Foreign Bank and Fin.Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| d. Other Financial Ins. | | 0.0 | 0.0 | 0.0 | 0 |
| 3 DEPOSITS | 316.0 | 1180.0 | 2513.1 | 4816.5 | 5621.3 |
| a. Current | 37.3 | 84.1 | 135.1 | 250.8 | 193.6 |
| Domestic | | | | | 167.9 |
| Foreign | | | | | 25.7 |
| b. Savings | 75.4 | 260.9 | 461.9 | 910.9 | 1301.5 |
| Domestic | | | | | 1231.4 |
| Foreign | | | | | 70.1 |
| c. Fixed | 86.8 | 332.3 | 795.4 | 1292.4 | 1634.8 |
| Domestic | | | | | 1634.8 |
| Foreign | | | | | 0 |
| d. Call Deposits | 105.0 | 482.7 | 1093.3 | 2299.9 | 2427.4 |
| e. Others | 11.5 | 20.0 | 27.4 | 62.5 | 64 |
| 4 Bills Payable | | | | | 18.7 |
| 5 Contra Accounts | | | | | 0 |
| 6 Other Liabilities | 8.6 | 52.4 | 205.6 | 412.1 | 475.1 |
| 1. Sundry Creditors | | | | | 392.6 |
| 2. Loan Loss Provision | | | | | 45.8 |
| 3. Interest Suspense a/c | | | | | 7.8 |
| 4. Others | 8.6 | 52.4 | 205.6 | 412.1 | 28.9 |
| 7 Reconciliation A/c | | | | | 12.2 |
| 8 Profit & Loss A/c | | | | | 88.9 |
| SOURCES OF FUNDS | 674.6 | 1611.69 | 3067.3 | 5730 | 6724.8 |
| 1 LIQUID FUNDS | 271.8 | 129.2 | 291.7 | 1067.4 | 488.3 |
| a. Cash Balance | 18.8 | 30.3 | 40.8 | 68.5 | 66.4 |
| Nepalese Notes & Coins | 16.5 | 23.4 | 38.6 | 64.8 | 56.2 |
| Foreign Currency | 2.3 | 6.9 | 2.2 | 3.7 | 10.2 |
| b. Bank Balance | 153.0 | 98.9 | 250.9 | 617.0 | 307 |
| 1. In Nepal Rastra Bank | 86.0 | 50.9 | 224.0 | 524.6 | 220.1 |
| Domestic Currency | | | | | 210.2 |
| Foreign Currency | | | | | 9.9 |
| 2. Commercial Banks | 37.3 | 1.3 | 2.2 | 10.5 | 20.8 |
| Domestic Currency | | | | | 20.8 |
| Foreign Currency | | | | | 0 |
| 3. Other Financial Ins. | | | | | 0 |
| 4. In Foreign banks | 29.7 | 46.7 | 24.7 | 81.9 | 66.1 |
| c. Money at Call | 100.0 | 0.0 | 0.0 | 381.9 | 114.9 |
| Domestic Currency | | | | | 0 |
| Foreign Currency | | | | | 114.9 |
| 2 INVESTMENTS | 19.8 | 116.7 | 236.0 | 601.9 | 671.6 |
| a. Govt. Securities | 19.8 | 116.7 | 236.0 | 601.9 | 671.6 |
| b. NRB Bond | | | | | |
| c. Govt. Non-Fin. Ins. | | | | | |
| d. Other Non-Fin Ins. | | | | | |
| e. Non Residents | | | | | |
| 3 SHARE & OTHER INVESTMENT | 0.0 | 138.3 | 187.5 | 0.0 | 100.0 |
| 1. Non Residents | | | | | 0 |
| 2. Others | | | | | 100 |
| 4 LOANS & ADVANCES | 265.1 | 1121.6 | 2146.4 | 3709.0 | 5077 |
| a. Govt. Entp. | 0.0 | 60.0 | 40.0 | 50.0 | 70 |
| i. Financial | 0.0 | 60.0 | 40.0 | 50.0 | 70 |
| ii. Non-Finan. | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| b. Pvt. Sector | 263.5 | 1060.2 | 2104.4 | 3659.0 | 5007 |
| c. For. Bills P. & D. | 1.6 | 1.4 | 2.0 | 0.0 | 0 |
| d. Foreign A. B. C. | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| 5 BILL PURCHED | | | | | 10.3 |
| a. Domestic Bills Purchased | | | | | 6.1 |
| b. Foreign Bills Purchased | | | | | 4.2 |
| c. Import Bills & Imports | | | | | 0.0 |
| 6 LOANS AGAINST COLLECTED BILLS | | | | | 0.0 |
| a. Against Domestic Bills | | | | | |
| b. Against Foreign Bills | | | | | |
| 7 CONTRA | | | | | 0.0 |
| 8 FIXED ASSETS | | | | | 61.9 |
| 9 OTHER ASSETS | 117.9 | 105.9 | 205.7 | 351.7 | 315.4 |
| a. Accrued Interests | 1.7 | 7.2 | 14.2 | 21.3 | 45.5 |
| Govt. Entp. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Private Sector | 1.7 | 7.2 | 14.2 | 21.3 | 45.5 |
| c. Sundry Debtors | | | | | 194.7 |
| d. Cash In Transit | | | | | 0.0 |
| e. Others | 116.2 | 98.7 | 191.5 | 330.4 | 75.2 |
| 10 Expenses not Written off | | | | | 0 |
| 11 Non Banking Assets | | | | | 0 |
| 12 Reconciliation Account | | | | | 0 |
| 13 Profit & Loss A/c | | | | | 0 |
| USES OF FUNDS | 674.6 | 1611.7 | 3067.3 | 5730.0 | 6724.8 |

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

(Rs. in million)

| | Mid-July | | | Mid-Jan |
|--|--------------|---------------|---------------|----------------|
| | 2002 | 2003 | 2004 | 2005 |
| 1 CAPITAL FUND | 275.0 | 330.0 | 550.0 | 612.77 |
| a. Paid-up Capital | 275.0 | 330.0 | 549.2 | 609.8 |
| b. General Reserve | 0.0 | 0.0 | 0.2 | 2.3 |
| c. Share Premium | | | | 0 |
| d. Retained Earning | 0.0 | 0.0 | 0.0 | 0.0 |
| e. Others Reserves | 0.0 | 0.0 | 0.6 | 0.7 |
| 1. Ex.Eq.Fund | | | | 0.7 |
| 2. Other | | | | 0 |
| 2 BORROWINGS | 0.0 | 70.0 | 317.0 | 200 |
| a. NRB | 0.0 | 0.0 | 0.0 | 0 |
| b. Commercial Banks | 0.0 | 70.0 | 279.8 | 200 |
| c. Foreign Bank and Fin.Ins. | 0.0 | 0.0 | 37.2 | 0 |
| d. Other Financial Ins. | 0.0 | 0.0 | 0.0 | 0 |
| 3 DEPOSITS | 112.6 | 691.8 | 1684.3 | 2067.7 |
| a. Current | 2.8 | 49.7 | 211.1 | 108 |
| Domestic | | | | 82.9 |
| Foreign | | | | 25.1 |
| b. Savings | 17.9 | 98.5 | 185.5 | 378.4 |
| Domestic | | | | 374.4 |
| Foreign | | | | 4 |
| c. Fixed | 64.5 | 288.6 | 1082.9 | 1287.9 |
| Domestic | | | | 1287.9 |
| Foreign | | | | 0 |
| d. Call Deposits | 24.4 | 247.2 | 187.8 | 268.4 |
| e. Others | 3.0 | 7.8 | 17.0 | 25 |
| 4 Bills Payable | | | | 9.9 |
| 5 Contra Accounts | | | | 0 |
| 6 Other Liabilities | 1.9 | 20.3 | 70.4 | 165.3 |
| 1. Sundry Creditors | | | | 22.6 |
| 2. Loan Loss Provision | | | | 67.1 |
| 3. Interest Suspense a/c | | | | 2.8 |
| 4. Others | 1.9 | 20.3 | 70.4 | 72.8 |
| 7 Reconciliation A/c | | | | |
| 8 Profit & Loss A/c | | | | 24.8 |
| SOURCES OF FUNDS | 389.5 | 1112.1 | 2621.7 | 3080.47 |
| 1 LIQUID FUNDS | 222.8 | 168.5 | 490.8 | 381.52 |
| a. Cash Balance | 3.0 | 16.0 | 37.0 | 43.95 |
| Nepalese Notes & Coins | 2.8 | 15.2 | 35.4 | 42.0 |
| Foreign Currency | 0.2 | 0.8 | 1.6 | 2.0 |
| b. Bank Balance | 165.8 | 137.5 | 342.6 | 167 |
| 1. In Nepal Rastra Bank | 40.7 | 80.1 | 222.6 | 115.8 |
| Domestic Currency | | | | 110.3 |
| Foreign Currency | | | | 5.5 |
| 2. Commercial Banks | 107.2 | 26.6 | 68.8 | 9.6 |
| Domestic Currency | | | | 9.4 |
| Foreign Currency | | | | 0.2 |
| 3. Other Financial Ins. | | | | 0 |
| 4. In Foreign banks | 17.9 | 30.8 | 51.2 | 41.6 |
| c. Money at Call | 54.0 | 15.0 | 111.2 | 170.57 |
| Domestic Currency | | | | 134.97 |
| Foreign Currency | | | | 35.6 |
| 2 INVESTMENTS | 30.0 | 95.0 | 283.9 | 223.4 |
| a. Govt. Securities | 30.0 | 95.0 | 283.9 | 223.4 |
| b. NRB Bond | | | | |
| c. Govt. Non-Fin. Ins. | | | | |
| d. Other Non-Fin Ins. | | | | |
| e. Non Residents | | | | |
| 3 SHARE & OTHER INVESTMENT | 0.0 | 0.0 | 0.0 | 14.5 |
| 1. Non Residents | | | | 0 |
| 2. Others | | | | 14.5 |
| 4 LOANS & ADVANCES | 124.1 | 776.2 | 1750.8 | 2186 |
| a. Govt. Entp. | 50.0 | 0.0 | 0.0 | 0 |
| i. Financial | 0.0 | 0.0 | 0.0 | 0 |
| ii. Non-Finan. | 50.0 | 0.0 | 0.0 | 0 |
| b. Pvt. Sector | 74.1 | 764.0 | 1701.0 | 2186 |
| c. For. Bills P.& D. | 0.0 | 12.2 | 49.8 | |
| d. Foreign A. B. C. | 0.0 | 0.0 | 0.0 | |
| 5 BILL PURCHED | | | | 22.3 |
| a. Domestic Bills Purchased | | | | 0 |
| b. Foreign Bills Purchased | | | | 22.26 |
| c. Import Bills & Imports | | | | 0.0 |
| 6 LOANS AGAINST COLLECTED BILLS | | | | 0.0 |
| a. Against Domestic Bills | | | | |
| b. Against Foreign Bills | | | | |
| 7 CONTRA | | | | 0.0 |
| 8 FIXED ASSETS | | | | 122.4 |
| 9 OTHER ASSETS | 12.6 | 72.4 | 96.2 | 95.6 |
| a. Accrued Interests | 0.7 | 5.2 | 14.9 | 18.2 |
| Govt. Entp. | 0.0 | 0.3 | 0.0 | 0.0 |
| Private Sector | 0.7 | 4.9 | 14.9 | 18.2 |
| c. Sundry Debtors | | | | 24.0 |
| d. Cash In Transit | | | | 0.0 |
| e. Others | 11.9 | 67.2 | 81.3 | 53.4 |
| 10 Expenses not Written off | | | | 27.9 |
| 11 Non Banking Assets | | | | 6.66 |
| 12 Reconciliation Account | | | | 0 |
| 13 Profit & Loss A/c | | | | 0 |
| USES OF FUNDS | 389.5 | 1112.1 | 2621.7 | 3080.4 |

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

(Rs. in million)

| | Mid-July | | Mid-Jan |
|--|--------------|---------------|----------------|
| | 2003 | 2004 | 2005 |
| 1 CAPITAL FUND | 350.0 | 350.0 | 350 |
| a. Paid-up Capital | 350.0 | 350.0 | 350.0 |
| b. General Reserve | 0.0 | 0.0 | 0 |
| c. Share Premium | | | 0 |
| d. Retained Earning | 0.0 | 0.0 | 0.0 |
| e. Others Reserves | 0.0 | 0.0 | 0 |
| 1. Ex.Eq.Fund | | | 0 |
| 2. Other | | | 0 |
| 2 BORROWINGS | 110.0 | 220.0 | 14.2 |
| a. NRB | 0.0 | 0.0 | 0 |
| b. Commercial Banks | 110.0 | 220.0 | 14.2 |
| c. Foreign Bank and Fin.Ins. | 0.0 | 0.0 | 0 |
| d. Other Financial Ins. | 0.0 | 0.0 | 0 |
| 3 DEPOSITS | 391.6 | 1291.3 | 1904.1 |
| a. Current | 49.8 | 58.8 | 63.7 |
| Domestic | | | 49.8 |
| Foreign | | | 13.9 |
| b. Savings | 64.2 | 267.6 | 393.6 |
| Domestic | | | 393.6 |
| Foreign | | | 0 |
| c. Fixed | 66.9 | 537.2 | 770.4 |
| Domestic | | | 770.4 |
| Foreign | | | 0 |
| d. Call Deposits | 189.7 | 393.4 | 626.2 |
| e. Others | 21.0 | 34.3 | 50.2 |
| 4 Bills Payable | | | 0.25 |
| 5 Contra Accounts | | | 0 |
| 6 Other Liabilities | 23.8 | 93.4 | 122.8 |
| 1. Sundry Creditors | | | 30.8 |
| 2. Loan Loss Provision | | | 66.5 |
| 3. Interest Suspense a/c | | | 3.5 |
| 4. Others | 23.8 | 93.4 | 22 |
| 7 Reconciliation A/c | | | 0.28 |
| 8 Profit & Loss A/c | | | 28.99 |
| SOURCES OF FUNDS | 875.4 | 1954.7 | 2420.62 |
| 1 LIQUID FUNDS | 97.1 | 246.7 | 153.45 |
| a. Cash Balance | 9.3 | 18.3 | 16.1 |
| Nepalese Notes & Coins | 8.6 | 17.1 | 15.0 |
| Foreign Currency | 0.7 | 1.2 | 1.1 |
| b. Bank Balance | 55.7 | 53.6 | 71.4 |
| 1. In Nepal Rastra Bank | 42.6 | 35.4 | 62.6 |
| Domestic Currency | | | 61.6 |
| Foreign Currency | | | 1 |
| 2. Commercial Banks | 0.5 | 1.8 | 1.7 |
| Domestic Currency | | | 1.7 |
| Foreign Currency | | | 0 |
| 3. Other Financial Ins. | | | 0 |
| 4. In Foreign banks | 12.6 | 16.4 | 7.1 |
| c. Money at Call | 32.1 | 174.8 | 65.95 |
| Domestic Currency | | | 50 |
| Foreign Currency | | | 15.95 |
| 2 INVESTMENTS | 3.8 | 42.1 | 42.0 |
| a. Govt. Securities | 3.8 | 42.1 | 42 |
| b. NRB Bond | | | |
| c. Govt. Non-Fin. Ins. | | | |
| d. Other Non-Fin Ins. | | | |
| e. Non Residents | | | |
| 3 SHARE & OTHER INVESTMENT | 70.0 | 0.0 | 0.4 |
| 1. Non Residents | | | 0 |
| 2. Others | | | 0.4 |
| 4 LOANS & ADVANCES | 629.0 | 1567.9 | 2061 |
| a. Govt. Entp. | 0.0 | 0.0 | 0 |
| i. Financial | 0.0 | 0.0 | 0 |
| ii. Non-Finan. | 0.0 | 0.0 | 0 |
| b. Pvt. Sector | 629.0 | 1567.9 | 2061 |
| c. For. Bills P. & D. | 0.0 | 0.0 | |
| d. Foreign A. B. C. | 0.0 | 0.0 | |
| 5 BILL PURCHED | | | 0.1 |
| a. Domestic Bills Purchased | | | 0.1 |
| b. Foreign Bills Purchased | | | 0 |
| c. Import Bills & Imports | | | 0.0 |
| 6 LOANS AGAINST COLLECTED BILLS | | | 0.0 |
| a. Against Domestic Bills | | | |
| b. Against Foreign Bills | | | |
| 7 CONTRA | | | 0.0 |
| 8 FIXED ASSETS | | | 43.5 |
| 9 OTHER ASSETS | 75.5 | 98.0 | 104.0 |
| a. Accrued Interests | 4.2 | 14.5 | 30.7 |
| Govt. Entp. | 0.0 | 0.0 | 0.0 |
| Private Sector | 4.2 | 14.5 | 30.7 |
| c. Sundry Debtors | | | 21.3 |
| d. Cash In Transit | | | 0.0 |
| e. Others | 71.3 | 83.5 | 51.99 |
| 10 Expenses not Written off | | | 11.3 |
| 11 Non Banking Assets | | | 0 |
| 12 Reconciliation Account | | | 0 |
| 13 Profit & Loss A/c | | | 5.2 |
| USES OF FUNDS | 875.4 | 1954.7 | 2420.6 |

Table No. 22
SOURCES AND USES OF FUND OF AGRICULTURAL DEVELOPMENT BANK / NEPAL
COMMERCIAL BANKING BRANCHES ONLY

(Rs. in million)

| | Mid-July | | | | | | Mid-Jan 2005 |
|--|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|
| | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | |
| 1 CAPITAL FUND | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| a. Paid-up Capital | | | | | | | 0.0 |
| b. General Reserve | | | | | | | 0 |
| c. Share Premium | | | | | | | 0 |
| d. Retained Earning | | | | | | | 0.0 |
| e. Others Reserves | | | | | | | 0 |
| 1. Ex.Eq.Fund | | | | | | | 0 |
| 2. Other | | | | | | | 0 |
| 2 BORROWINGS | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 564.8 |
| a. NRB | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| b. Commercial Banks | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| c. Foreign Bank and Fin.Ins. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| d. Other Financial Ins. | | | | 0.0 | 0.0 | 0.0 | 564.8 |
| 3 DEPOSITS | 11937.2 | 14306.6 | 16640.9 | 20052.1 | 23005.9 | 26267.2 | 26950.1 |
| a. Current | 615.4 | 791.2 | 1201.3 | 1294.9 | 1393.0 | 1630.0 | 1486.2 |
| Domestic | | | | | | | 1486.2 |
| Foreign | | | | | | | 0 |
| b. Savings | 5872.9 | 8016.9 | 10257.3 | 11002.9 | 12732.2 | 14632.6 | 15185.5 |
| Domestic | | | | | | | 15185.5 |
| Foreign | | | | | | | 0 |
| c. Fixed | 5405.6 | 5498.4 | 5182.3 | 7754.3 | 8756.2 | 9846.8 | 10214.5 |
| Domestic | | | | | | | 10214.5 |
| Foreign | | | | | | | 0 |
| d. Call Deposits | 43.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 63.9 |
| e. Others | 0.0 | 0.0 | 0.0 | 0.0 | 124.5 | 157.8 | 0 |
| 4 Bills Payable | | | | | | | 52.1 |
| 5 Contra Accounts | | | | | | | 331.6 |
| 6 Other Liabilities | 313.9 | 695.2 | 532.1 | 821.4 | 1541.6 | 8533.6 | 2372.5 |
| 1. Sundry Creditors | | | | | | | 377.5 |
| 2. Loan Loss Provision | | | | | | | 978.8 |
| 3. Interest Suspense a/c | | | | | | | 1010.9 |
| 4. Others | 313.9 | 695.2 | 532.1 | 821.4 | 1541.6 | 8533.6 | 5.3 |
| 7 Reconciliation A/c | | | | | | | 3152.1 |
| 8 Profit & Loss A/c | | | | | | | 493.6 |
| SOURCES OF FUNDS | 12251.1 | 15001.8 | 17173 | 20873.5 | 24547.5 | 34800.8 | 33916.8 |
| 1 LIQUID FUNDS | 1616.1 | 2049.1 | 2244.8 | 1911.0 | 2035.0 | 2312.6 | 1929.6 |
| a. Cash Balance | 364.7 | 403.5 | 458.5 | 528.8 | 618.7 | 473.5 | 478.9 |
| Nepalese Notes & Coins | 358.8 | 395.1 | 448.0 | 517.2 | 612.5 | 470.0 | 478.3 |
| Foreign Currency | 5.9 | 8.4 | 10.5 | 11.6 | 6.2 | 3.5 | 0.6 |
| b. Bank Balance | 1251.4 | 1645.6 | 1786.3 | 1382.2 | 1416.3 | 1839.1 | 1445 |
| 1. In Nepal Rastra Bank | 1129.7 | 1451.3 | 1498.4 | 1110.9 | 1161.4 | 1532.4 | 1051.4 |
| Domestic Currency | | | | | | | 1051.4 |
| Foreign Currency | | | | | | | 0 |
| 2. Commercial Banks | 121.7 | 194.3 | 287.9 | 271.3 | 254.9 | 306.7 | 393.6 |
| Domestic Currency | | | | | | | 393.6 |
| Foreign Currency | | | | | | | 0 |
| 3. Other Financial Ins. | | | | | | | 0 |
| 4. In Foreign banks | | | | | | | 0 |
| c. Money at Call | | | | | | | 5.7 |
| Domestic Currency | | | | | | | 5.7 |
| Foreign Currency | | | | | | | 0 |
| 2 INVESTMENTS | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 118.9 |
| a. Govt. Securities | | | | | | | 0 |
| b. NRB Bond | | | | | | | 118.9 |
| c. Govt. Non-Fin. Ins. | | | | | | | 0 |
| d. Other Non-Fin Ins. | | | | | | | 0 |
| e. Non Residents | | | | | | | 0 |
| 3 SHARE & OTHER INVESTMENT | | | | | | | 0.0 |
| 1. Non Residents | | | | | | | 0 |
| 2. Others | | | | | | | 0 |
| 4 LOANS & ADVANCES | 3891.9 | 4590.4 | 5700.5 | 6847.8 | 8794.7 | 9221.2 | 10698 |
| a. Govt. Entp. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| i. Financial | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| ii. Non-Finan. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| b. Pvt. Sector | 3891.9 | 4590.4 | 5700.5 | 6847.8 | 8794.7 | 9221.2 | 10698 |
| c. For. Bills P & D. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| d. Foreign A. B. C. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| 5 BILL PURCHED | | | | | | | 0.0 |
| a. Domestic Bills Purchased | | | | | | | 0 |
| b. Foreign Bills Purchased | | | | | | | 0 |
| c. Import Bills & Imports | | | | | | | 0.0 |
| 6 LOANS AGAINST COLLECTED BILLS | | | | | | | 0.0 |
| a. Against Domestic Bills | | | | | | | 0 |
| b. Against Foreign Bills | | | | | | | 0 |
| 7 CONTRA | | | | | | | 331.6 |
| 8 FIXED ASSETS | | | | | | | 166.2 |
| 9 OTHER ASSETS | 6743.1 | 8362.2 | 9227.7 | 12114.7 | 13717.8 | 23267.0 | 1321.5 |
| a. Accrued Interests | 140.8 | 146.2 | 150.5 | 91.1 | 834.7 | 958.4 | 995.2 |
| Govt. Entp. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| Private Sector | 140.8 | 146.2 | 150.5 | 91.1 | 834.7 | 958.4 | 995.2 |
| c. Sundry Debtors | | | | | | | 300.0 |
| d. Cash In Transit | | | | | | | 0.0 |
| e. Others | 6602.3 | 8216.0 | 9077.2 | 12023.6 | 12883.1 | 22308.6 | 26.3 |
| 10 Expenses not Written off | | | | | | | 0 |
| 11 Non Banking Assets | | | | | | | 238 |
| 12 Reconciliation Account | | | | | | | 18366.7 |
| 13 Profit & Loss A/c | | | | | | | 746.4 |
| USES OF FUNDS | 12251.1 | 15001.8 | 17173.0 | 20873.5 | 24547.5 | 34800.8 | 33916.8 |

Table No. 23
PROFIT AND LOSS ACCOUNT OF COMMERCIAL BANKS
Mid-January,2005

(Rs. In million)

| Expenses | Banks | NBL | RBB | NaBL | NIBL | SCBNL | HBL | NSBIBL | NBBL | EBL | BOKL | NCCBL | LuBL | NICBL | MBL | KBL | LaBL | SBL |
|---|-------|--------|--------|------|-------|-------|-------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 1 Interest Expenses | | 382.4 | 465.2 | 19.0 | 160.8 | 124.6 | 275.1 | 123.1 | 286.6 | 142.8 | 124.1 | 152.3 | 95.4 | 18.0 | 80.0 | 113.6 | 53.5 | 38.4 |
| 1.1 Deposit Liabilities | | 382.4 | 465.2 | 19.0 | 160.8 | 124.6 | 275.1 | 122.2 | 286.6 | 142.8 | 118.9 | 152.3 | 93.4 | 18.0 | 80.0 | 113.6 | 48.8 | 38.4 |
| 1.1.1 Saving A/c | | 207.0 | 158.1 | 8.2 | 63.7 | 92.2 | 127.8 | 29.6 | 89.9 | 54.6 | 41.3 | 37.3 | 13.8 | 3.8 | 11.7 | 23.5 | 5.8 | 7.3 |
| 1.1.2 Fixed A/c | | 158.6 | 304.4 | 5.2 | 55.7 | 11.1 | 142.7 | 91.9 | 142.3 | 78.6 | 43.0 | 92.8 | 57.5 | 8.3 | 48.1 | 40.3 | 37.8 | 18.2 |
| 1.1.2.1 Upto 3 Months Fixed A/c | | 158.6 | 0.0 | 0.3 | 55.7 | 4.0 | 39.5 | 91.9 | 0.9 | 0.3 | 0.0 | 1.2 | 0.0 | 1.2 | 0.0 | | 37.8 | 0.0 |
| 1.1.2.2 3 to 6 Months fixed A/c | | 0.0 | 1.1 | 0.7 | 0.0 | 1.7 | 0.0 | 0.0 | 0.7 | 0.7 | 43.0 | 0.6 | 0.0 | 1.9 | 0.2 | | | 0.0 |
| 1.1.2.3 6 Months to 1 Year Fixed A/c | | 0.0 | 2.1 | 3.5 | 0.0 | 4.5 | 0.0 | 0.0 | 19.4 | 18.5 | 0.0 | 91.0 | 57.5 | 2.3 | 11.0 | 0.1 | | 4.5 |
| 1.1.2.4 Above 1 Year | | 0.0 | 301.2 | 0.6 | 0.0 | 0.9 | 103.3 | 0.0 | 121.3 | 59.2 | 0.0 | 0.0 | 0.0 | 2.9 | 36.9 | 40.2 | | 13.7 |
| 1.1.3 Call Deposit | | 0.0 | 2.7 | 4.4 | 41.3 | 21.3 | 4.5 | 0.7 | 50.7 | 8.9 | 34.6 | 22.2 | 22.1 | 5.9 | 20.2 | 49.8 | 5.2 | 12.9 |
| 1.1.4 Certificate of Deposits | | 0.0 | 0.0 | 1.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.2 | 0.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | | 0.0 |
| 1.1 Others | | 16.8 | | | | | | 0.9 | 3.5 | | | 0.0 | 2.0 | 0.0 | 0.0 | | 4.7 | 0.0 |
| 2 Staff Expenses | | 474.5 | 232.8 | 12.6 | 53.4 | 69.7 | 71.3 | 17.7 | 42.2 | 32.1 | 25.4 | 20.0 | 15.4 | 2.7 | 12.6 | 19.5 | 13.0 | 9.8 |
| 3 Office Operating Expenses | | 87.3 | 101.0 | 11.4 | 88.3 | 120.1 | 115.5 | 39.6 | 63.1 | 47.2 | 42.5 | 36.2 | 22.1 | 4.1 | 24.7 | 29.2 | 16.5 | 12.8 |
| 4 Exchange Fluctuation Loss | | 0.0 | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 4.0 | 0.0 | 0.0 | 2.4 | 0.0 | 0.0 | 0.0 |
| 4.1 Due to Change in Exchange Rates | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 4.0 | 0.0 | 0.0 | 2.4 | | | 0.0 |
| 4.2 Due to Foreign Currency Transactions | | 0.0 | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | | 0.0 |
| 5 Non-Operating Expenses | | 0.0 | 16.9 | 5.2 | 0.0 | 0.0 | 0.0 | | 1.9 | 2.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | 0.8 | 2.7 |
| 6 Loan Written Off | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | | 0.0 |
| 7 Loan Loss Provision | | 437.6 | 1257.3 | -1.8 | 52.6 | 14.1 | 0.0 | 0.0 | 101.6 | 39.4 | 131.8 | 40.2 | 183.2 | 3.7 | 16.3 | 0.0 | 4.4 | 44.3 |
| 7.1 General Loan Loss Provision | | 0.0 | 1256.8 | 0.0 | 21.2 | 7.2 | 0.0 | 0.0 | 8.5 | 39.4 | 3.3 | 16.4 | 0.5 | 0.9 | 14.6 | 0.0 | 4.4 | 44.3 |
| 7.2 Special Loan Loss Provision | | 437.6 | 0.5 | -1.8 | 31.4 | 6.9 | 0.0 | 0.0 | 93.1 | 0.0 | 128.5 | 23.8 | 182.7 | 2.8 | 1.7 | 0.0 | 0.0 | 0.0 |
| 7.2.1 Sub-Standard Loan Loss Provision | | 0.0 | 0.0 | 0.0 | 1.3 | 0.0 | 0.0 | 0.0 | 6.6 | 0.0 | 8.3 | 0.0 | 66.8 | 3.8 | 1.2 | 0.0 | | 0.0 |
| 7.2.2 Doubtful Loans Loss Provision | | 0.0 | 0.0 | 0.0 | 3.8 | 0.0 | 0.0 | 0.0 | 3.5 | 0.0 | -21.6 | 0.0 | 13.1 | 4.1 | -1.2 | 0.0 | | 0.0 |
| 7.2.3 Loss Loan Loss Provision | | 437.6 | 0.5 | -1.8 | 26.4 | 6.9 | 0.0 | 0.0 | 83.0 | 0.0 | 141.8 | 23.8 | 102.9 | -5.0 | 1.7 | 0.0 | | 0.0 |
| 8 Provision for Staff Bonus | | 0.0 | 0.2 | 0.0 | 15.3 | 36.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | | 0.0 |
| 9 Provision for Income Tax | | 0.0 | 0.6 | 0.0 | 39.0 | 120.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | | 0.0 |
| 10 Others | | -1.4 | 0.0 | 0.0 | 11.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | | 0.0 |
| 11 Net Profit | | 980.6 | 0.0 | 18.2 | 94.8 | 277.5 | 379.2 | 43.6 | 135.1 | 147.5 | 55.1 | 64.6 | 0.0 | -0.6 | 21.7 | 88.9 | 20.5 | 0.0 |
| TOTAL EXPENCES | | 2361.0 | 2074.2 | 64.5 | 515.4 | 762.0 | 841.0 | 499.7 | 630.5 | 411.3 | 378.9 | 317.3 | 316.2 | 27.9 | 157.7 | 251.2 | 108.7 | 108.0 |
| TOTAL INCOME | | 2361.0 | 2074.2 | 64.5 | 515.4 | 762.0 | 841.0 | 499.7 | 630.5 | 411.3 | 378.9 | 317.3 | 316.2 | 27.9 | 157.7 | 251.2 | 108.7 | 108.0 |
| 1. Interest Income | | 790.1 | 809.0 | 25.4 | 397.3 | 516.4 | 683.9 | 188.2 | 528.8 | 340.4 | 303.8 | 281.1 | 120.3 | 23.7 | 136.6 | 221.4 | 96.9 | 91.9 |
| 1.1. On Loans and Advance | | 605.0 | 704.6 | 7.4 | 349.8 | 281.2 | 542.1 | 165.3 | 481.5 | 301.9 | 251.4 | 275.4 | 111.8 | 16.9 | 130.2 | 206.3 | 90.3 | 87.2 |
| 1.2. On Investment | | 173.2 | 88.4 | 14.1 | 27.0 | 171.9 | 46.8 | 20.2 | 43.7 | 37.9 | 49.0 | 4.3 | 6.3 | 4.9 | 1.5 | 8.1 | 4.5 | 1.0 |
| 1.2.1 Government Bonds | | 149.0 | 88.4 | 12.2 | 27.0 | 171.9 | 46.8 | 19.7 | 36.2 | 37.9 | 49.0 | 4.1 | 6.3 | 4.9 | 1.5 | 8.1 | 4.4 | 0.1 |
| 1.2.2 Foreign Bonds | | 24.0 | 0.0 | 1.9 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | | | 0.0 |
| 1.2.3 NRB Bonds | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.5 | 0.0 | 0.0 | 0.0 | 0.2 | 0.0 | 0.0 | | | 0.1 | 0.0 |
| 1.2.4 Deventure & Bonds | | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 7.5 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | | | 0.9 |
| 1.3 Agency Balance | | 1.5 | 0.0 | 0.1 | 1.5 | 1.2 | 0.0 | 0.6 | 0.0 | 0.0 | 0.0 | 0.0 | 1.2 | 0.0 | 2.6 | | | 0.0 |
| 1.4 On Call Deposit | | 2.5 | 14.6 | 3.8 | 17.1 | 61.4 | 94.9 | 0.0 | 1.2 | 0.0 | 0.0 | 0.3 | 0.5 | 1.8 | 2.3 | 7.0 | 2.1 | 1.0 |
| 1.5 Others | | 7.9 | 1.4 | 0.1 | 1.8 | 0.7 | 0.0 | 2.1 | 2.4 | 0.6 | 3.4 | 1.1 | 0.5 | 0.0 | | | | 2.7 |
| 2. Commission & Discount | | 43.7 | 165.6 | 16.9 | 55.3 | 101.1 | 85.6 | 18.6 | 56.7 | 44.2 | 25.9 | 17.6 | 6.6 | 2.7 | 10.5 | 13.9 | 7.3 | 7.9 |
| 2.1 Bills Purchase & Discount | | 0.0 | 0.0 | 0.0 | 10.3 | 6.4 | 7.4 | 2.7 | 3.7 | 0.9 | 1.8 | 0.0 | 0.1 | 0.2 | 0.6 | 0.7 | 1.6 | 0.0 |
| 2.2 Commission | | 43.7 | 163.3 | 16.7 | 45.0 | 63.7 | 78.2 | 13.6 | 46.0 | 22.6 | 24.1 | 17.6 | 6.1 | 2.3 | 9.9 | 13.2 | 5.0 | 2.9 |
| 2.3 Others | | | 2.3 | 0.1 | 0.0 | 31.0 | 0.0 | 2.3 | 7.0 | 20.6 | 0.0 | | 0.3 | 0.2 | | | 0.7 | 5.0 |
| 3 Income From Exchange Fluctuation | | 15.4 | -29.6 | 21.9 | 55.3 | 136.0 | 71.5 | 17.2 | 22.5 | 19.9 | 49.2 | 3.9 | 0.8 | 1.4 | 6.6 | 7.5 | 2.8 | 2.9 |
| 3.1 Due to Change in Exchange Rate | | 4.5 | -6.8 | 3.2 | 1.6 | 136.0 | 46.6 | 0.9 | 0.0 | 1.0 | 0.0 | 0.0 | -4.2 | 0.1 | 0.0 | 7.5 | 2.8 | 0.3 |
| 3.2 Due to Foreign Currency Trans. | | 10.9 | -22.8 | 18.8 | 53.8 | 0.0 | 25.0 | 16.3 | 22.5 | 18.9 | 49.2 | 3.9 | 5.0 | 1.3 | 6.6 | 0.0 | 0.0 | 2.6 |
| 4 Other Profits | | 1511.8 | 354.1 | 0.3 | 7.5 | 8.5 | 0.0 | | 22.5 | 6.8 | 0.0 | 14.7 | 5.8 | 0.0 | 4.0 | 8.4 | 1.7 | 0.0 |
| 5 Provision for Loan | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | | | | 0.0 | | | | | | |
| 6 Net Loss | | 0.0 | 775.1 | 0.0 | 0.0 | 0.0 | 0.0 | | | 0.0 | 0.0 | 0.0 | 182.7 | 0.0 | 0.0 | | | 5.3 |

Table No.24
SECTORWISE LOANS and ADVANCES of COMMERCIAL BANKS and ADB/N
 Mid-January,2005

(Rs.In.Million)

| Sectors \ Banks | NBL | RBB | NaBL | NIBL | SCBNL | HBL | NSBIBL | NBBL | EBL | BOKL | NCCBL | LuBL | NICBL | MBL | KBL | LaBL | SBL | ADB | TOTAL |
|---|----------------|----------------|---------------|---------------|---------------|----------------|---------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-----------------|
| 1 Agriculture | 893.8 | 1699.6 | 59.3 | 20.8 | 345.8 | 381.3 | 150.3 | 38.3 | 27.7 | 75.0 | 133.2 | 148.4 | 101.2 | 50.9 | 67.2 | 2.3 | 16.3 | 0.0 | 4211.4 |
| 2 Mining | 27.1 | 34.9 | 0.0 | 8.7 | 41.5 | 52.1 | 40.0 | 58.9 | 2.4 | 0.0 | 8.8 | 2.1 | 0.0 | 0.0 | 361.8 | | 0.0 | 0.0 | 638.2 |
| 3 Productions | 6166.5 | 6939.3 | 4698.0 | 4206.7 | 2240.7 | 6251.3 | 2733.1 | 4909.5 | 2483.3 | 2493.7 | 2062.6 | 1377.3 | 2432.1 | 1408.9 | 1145.0 | 910.0 | 555.2 | 0.0 | 53013.3 |
| 4 Construction | 294.7 | 432.8 | 497.6 | 133.6 | 949.3 | 212.7 | 356.2 | 401.4 | 911.5 | 354.1 | 288.6 | 217.8 | 91.8 | 172.1 | 496.4 | 106.9 | 255.6 | 0.0 | 6173.0 |
| 5 Metal Productions,Machinery & Electrical Tools & Fittings | 190.6 | 134.4 | 136.1 | 41.3 | 0.0 | 90.9 | 164.3 | 149.4 | 32.1 | 232.1 | 24.7 | 20.5 | 29.0 | 28.6 | 178.2 | 0.0 | 45.8 | 0.0 | 1497.9 |
| 6 Transportation Equipment Production & Fitting | 38.2 | 395.6 | 840.0 | 20.9 | 4.3 | 137.3 | 0.7 | 91.0 | 131.6 | 0.0 | 9.3 | 110.9 | 72.4 | 217.6 | 591.9 | 82.3 | 1.1 | 0.0 | 2745.1 |
| 7 Transportation, Communications & Public Services | 363.1 | 1048.8 | 241.6 | 374.9 | 7.3 | 1590.9 | 611.6 | 777.2 | 591.4 | 956.4 | 680.1 | 202.9 | 209.0 | 186.7 | 140.4 | 120.0 | 552.6 | 0.0 | 8654.9 |
| 8 Wholesaler & Retailers | 3443.4 | 9106.3 | 1558.1 | 2056.9 | 722.3 | 2033.8 | 870.0 | 1771.4 | 1555.3 | 1284.3 | 1148.9 | 744.6 | 961.0 | 834.9 | 466.1 | 505.5 | 442.5 | 0.0 | 29505.4 |
| 9 Finance, Insurance & Fixed Assets | 1164.3 | 75.2 | 283.5 | 376.9 | 598.9 | 789.1 | 331.9 | 720.9 | 289.6 | 280.4 | 298.2 | 119.4 | 131.5 | 131.2 | 521.6 | 29.0 | 26.3 | 0.0 | 6167.9 |
| 10 Service Industries | 2139.8 | 1849.5 | 1057.2 | 1213.2 | 399.8 | 1216.8 | 842.3 | 1052.4 | 511.6 | 420.3 | 659.3 | 581.9 | 133.2 | 714.4 | 470.0 | 131.9 | 132.9 | 0.0 | 13526.5 |
| 11 Consumable Loan | 2346.9 | 774.6 | 85.0 | 0.0 | 55.7 | 343.4 | 78.7 | 65.8 | 227.4 | 316.8 | 10.3 | 8.0 | 0.8 | 0.5 | 12.9 | 0.0 | 0.5 | 0.0 | 4327.2 |
| 12 Local Government | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1.2 |
| 13 Others | 912.2 | 2433.6 | 528.1 | 878.0 | 1831.7 | 625.6 | 115.3 | 748.0 | 433.8 | 118.5 | 654.8 | 76.0 | 139.9 | 220.2 | 620.5 | 320.6 | 31.8 | 9221.2 | 19909.7 |
| Total | 17980.6 | 24924.6 | 9984.6 | 9331.7 | 7197.3 | 13725.2 | 6294.4 | 10785.4 | 7197.7 | 6531.6 | 5978.8 | 3609.7 | 4301.8 | 3966.0 | 5072.0 | 2208.5 | 2060.6 | 9221.2 | 150317.7 |

Table No. 25
SECURITY- WISE LOANS AND ADVANCES OF COMMERCIAL BANKS*
Mid-January,2005

(Rs.In million)

| Security | Banks | NBL | RBB | NaBL | NIBL | SCBNL | HBL | NSBIBL | NBBL | EBL | BOKL | NCCBL | LuBL | NICBL | MBL | KBL | LaBL | SBL | TOTAL |
|---------------------------------------|-------|---------|---------|--------|--------|--------|---------|--------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----------|
| 1 Gold/Silver | | 696.7 | 572.1 | 0.0 | 79.4 | 0.0 | | | | 0.0 | 0.0 | 2.5 | 0.0 | 0.0 | 0.0 | | | 0.0 | 1350.7 |
| 2 Government Securities | | 1470.9 | 30.4 | 311.3 | 15.4 | 1256.4 | 412.3 | 7.1 | 1.8 | 196.7 | 523.9 | 4.3 | 0.4 | 1.0 | 0.0 | 129.3 | 1.2 | 0.0 | 4362.3 |
| 3 Non Government Securities | | 0.0 | 0.0 | 0.0 | 241.7 | 172.7 | 64.5 | 90.0 | 6.6 | 33.7 | 0.0 | 144.7 | 20.0 | 0.0 | 0.0 | 123.3 | | 1.6 | 898.8 |
| 4 Fixed A/c Receipt | | 179.4 | 171.1 | 171.0 | 48.1 | 214.2 | 408.8 | 73.2 | 125.0 | 201.0 | 468.0 | 14.8 | 16.5 | 44.9 | 3.4 | 15.1 | 3.2 | 6.4 | 2164.1 |
| 4.1 On Own Bank | | 179.4 | 171.1 | 130.0 | 35.9 | 132.2 | 401.1 | 72.6 | 125.0 | 148.6 | 87.2 | 14.8 | 10.0 | 13.4 | 2.2 | 0.0 | 3.2 | 6.4 | 1533.1 |
| 4.2 On Other Banks | | 0.0 | 0.0 | 41.0 | 12.3 | 82.0 | 7.7 | 0.6 | 0.0 | 52.3 | 380.8 | 0.0 | 6.5 | 31.5 | 1.2 | 15.1 | 0.0 | 0.0 | 631.0 |
| 5 Asset Guarantee | | 9508.3 | 20670.7 | 7008.5 | 8256.1 | 4120.6 | 11254.2 | 5613.3 | 8057.7 | 6133.6 | 5033.8 | 4266.9 | 2646.6 | 4119.7 | 3230.2 | 3557.3 | 2073.4 | 2007.5 | 107558.4 |
| 5.1 Fixed Assets | | 4343.5 | 19497.9 | 3957.0 | 4692.7 | 3705.7 | 8344.3 | 3725.2 | 7228.3 | 5479.8 | 3676.4 | 3627.5 | 2498.9 | 1996.6 | 2810.8 | 3435.0 | 1087.5 | 1362.1 | 81469.2 |
| 5.1.1 Lands & Buildings | | 2935.2 | 19306.7 | 2118.3 | 3868.8 | 2259.8 | 4689.4 | 1295.7 | 6420.3 | 4880.1 | 2708.3 | 2668.4 | 2315.6 | 1307.5 | 1955.6 | 2719.2 | 829.3 | 742.8 | 63021.0 |
| 5.1.2 Machinery & Tools | | 603.5 | 21.3 | 523.9 | 172.3 | 0.3 | 402.2 | 630.2 | 168.8 | 76.1 | 77.8 | 96.6 | 37.6 | 96.0 | 662.1 | 66.3 | 0.0 | 47.4 | 3682.3 |
| 5.1.3 Furniture & Fixture | | 252.5 | 0.0 | 3.1 | 0.0 | 0.0 | 0.0 | 0.0 | 3.9 | 2.1 | 0.0 | 5.8 | 2.5 | 0.0 | 0.0 | 2.6 | 0.0 | 0.0 | 272.4 |
| 5.1.4 Vehicles | | 109.6 | 160.9 | 1193.1 | 540.3 | 1445.6 | 911.1 | 697.8 | 635.3 | 386.3 | 890.3 | 814.2 | 143.3 | 584.5 | 183.5 | 452.8 | 258.2 | 571.9 | 9978.7 |
| 5.1.5 Other Fixed Assets | | 442.7 | 9.0 | 118.6 | 111.3 | 0.0 | 2341.6 | 1101.5 | 0.0 | 135.3 | 0.0 | 42.5 | 0.0 | 8.6 | 9.6 | 194.1 | 0.0 | 0.0 | 4514.8 |
| 5.2 Current Assets | | 5164.8 | 1172.8 | 3051.5 | 3563.5 | 414.9 | 2909.9 | 1888.1 | 829.4 | 653.8 | 1357.4 | 639.4 | 147.6 | 2123.1 | 419.4 | 122.3 | 985.9 | 645.4 | 26089.2 |
| 5.2.1 Agricultural Products | | 1058.4 | 204.3 | 323.7 | 42.8 | 49.8 | 121.5 | 264.1 | 92.9 | 122.4 | 0.0 | 14.1 | 15.0 | 78.8 | 0.0 | 10.1 | 0.0 | 49.8 | 2447.8 |
| 5.2.1.1 Rice | | 828.0 | 115.2 | 124.0 | 41.7 | 0.0 | 14.5 | 101.9 | 39.3 | 35.4 | 0.0 | 4.6 | 14.3 | 11.4 | | 4.1 | 0.0 | 0.0 | 1334.4 |
| 5.2.1.2 Raw Jute | | 29.0 | 66.5 | 24.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 7.9 | 0.0 | 0.0 | | | 0.0 | 0.0 | 128.2 |
| 5.2.1.3 Other Agricultural Products | | 201.4 | 22.6 | 174.9 | 1.1 | 49.8 | 107.0 | 162.2 | 53.6 | 87.0 | 0.0 | 1.6 | 0.7 | 67.4 | | 6.0 | 0.0 | 49.8 | 985.1 |
| 5.2.2 Other Non Agricultural Products | | 4106.4 | 968.5 | 2727.8 | 3520.7 | 365.1 | 2788.4 | 1624.0 | 736.5 | 531.4 | 1357.4 | 625.3 | 132.6 | 2044.3 | 419.4 | 112.2 | 985.9 | 595.6 | 23641.4 |
| 5.2.2.1 Raw Materials | | 133.0 | 20.9 | 170.0 | 42.9 | 49.5 | 260.9 | 642.9 | 82.5 | 54.8 | 683.5 | 256.5 | 36.9 | 861.4 | 0.0 | 0.0 | 0.0 | 79.1 | 3374.7 |
| 5.2.2.2 Semi Ready Made Goods | | 1074.8 | 8.8 | 27.5 | 0.0 | 0.0 | 0.0 | 13.6 | 111.3 | 0.0 | 0.0 | 0.0 | 0.2 | 15.0 | 0.0 | 0.0 | 908.9 | 16.5 | 2176.6 |
| 5.2.2.3 Readymade Goods | | 2898.6 | 938.8 | 2530.3 | 3477.8 | 315.6 | 2527.5 | 967.5 | 542.7 | 476.5 | 673.9 | 368.8 | 95.6 | 1167.9 | 419.4 | 112.2 | 77.0 | 500.0 | 18090.2 |
| 5.2.2.3.1 Salt, Sugar, Ghee, O | | 646.3 | 49.7 | 76.1 | 254.3 | 0.0 | 1.6 | 144.5 | 61.6 | 0.0 | 0.0 | 172.6 | 42.0 | 185.5 | 0.0 | 0.0 | 0.0 | 0.0 | 1634.2 |
| 5.2.2.3.2 Clothing | | 665.1 | 25.1 | 58.1 | 22.5 | 0.0 | 0.0 | 33.0 | 50.7 | 1.5 | 0.0 | 0.0 | 9.8 | 48.1 | 3.0 | 14.0 | 0.0 | 20.0 | 950.9 |
| 5.2.2.3.3 Other Goods | | 1587.2 | 864.0 | 2396.1 | 3201.0 | 315.6 | 2525.9 | 790.0 | 430.4 | 475.1 | 673.9 | 196.2 | 43.8 | 934.3 | 416.4 | 98.2 | 77.0 | 480.0 | 15505.1 |
| 6 On Bills Guarantee | | 1058.8 | 3054.2 | 1594.1 | 270.8 | 17.0 | 483.4 | 198.6 | 1384.1 | 394.2 | 129.4 | 135.3 | 261.6 | 2.4 | 632.5 | 963.0 | 1.5 | 0.0 | 10580.8 |
| 6.1 Domestic Bills | | 1.8 | 21.0 | 5.6 | 54.8 | 17.0 | 1.9 | 13.1 | 18.7 | 29.8 | 0.0 | 29.8 | 0.0 | 0.0 | 0.0 | 57.2 | 1.5 | 0.0 | 252.3 |
| 6.2 Foreign Bills | | 1057.0 | 3033.2 | 1588.5 | 215.9 | 0.0 | 481.5 | 185.5 | 1365.4 | 364.3 | 129.4 | 105.5 | 261.6 | 2.4 | 632.5 | 905.8 | 0.0 | 0.0 | 10328.6 |
| 6.2.1 Import Bill & Letter of Credit | | 940.5 | 2584.0 | 1320.5 | 7.9 | 0.0 | 277.8 | 83.4 | 1088.8 | 355.4 | 12.4 | 19.5 | 235.3 | 0.0 | 316.1 | 840.3 | 0.0 | 0.0 | 8081.9 |
| 6.2.2 Export Bill | | 3.1 | 320.0 | 212.0 | 92.8 | 0.0 | 139.4 | 91.7 | 132.9 | 3.1 | 14.7 | 77.5 | 26.0 | 2.4 | 30.8 | 4.6 | 0.0 | 0.0 | 1150.9 |
| 6.2.3 Against Export Bill | | 54.5 | 45.2 | 54.7 | 21.1 | 0.0 | 0.0 | 7.6 | 130.0 | 0.0 | 102.3 | 2.1 | 0.3 | 0.0 | 0.0 | 57.8 | 0.0 | 0.0 | 475.7 |
| 6.2.4 Other Foreign Bills | | 58.9 | 84.0 | 1.4 | 94.1 | 0.0 | 64.3 | 2.8 | 13.7 | 5.8 | 0.0 | 6.4 | 0.0 | 0.0 | 285.6 | 3.1 | 0.0 | 0.0 | 620.1 |
| 7 Guarantee | | 992.0 | 86.0 | 201.2 | 313.1 | 477.0 | 923.4 | 306.8 | 1124.9 | 157.4 | 376.5 | 469.6 | 385.2 | 95.6 | 83.9 | 263.8 | 99.2 | 42.1 | 6397.8 |
| 7.1 Government Guarantee | | 456.4 | 2.1 | 1.9 | 0.6 | 0.0 | 0.0 | 20.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 50.0 | 0.0 | 0.5 | 531.5 |
| 7.2 Institutional Guarantee | | 170.0 | 0.8 | 104.6 | 298.6 | 452.5 | 50.0 | 275.2 | 288.5 | 150.7 | 141.5 | 316.5 | 113.9 | 95.6 | 13.1 | 49.0 | 99.2 | 41.6 | 2661.4 |
| 7.3 Personal Guarantee | | 217.4 | 0.3 | 0.2 | 2.1 | 0.0 | 41.4 | 11.6 | 231.4 | 6.7 | 0.0 | 153.1 | 207.1 | 0.0 | 0.1 | 145.2 | 0.0 | 0.0 | 1016.7 |
| 7.4 Group Guarantee | | 66.5 | 82.4 | 0.0 | 11.8 | 0.0 | 0.0 | 0.0 | 0.6 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 161.3 |
| 7.5 On Other Guarantee | | 81.7 | 0.4 | 94.5 | 0.0 | 24.5 | 832.0 | 0.0 | 604.4 | 0.0 | 235.0 | 0.0 | 64.2 | 0.0 | 70.7 | 19.6 | 0.0 | 0.0 | 2027.0 |
| 8 Credit Card | | 0.0 | 0.0 | 37.3 | 0.0 | 0.0 | 43.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 80.5 |
| 9 Earthquake Victim Loan | | 38.1 | 48.3 | 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 | 86.4 |
| 10 Others | | 4036.4 | 291.8 | 661.2 | 107.2 | 939.4 | 135.4 | 5.4 | 85.3 | 81.1 | 0.0 | 940.7 | 279.4 | 38.3 | 16.0 | 20.2 | 30.0 | 3.0 | 7670.8 |
| TOTAL | | 17980.6 | 24924.6 | 9984.6 | 9331.7 | 7197.3 | 13725.2 | 6294.4 | 10785.4 | 7197.7 | 6531.6 | 5978.8 | 3609.7 | 4301.8 | 3966.0 | 5072.0 | 2208.5 | 2060.6 | 141150.5 |

* In some cases total loans and advances may vary with the same figures shown in Sources and Uses of Funds of respective banks because of Loan Loss provision adjustment.

Table No 26
PRIORITY and DEPRIVED SECTOR LOAN STATEMENT of COMMERCIAL BANKS
 Mid-January,2005

(Rs in million)

| Sectors \ Banks | NBL | RBB* | NaBL | NIBL | SCBNL | HBL | NSBIBL | NBBL | EBL | BOKL | NCCBL | LuBL | NICBL | MBL | KBL | LaBL | SBL |
|---------------------------------|---------------|----------|--------------|---------------|--------------|--------------|---------------|--------------|---------------|--------------|-------------|---------------|---------------|------------|------------|--------------|--------------|
| 1 Priority Sector | 1797.8 | 0 | 855.6 | 616.3 | 635.2 | 769.9 | 1014.4 | 884 | 647.36 | 258.3 | 38.8 | 292.73 | 349.26 | 185 | 183 | 103.5 | 381.1 |
| (A) Direct Investment | 1630.3 | 0 | 584.3 | 333.3 | 624 | 479.9 | 738.1 | 884 | 489.36 | 258.3 | 38.8 | 203.46 | 241.26 | 185 | 183 | 103.5 | 381.1 |
| - Agriculture | 253.5 | | 43.4 | 12 | 86.7 | 7.1 | 17.7 | 44 | 8.883 | 63.4 | 3 | 4.032 | 34.705 | 0 | 0 | | |
| - Domestic Industries | 1204.9 | | 98.6 | 116.6 | 66.1 | 82.6 | 128.4 | 196 | 208.5 | 40.8 | 21.2 | 50.054 | 39.839 | 5.3 | 26.2 | 13.7 | 4.1 |
| - Services | 168.7 | | 440.6 | 142.5 | 471.2 | 390.2 | 572 | 499.9 | 271.97 | 86.1 | 9.8 | 82.371 | 166.72 | 7 | 118.9 | 30.8 | 339.8 |
| - Power Sector | 3.2 | | 1.7 | 62.2 | 0 | 0 | 20 | 132.2 | 0 | 68 | 4.8 | 67 | 0 | 172.7 | 37.9 | 59 | 37.2 |
| - Machine & Import of Raw Mater | 0 | | 0.0 | 0 | 0 | | 0 | 11.9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| (B) Indirect Investment | 167.5 | | 271.3 | 283 | 11.195 | 290 | 276.3 | 0 | 158.01 | 0 | | 89.27 | 108 | 0 | 0 | | |
| 2 Deprived Sector | 532 | 0 | 278.7 | 253.26 | 204.4 | 403.5 | 211.3 | 197.7 | 190.36 | 261.1 | 43.1 | 89.27 | 108 | 0 | 0 | 22.4 | 11.7 |
| (A) Direct Investment | 347.2 | 0 | 7.4 | 0.16 | 204.4 | 0 | 0 | 2.9 | 32.353 | 8 | 18.6 | 0 | 0 | 0 | 0 | 0 | 0 |
| - Agriculture | 246.3 | | 6.3 | 0 | 1.8 | | | 2.3 | 2.16 | 0 | 4 | 0 | 0 | 0 | 0 | | |
| - Domestic Industries | 11.7 | | 0.0 | 0 | 2.6 | | | 0 | 0.056 | 0 | 3.5 | 0 | 0 | 0 | 0 | | |
| - Services | 89.2 | | 1.1 | 0.16 | 200 | | | 0.6 | 30.137 | 8 | 11.1 | 0 | 0 | 0 | 0 | | |
| (B) Indirect Investment | 184.8 | 0 | 271.3 | 253.1 | 0 | 403.5 | 211.3 | 194.8 | 158.01 | 253.1 | 24.5 | 89.27 | 108 | 0 | 0 | 22.4 | 11.7 |

* Data not available.

Table No. 27
COMMERCIAL BANKS LOANS TO PUBLIC ENTERPRISES
(Aggregate)

(Rs.in million)

| Name of Enterprises | Mid-July | | | | | | Mid-Jan |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 |
| 1 Agriculture Tools Factory | 150.1 | 0.7 | 0.7 | 0.8 | 0.8 | 0.7 | 0 |
| 2 Bricks & Tiles Factory | 2.5 | 31.9 | 2.5 | 10.0 | 15.8 | 0.0 | 5.8 |
| 3 Hetauda Leather Factory | 2.5 | 2.1 | 2.1 | 1.5 | 1.6 | 2.0 | 1.6 |
| 4 Himal Cement Factory | 26.6 | 26.8 | 28.6 | 30.5 | 37.5 | 40.4 | 40.4 |
| 5 Raghupati Jute Mills | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| 6 Royal Drugs Limited | 13.7 | 20.8 | 32.9 | 33.7 | 39.2 | 79.5 | 86.2 |
| 7 Balaju Yantra Shala | 0.6 | 0.5 | 0.5 | 0.0 | 0.5 | 0.0 | 0 |
| 8 Nepal Food Corporation | 426.5 | 480.8 | 379.4 | 389.3 | 448.8 | 169.4 | 177.1 |
| 9 National Trading Limited | 0.1 | 169.3 | 114.7 | 196.3 | 45.3 | 0.0 | 0 |
| 10 Rice Export Companies | 3.3 | 0.0 | 3.3 | 0.0 | 0.0 | 0.0 | 0 |
| 11 Cottage Industries and Handicrafts Sales Depa | 3.7 | 4.9 | 7.9 | 9.3 | 10.3 | 0.0 | 0 |
| 12 Royal Nepal Airlines Corporation | 86.1 | 116.8 | 615.3 | 559.2 | 762.3 | 580.8 | 343.8 |
| 13 Nepal Transport Corporation | 19.1 | 19.1 | 19.1 | 0.0 | 19.0 | 19.0 | 0 |
| 14 Janak Educational Material Centre | 58.3 | 92.8 | 54.7 | 39.3 | 63.6 | 26.9 | 50.1 |
| 15 Agricultural Input Corporation | 241.6 | 0.0 | 56.4 | 1.0 | 120.1 | 359.4 | 262 |
| 16 Nepal Rojin and Turpentine | 35.6 | 27.2 | 14.9 | 40.0 | 34.6 | 0.0 | 0 |
| 17 Birgunj Sugar Factory | 0.0 | 230.8 | 172.9 | 195.5 | 168.0 | 0.0 | 0 |
| 18 Agricultural Development Bank | 140.7 | 280.7 | 781.7 | 500.0 | 406.3 | 420.0 | 380 |
| 19 Nepal Coal Limited | 0.0 | 1.0 | 1.0 | 0.0 | 0.0 | 0.0 | 0 |
| 20 Janakpur Cigarette Factory | 121.0 | 122.6 | 76.3 | 39.5 | 95.8 | 85.1 | 134.4 |
| 21 Tobacco Development Company | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| 22 Sajha Bhandar Limited | 3.3 | 9.0 | 11.4 | 0.0 | 0.0 | 0.0 | 0 |
| 23 Udayapur Cement Industry | 0.0 | 0.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0 |
| 24 Others | 414.0 | 476.3 | 533.4 | 605.2 | 39.4 | 736.2 | 650.4 |
| Total | 1749.3 | 2114.4 | 2909.7 | 2651.1 | 2308.9 | 2519.4 | 2131.8 |

Table No. 28
**OWNERSHIP CLASSIFICATION OF DEPOSITS OF COMMERCIAL BANKS
 (AGGREGATE)**

(Rs.in million)

| | Foreigners | Development Committees | Financial Insts. | Other Govt. Corps. | Non-Government Insts. | Commercial Banks | Non-Profit Earning Insts. | Individuals | Other | Total |
|-------------------|------------|------------------------|------------------|--------------------|-----------------------|------------------|---------------------------|-------------|---------|----------|
| Current | | | | | | | | | | |
| Mid-July. 1999 | 3420.2 | 359.3 | 1481.7 | 1034.4 | 3576.8 | 190.9 | 1071.8 | 4650.6 | 1308.5 | 17094.2 |
| Mid-July. 2000 | 4027.3 | 538.1 | 1768.8 | 1598.8 | 4314.4 | 330.5 | 1386.5 | 4117.3 | 1446.6 | 19528.3 |
| Mid-July. 2001 | 4497.1 | 459.8 | 2492.8 | 3830.6 | 3941.4 | 469.1 | 1540.6 | 4817.9 | 1850.1 | 23899.4 |
| Mid-July. 2002 | 4502.8 | 652.4 | 2127.7 | 1866.0 | 4813.7 | 603.0 | 1595.1 | 6134.7 | 2031.6 | 24327.0 |
| Mid-July. 2003 | 5090.5 | 827.8 | 2562.6 | 4532.1 | 6546.0 | 563.2 | 2055.4 | 4895.7 | 1789.6 | 28862.9 |
| Mid-July. 2004 | 4973.4 | 1045.8 | 3699.8 | 4778.9 | 7600.2 | 716.5 | 3217.3 | 5114.0 | 2584.0 | 33729.9 |
| Mid-Jan. 2005 | 5611.5 | 1217.7 | 3622.3 | 4409.4 | 7181.6 | 646.5 | 2507.4 | 4984.4 | 1492.0 | 31672.8 |
| Saving | | | | | | | | | | |
| Mid-July. 1999 | 1948.5 | 29.1 | 59.5 | 876.3 | 1213.5 | 0.0 | 675.8 | 38712.6 | 765.8 | 44281.1 |
| Mid-July. 2000 | 2339.3 | 25.1 | 158.9 | 811.3 | 1073.8 | 0.0 | 917.2 | 51755.0 | 606.1 | 57686.7 |
| Mid-July. 2001 | 3380.9 | 19.8 | 134.4 | 677.7 | 2884.2 | 0.6 | 979.9 | 60795.8 | 1857.8 | 70731.1 |
| Mid-July. 2002 | 3832.7 | 91.1 | 574.5 | 565.3 | 1833.3 | 0.5 | 2241.8 | 70826.0 | 3890.4 | 83855.6 |
| Mid-July. 2003 | 4353.9 | 80.7 | 762.2 | 467.7 | 1194.8 | 3.2 | 3529.6 | 84836.4 | 2010.4 | 97238.9 |
| Mid-July. 2004 | 6609.0 | 180.8 | 1145.7 | 984.7 | 2030.0 | 32.7 | 2939.6 | 97931.8 | 2282.9 | 114137.2 |
| Mid-Jan. 2005 | 6279.2 | 343.5 | 1204.1 | 1763.7 | 1788.2 | 40.5 | 3015.2 | 107891.9 | 1961.9 | 124288.2 |
| Fixed | | | | | | | | | | |
| Mid-July. 1999 \$ | 4520.8 | 8.1 | 14091.6 | 7623.1 | 1788.9 | 100.0 | 1729.7 | 19977.1 | 1245.9 | 51085.2 |
| Mid-July. 2000# | 6066.1 | 10.6 | 15795.4 | 9047.4 | 3360.7 | 80.0 | 1555.8 | 20221.8 | 4283.7 | 60421.5 |
| Mid-July. 2001# | 9063.8 | 13.2 | 14827.2 | 10808.0 | 3926.7 | 235.8 | 1783.0 | 18046.1 | 9128.0 | 67831.8 |
| Mid-July. 2002# | 8911.1 | 31.6 | 19913.5 | 9508.9 | 3630.0 | 388.3 | 2256.8 | 28060.5 | 2002.6 | 74703.3 |
| Mid-July. 2003 | 6539.7 | 26.4 | 22065.2 | 4364.7 | 2603.9 | 205.1 | 4197.3 | 22225.0 | 1060.3 | 63287.6 |
| Mid-July. 2004 | 7651.3 | 35.9 | 25557.4 | 3823.6 | 2413.1 | 55.4 | 3878.8 | 20603.8 | 1111.6 | 65130.9 |
| Mid-Jan. 2005 | 7018.8 | 77.6 | 28088.9 | 4068.2 | 2483.0 | 35.4 | 2355.8 | 18831.3 | 1313.3 | 64272.3 |
| Total | | | | | | | | | | |
| Mid-July. 1999 | 9889.5 | 396.5 | 15632.8 | 9533.8 | 6579.2 | 290.9 | 3477.3 | 63340.3 | 3320.2 | 112460.5 |
| Mid-July. 2000 | 12432.7 | 573.8 | 17723.1 | 11457.5 | 8748.9 | 410.5 | 3859.5 | 76094.1 | 6336.4 | 137636.5 |
| Mid-July. 2001 | 16941.8 | 492.8 | 17454.4 | 15316.3 | 10752.3 | 705.5 | 4303.5 | 83659.8 | 12835.9 | 162462.3 |
| Mid-July. 2002 | 17246.6 | 775.1 | 22615.7 | 11940.2 | 10277.0 | 991.8 | 6093.7 | 105021.2 | 7924.6 | 182885.9 |
| Mid-July. 2003 | 15984.1 | 934.9 | 25390.0 | 9364.5 | 10344.7 | 771.5 | 9782.3 | 111957.1 | 4860.3 | 189389.4 |
| Mid-July. 2004 | 19233.7 | 1262.5 | 30402.9 | 9587.2 | 12043.3 | 804.6 | 10035.7 | 123649.6 | 5978.5 | 212998.0 |
| Mid-Jan. 2005 | 18909.5 | 1638.8 | 32915.3 | 10241.3 | 11452.8 | 722.4 | 7878.4 | 131707.6 | 4767.2 | 220233.3 |

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

Including Call Deposit.

Table No.29
INTEREST RATE STRUCTURE OF COMMERCIAL BANKS AND ADB/N
(Mid-January,2005)

Deposits :

(in %)

| Banks | Savings | | Fixed | | | | | | | | | | | | | | | |
|--------|---------|--------|--------|-------|---------|-------|---------|-------|----------|-------|----------|----------|-----------|--------|--------|----------|-------------|--------|
| | | | 7 days | | 14 days | | 1 month | | 2 months | | 3 months | | 6 months | | 1 year | | 2 yrs/Above | |
| | B.C. | Exis. | B.C. | Exis. | B.C. | Exis. | B.C. | Exis. | B.C. | Exis. | B.C. | Exis. | B.C. | Exis. | B.C. | Exis. | B.C. | Exis. |
| NBL | 2.50 | 2.50 | - | - | 2.50 | - | 3.25 | 2.50 | 3.50 | - | 3.75 | 2.75 | 4.25 | 3.00 | 5.75 | 3.50 | 6.00 | - |
| RBB | 2.00 | 2.00 | - | - | - | - | - | - | - | - | 2.25 | 2.25 | 2.50 | 2.50 | 3.25 | 3.25 | - | - |
| NaBL | 2.50 | 2-2.5 | - | - | 1.75 | 1.75 | 2.25 | 2.25 | - | - | 2.75 | 2.50 | 3.00 | 2.75 | 3.50 | 3.25 | 3.75-4 | 3.25-4 |
| NIBL | 5.00 | 2.75-3 | - | - | 3.00 | 1.25 | 4.00 | 1.75 | - | - | 5.00 | 2.5-2.75 | 5.50 | 2.75-3 | 6.50 | 3.5-3.75 | 6.75 | 3.75-4 |
| SCBNL | 2.00 | 1.75 | - | - | 1.00 | 1.00 | 1.50 | 1.50 | 1.50 | 1.50 | 1.50 | 1.50 | 1.75 | 1.75 | 2.25 | 2.25 | 2.50 | 2.50 |
| HBL | 4.00 | 3.75 | - | - | 2.30 | 2.30 | 3.30 | 3.30 | - | - | 4.00 | 3.75 | 4.25 | 4.00 | 5.50 | 5.25 | 6.00 | 5.75 |
| NSBIBL | 5.25 | 3.50 | - | - | 2.50 | - | 3.00 | 2.75 | - | - | 4.00 | 3.25 | 5.00 | 3.75 | 6.00 | 4.00 | 6.25 | 4.50 |
| NBBL | 5.00 | 4.50 | - | - | - | - | 4.00 | 3.50 | - | - | 4.50 | 4.00 | 5.00 | 4.50 | 5.50 | 4.75 | 6.00 | 5.00 |
| EBL | 5.25 | 4-5 | - | - | 3-3.5 | 3.00 | 4-4.25 | 3.50 | - | - | 4.5-4.75 | 4.00 | 5.25-5.25 | 5.00 | 5.75-6 | 5.50 | 6-6.25 | 6.00 |
| BOKL | 2.75 | 2.50 | 2.00 | 1.50 | 2.50 | 2.00 | 3.00 | 2.50 | - | - | 3.50 | 3.00 | 4.00 | 3.50 | 4.50 | 4.00 | 4.75 | 4.25 |
| NCCBL | 5.00 | 5.50 | - | 2.50 | 3.50 | 3.00 | 4.00 | 3.50 | - | - | 5.00 | 5.00 | 5.50 | 5.50 | 7.00 | 6.50 | 7-7.5 | 7-7.5 |
| LuBL | 5.25 | 4.50 | - | - | - | - | 4.00 | - | - | - | 5.00 | - | 6.00 | 4.25 | 7.00 | 4.75 | 7.25 | 5.25 |
| NICBL | 5.25 | 5.00 | - | - | 2.75 | 2.75 | 3.50 | 3.50 | - | - | 4.50 | 4.50 | 5.00 | 5.00 | 6.00 | 6.00 | 6.00 | 6.25 |
| MBL | 5.00 | 4.00 | 2.00 | 2.25 | 2.50 | - | 3.00 | 3.25 | - | - | 4.00 | 3.75 | 4.50 | - | 5.75 | 4.25 | 6.25 | 4.50 |
| KBL | 4.75 | 4.75 | - | - | 3.00 | 3.00 | 3.50 | 3.50 | - | - | 4.00 | 4.00 | 4.25 | 4.25 | 5.25 | 5.25 | 6-6.50 | 5.5-6 |
| LaBL | 5.00 | 5.00 | 2.50 | 2.50 | 2.50 | 3.00 | 3.50 | 3.50 | - | - | 4.00 | 4.50 | 4.50 | 5.00 | 5.50 | 5.50 | 6.00 | 6.00 |
| SBL | 5.00 | 4.50 | 1.50 | 1.50 | 2.50 | 2.50 | 3.00 | 2.75 | - | - | 4.00 | 3.00 | 4.50 | 3.50 | 5.00 | 4.25 | 5.10 | 4.50 |
| ADB/N | 4.00 | 3.00 | - | - | - | - | 2.50 | 2.00 | - | - | 3.00 | 2.50 | 3.50 | 3.00 | 4.75 | 3.50 | 5-5.75 | 4-4.5 |

Credit :

| Banks | Overdraft | | Export Credit | | Import L/C | | Against FDR | | Agnst HMG Bond | | Against BG/CG | | Agnst other Guran. | | Industrial Loan | |
|--------|-------------|------------|---------------|------------|------------|------------|-------------|----------|----------------|-----------|---------------|----------|--------------------|---------|-----------------|------------|
| | B.C. | Exis. | B.C. | Exis. | B.C. | Exis. | B.C. | Exis. | B.C. | Exis. | B.C. | Exis. | B.C. | Exis. | B.C. | Exis. |
| NBL | 11.5-14 | 10.00 | 9-10 | 8.50 | - | 8.50 | +1.5% | +1.5% | 7.00 | 7.00 | 10.00 | 8.75 | - | - | 12.5-14 | 10.5-13 |
| RBB | 12.25 | 12.25 | 9.50 | 9.50 | 10.00 | 10.00 | +1.5% | +1.5% | 7.00 | 7.00 | 9.25 | 9.25 | - | - | 11-12 | 11-12 |
| NaBL | - | - | 4-11 | 4-11 | 8.5-11 | 8.5-11 | 7.00 | 7.00 | 6.5-7.5 | 6.5-7.5 | 9.00 | 9.00 | 10.00 | 10.00 | - | - |
| NIBL | 12.5-13.5 | 10-12 | 11-12 | 8.5-10.5 | 10.5-13.5 | - | +2% | 8.50 | 9.00 | 7.50 | 11.00 | 7.5-8.5 | - | - | 12.5-13.5 | - |
| SCBNL | 6.50 | 6.50 | 6.50-12 | 6.50-12 | 8.5-11 | 8.5-11 | +2%,+3% | +2%,+3% | 7.5-9.5 | 7.5-9.5 | 9-10.50 | 9-10.50 | 11.5-13 | 11.5-13 | 8.50-13.50 | 8.50-13.50 |
| HBL | 11.25-13.75 | 10.5-13.25 | 9-9.5 | 9-9.5 | 9.75-12.75 | 9.25-12.25 | +2% | +2%,+3% | 8.00 | 8.00 | 9.5-10.5 | 9.5-10.5 | 10.50 | 10.50 | 9-13.5 | 9-13 |
| NSBIBL | 11-13.50 | 10-12.5 | 8.5-11 | 8-10.5 | 9-13 | - | +1%,+2% | +1%,+2% | 7.50-9 | 6.5-7 | 9-9.5 | 8.5-9.5 | +2%,+3% | - | 8.50-13.50 | - |
| NBBL | 12-13 | 12-13 | 10-10.5 | 10-10.5 | 10-10.5 | 10-10.5 | +2% | 1.5%,+2% | 8.50 | 8.50 | 12.00 | 12.00 | - | - | - | - |
| EBL | 11.25-13 | 10.25-12.5 | 9-10.50 | 9-10 | 9-11.75 | 9-11.75 | +1.5% | +1.5% | 7.5-8 | 7.5-8 | 9.5-10.50 | 9.5-10.5 | - | - | 9-13 | 9-13 |
| BOKL | 10-13.50 | 10-13.50 | 9.50-10.50 | 9.50-10.50 | 8-12.50 | 8-12.5 | 6.5-8.5 | 6.5-8.5 | 6.5-8 | 6.5-8 | 8-10.5 | 8-10.5 | 6.5-8.5 | 6.5-8.5 | 10.5-13 | 10.5-13 |
| NCCBL | 13-14.5 | 13.5-14.5 | 10.5-11 | 10.5-11 | - | - | +1.5%,+2% | 1.5+2% | 9.00 | 9.00 | 10-12 | 10.50 | - | - | 10.5-13.5 | 10.5-14 |
| LuBL | 11.50-13 | 11-13 | 10.25 | - | 9.50-11.50 | 8.50-11 | +2% | +2% | 8.50-9 | 7.50-8.5 | 10.25 | 9.50 | 10.00 | - | 9.50-12.50 | 8.50-11.50 |
| NICBL | 11.5-14.5 | 12-13 | 10-12 | 10-12 | 9.25-11.50 | 8.5-10.5 | 8.00 | 8.00 | 8-9 | 7.50-8.50 | 10.50 | 9.5-10.5 | - | 8.5 | - | - |
| MBL | 10.50-12.50 | 10-12 | 9.5-11 | 9-9.5 | 9-11.50 | 8-10.50 | +1.5% | +1.5% | 8.00 | 6.50 | 9.00 | 7.50 | 10.50 | 9.00 | 9-11.5 | - |
| KBL | 10.50 | 10-13 | 10-11.5 | 10-11.5 | 9.5-12 | 8.75-11 | - | +2% | 8.5-9 | 8-9 | 8.5-9 | 9.5 | 11-12 | - | 10-13.50 | 10-13 |
| LaBL | 11-13.5 | 11-13.5 | 11-12.5 | 11-12.5 | 9.5-12 | 9.5-12 | 9-10 | 9-10 | 8.5-9.5 | 8-9 | 8-9.5 | 8-9.5 | - | - | 10-13 | 10-13 |
| SBL | 10-12.5 | 9.5-12 | 4-10.5 | 4-10.5 | 8.5-11.5 | 7.5-11 | +2% | +2% | 7.5-8 | 7.5-8 | 9-9.5 | 9-9.5 | 9.5-10 | 9.5-10 | 10-12.5 | 9.5-12 |
| ADB/N | 14.5-16 | 11.5-15.5 | - | - | - | - | - | - | - | - | - | - | - | - | 13.00 | 10-13 |

Credit :

| Banks | Commercial Loan | | Priority Sector | | Poorer Sector | | Term Loan | | Working Capital | | Hire Purchase | | Consortium | | Others | |
|--------|-----------------|------------|-----------------|----------|---------------|------------|-------------|-----------|-----------------|-------------|---------------|------------|------------|-------|------------|------------|
| | B.C. | Exis. | B.C. | Exis. | B.C. | Exis. | B.C. | Exis. | B.C. | Exis. | B.C. | Exis. | B.C. | Exis. | B.C. | Exis. |
| NBL | 13.5-14.5 | 11-13.5 | 13.50 | 10.50 | 10.00 | 8.00 | - | - | 11.5-13 | 10.00 | 13-14 | 11.00 | | | 6-14@ | 8.50-11@ |
| RBB | - | - | 13.00 | 13.00 | 8.50 | 8.50 | - | - | 11.00 | 11.00 | 12.00 | 12.00 | | APCD | 4-12 | 4-12 |
| NaBL | - | - | 12-13 | 12-13 | 7-9 | 7-9 | 11-13 | 11-13 | 10-12 | 10-12 | 10.50-12.5 | 10.50-12.5 | | | 7-13 | 7-13 |
| NIBL | 9-16 | - | 14.50 | 4-12.75 | 12.00 | 4-9 | - | 11.00 | 12.5-13.5 | -2.00 | - | 9.5-12 | | | 10-16 | 7-13.75 |
| SCBNL | 9-14 | 9-14 | - | - | 10.00 | 10.00 | 11.5-14 | 11.5-14 | 11.50-13 | 11.50-13 | 9.00 | 9.00 | | | 6.50-14.50 | 6.50-14.50 |
| HBL | 9-13.75 | 9-13.25 | 12-13 | 12-13 | 8.50 | 8.50 | 12.5-13.5 | 12-13 | 10.75-13.25 | 10.5-13 | 12-13 | 11.5-13 | | | 8.5-16.25 | 8.5-15.75 |
| NSBIBL | 8.50-13.50 | 8.50-13.50 | 12-12.5 | 11.5-12 | 7-9 | 7-9 | 11.5-14 | 11-12.5 | - | - | 11-12.50 | 9.5-10.50 | | | 8-13.50 | 7-12.50 |
| NBBL | - | - | 11.00 | 11.00 | 10.00 | 10.00 | 11-12 | 11-12 | - | - | 9.5-12.5 | 9.5-12.5 | | APCD | 7-13 | 7-13 |
| EBL | 9-12.5 | 9-12.5 | 12-13 | 12-13 | 10-11 | 10-11 | 11-13.50 | 11-13.50 | 10.50-12.50 | 9-12.5 | 12-13.50 | 11.5-13 | | | 4-13.5 | 7.5-13.5 |
| BOKL | 11-13.50 | 11-13.50 | - | - | 6.5-11 | 6.5-11 | 10-13 | 10.5-13 | 10-13.50 | 10-13.50 | 9.50-12 | 9.50-12 | | | 4-13.50 | 6.5-13.50 |
| NCCBL | 11.5-14.5 | 11.5-14.5 | 13.75 | 13.5 | 7-11 | 7-11 | 13-14.5 | 13-14 | 13-14.5 | - | 14-15 | 14.00 | | | 10.5-15 | 14.5 |
| LuBL | 7.50-15 | 9-13 | 12-13 | 12-12.5 | 7-11 | 7-11 | 12-13 | 11.5-13 | 11.50-13 | 11-13 | 12-13 | 11.5-12.5 | | | 7.5-15 | 7.5-15 |
| NICBL | - | - | 13.5-14 | 12-13 | 9.50 | 5.50-10.50 | 12-13 | 12-13 | 11.50-12.50 | 11.50-12.50 | 12-13.50 | 12-13.50 | | | 15.00 | 4-14 |
| MBL | 10-13.5 | - | 10.50-12.50 | 10.50-12 | 6.50-11 | 5-11 | 11.50-13.50 | 10.50-12 | 10.50-12.50 | 10-12 | 11-12 | 10.00 | | APCD | 12-14 | 7.75-12.5 |
| KBL | 11-13.5 | 10.25-13 | 12.5-13.5 | 12-13 | 6.5-8.5 | 6.5-8.5 | 12.-13.50 | 11.5.-13 | 11-13 | 10-13 | - | 10-12.5 | | | 9.5-14 | 8.75-13 |
| LaBL | 10-13.5 | 10-13.5 | 12-13.5 | 12-13.5 | 7.5-11.5 | 7.5-11.5 | 11.5-13.5 | 11.5-13.5 | 11-13 | 11-13 | 11.5-13.5 | 10.5-12 | | | 13-14.5 | 9.5-14 |
| SBL | 10.5-12.5 | 10-12 | 12-13 | 12-13 | 7.5-11 | 7.5-11 | 11-13 | 10.5-12 | 10-12.5 | 10-12.5 | 11-13 | 11-12 | | | 4-14 | 4-13.5 |
| ADB/N | 14.00 | 11-14 | - | - | - | - | - | - | - | - | 13.00 | 10-13 | | | 13.50 | 12.5-15.5 |

B.C. = Before Change

APCD As Per Consortium Decision

Exis. = Existing

Effective Date

Note :

- a. @ Pledge, hypothecation, Construction, Mini Market Housing, Gold & Silver, Warehouse, Cold storage, Contract Loan.
- b. {} Trust receipt facility, cash credit, loan against approved shares.
- c. \ Trust Receipt, Personal Loans, Demand Loans.
- d. # Overdraft loan simply denotes any type of loan facility granted to customer in the form of cash credit from his current account. It could be working capital loan, industrial credit, commercial credit, credit against FDR or any other loans.
- * or min 12.5
- e.## 5.5%In Bal & Mahila Suraksha Deposits.
- f.** Foreign Currency(US Dollars) 1.0% P.A.
- g. ^2% on foreign currency
- h.!! Foreign Currency(US Dollars)1.5% P.A.,Saving Premium 4.5%

Banks

| | <u>Before Change</u> | <u>Existing</u> |
|---------------------------------------|------------------------------|------------------------------|
| NEPAL BANK LTD..... | 2060/09/01(15 Jan. 2004) | 2061/04/01(16 Jul. 2004) |
| RASTRIYA BANIJYA BANK | 2061/06/10 (26 Sep. '2004.) | 2061/07/01 (17 Oct. '2004.) |
| NABIL BANK LTD. | 2060/12/02 (15 Mar 2004) | 2061/07/12 (28 Oct. 2004) |
| NEPAL INVESTMENT BANK | 2057/04/17 (01 Aug. '2000) | 2061/04/01 (16 Jul. '2004) |
| STANDARD CHARTERED BANK..... | 2061/05/11 (27 Aug. '2004) | 2061/08/01 (16 Nov.'2004) |
| HIMALAYAN BANK LTD. | 2058/09/17 (01 Jan.'2002) | 2059/05/01 (17 Aug.'2002) |
| NEPAL SBI BANK | 2059/02/01 (15 May. '2002) | 2061/01/05 (17 Apr. '2004) |
| NEPAL BANGLADESH BANK | 2059/05/01 (17 Aug. '2002) | 2061/02/01 (14 May '2004) |
| EVEREST BANK | 2059/06/15 (01 Oct. '2002) | 2059/09/21 (05 Jan. '2003) |
| BANK OF KATHMANDU | 2061/01/19 (01 May. '2004) | 2061/05/01 (17 Aug. '2004) |
| NEPAL CREDIT & COM. BANK LTD..... | 2059/07/01 (18 Oct. '2002) | 2059/11/01 (13 Feb. '2003) |
| LUMBINI BANK LIMITED..... | 2059/07/08 (25 Oct. 2002) | 2061/01/01 (13 Apr. 2004) |
| NEPAL INDUSTRIAL & COMM.BANK LTD..... | 2059/07/15 (01 Nov. '2002) | 2059/10/21 (04 Feb. '2003) |
| KUMARI BANK LTD..... | 2059/07/15 (01 Nov.'2002) | 2060/02/01 (15 May.'2003) |
| MACHHAPUCHCHHRE BANK LTD..... | 2060/04/08 (24 Jul. 2003) | 2061/08/01 (16 Nov. 2004) |
| LAXMI BANK LTD | 2059/02/01 (15 May. 2002) | 2059/04/01 (17 Jul. 2002) |
| SIDHARTHA BANK LTD | 2061/02/01 (14 May 2004) | 2061/05/16 (01 Sep.2004) |
| AGRI DEV. BANK/NEPAL | 2060/09/08 (23 Dec '03) | 2061/04/01 (16 Jul '2004) |

Table No. 30
List of Licensed Commercial Banks
Mid-January,2005

| COMMERCIAL BANKS | Established Date (B.S.) | Operation Date (B.S.) | Head Office |
|--|----------------------------|--------------------------|-----------------|
| 1. Nepal Bank Limited | 1994/07/30 | 1994/07/30 | Kathmandu |
| 2. Rastriya Baniya Bank | 2022/10/10 | 2022/10/10 | Kathmandu |
| 3. NABIL Bank Limited | 2041/03/29 | 2041/03/29 | Kathmandu |
| 4. Nepal Investment Bank Limited | 2042/11/16 | 2042/11/16 | Kathmandu |
| 5. Standard Chartered Bank Nepal Limited. | 2043/10/16 | 2043/10/16 | Kathmandu |
| 6. Himalayan Bank Limited | 2049/10/05 | 2049/10/05 | Kathmandu |
| 7. Nepal SBI Bank Limited | 2050/03/23 | 2050/03/23 | Kathmandu |
| 8. Nepal Bangladesh Bank Limited | 2050/02/23 | 2050/02/23 | Kathmandu |
| 9. Everest Bank Limited | 2051/07/01 | 2051/07/01 | Kathmandu |
| 10. Bank of Kathmandu Limited | 2051/11/28 | 2051/11/28 | Kathmandu |
| 11. Nepal Credit and Commerce Bank Limited | 2053/06/28 | 2053/06/28 | Siddharthanagar |
| 12. Lumbini Bank Limited | 2055/04/01 | 2055/04/01 | Narayangadh |
| 13. Nepal Industrial & Commercial Bank Limited | 2055/04/05 | 2055/04/05 | Biaratnagar |
| 14. Machhapuchhre Bank Limited | 2057/06/17 | 2057/06/17 | Pokhara |
| 15. Kumari Bank Limited | 2056/08/24 | 2057/12/21 | Kathmandu |
| 16. Laxmi Bank Limited | 2058/06/11 | 2058/12/21 | Birgunj |
| 17. Siddhartha Bank Limited | 2058/06/12 | 2059/09/09 | Kathmandu |

Table No. 31
Commercial Bank Branches
Mid-Jan 2005

| Development Region | Zone | District | RBB* | NBL | NBBL | NaBL | EBL | HBL | NSBIBL | SCBNL | NCCBL | BOKL | NIBL | NICBL | LuBL | MBL | KBL | SBL | LaBL | Total | | | | |
|--------------------|------------|--------------|------|-----|------|------|-----|-----|--------|-------|-------|------|------|-------|------|-----|-----|-----|------|-------|------|-------------|----|----|
| | | | | | | | | | | | | | | | | | | | | Dist. | Zone | Dev. Region | | |
| Eastern | Mechi | Jhapa | 3 | 6 | - | - | - | - | - | 1 | - | - | - | - | 1 | - | - | - | - | - | 11 | 17 | 81 | |
| | | Ilam | 2 | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | 3 |
| | | Panchthar | 1 | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | 2 |
| | | Taplejung | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | 1 |
| | Koshi | Sunsari | 3 | 4 | - | 2 | 1 | 1 | 1 | 1 | 1 | - | - | - | 1 | - | - | - | - | - | - | 14 | | 46 |
| | | Morang | 6 | 5 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | - | - | 1 | 1 | - | - | 23 | | |
| | | Dhankuta | 2 | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 3 | | |
| | | Terhathum | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | | |
| | | Sankhuwasava | 2 | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 3 | | |
| | | Bhojpur | 1 | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2 | | |
| | Sagarmatha | Saptari | 2 | 3 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 5 | | 18 |
| | | Udayapur | 1 | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2 | | |
| | | Siraha | 3 | 3 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 6 | | |
| | | Khotang | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | | |
| | | Okhaldhunga | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | | |
| Solukhumbu | | 3 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 3 | | | |

| | | | | | | | | | | | | | | | | | | | | | | |
|---------|-------------|---------------|----|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|----|----|-----|-----|
| Central | Janakpur | Sarlahi | 1 | 2 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 3 | 18 | 181 | |
| | | Dhanusha | 2 | 2 | 1 | - | 1 | - | 1 | - | - | - | - | 1 | - | - | - | - | - | | | 8 |
| | | Mohattari | 1 | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | 2 |
| | | Dolakha | 1 | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | 2 |
| | | Ramechhap | 2 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | 2 |
| | | Sindhuli | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | 1 |
| | Narayani | Bara | 2 | 3 | - | - | 1 | - | 1 | - | 1 | - | 1 | - | - | - | - | 1 | 10 | 55 | | |
| | | Rautahat | 2 | 3 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 5 | | | |
| | | Parsa | 2 | 5 | 1 | 2 | 2 | 1 | 1 | - | 1 | - | 1 | 1 | - | 1 | 1 | 1 | 21 | | | |
| | | Chitawan | 2 | 4 | - | - | - | 2 | - | - | 1 | - | - | - | 1 | - | - | - | 10 | | | |
| | | Makawanpur | 1 | 2 | 1 | - | - | 1 | - | 1 | - | 1 | - | - | 1 | - | 1 | - | 9 | | | |
| | Bagmati | Kathmandu | 16 | 15 | 4 | 4 | 5 | 3 | 3 | 2 | 4 | 3 | 3 | 2 | 1 | 1 | 1 | 1 | - | 68 | | 108 |
| | | Bhaktapur | 3 | 2 | - | - | - | 1 | - | - | - | - | 1 | - | - | - | - | - | - | 7 | | |
| | | Lalitpur | 2 | 5 | 2 | 1 | 1 | 1 | - | 1 | 1 | - | 1 | - | - | - | - | - | - | 15 | | |
| | | Rsauwa | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | | |
| | | Dhading | 3 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 3 | | |
| | | Sindhupalchok | 1 | 1 | 1 | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | 4 | | |
| | | Kabhre | - | 3 | - | - | - | 1 | - | - | 1 | - | 1 | - | - | - | - | - | 1 | 7 | | |
| Nuwakot | 1 | 1 | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 3 | | | | |
| Western | Gandaki | Lamjung | 1 | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2 | 30 | | |
| | | Tanahun | 1 | 1 | - | - | - | - | - | - | 1 | - | - | - | - | 1 | - | - | 4 | | | |
| | | Gorkha | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | | | |
| | | Manang | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | | | |
| | | Syangja | 1 | 2 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 3 | | | |
| | | Kaski | 3 | 3 | 1 | 2 | - | 1 | 2 | 1 | 1 | 1 | 1 | 1 | - | 1 | 1 | - | 19 | | | |
| | Lumbini | Gulmi | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | 33 | | |
| | | Nawalparasi | 3 | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 4 | | | |
| | | Palpa | 1 | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2 | | | |
| | | Arghakanchi | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | | | |
| | | Rupandehi | 2 | 3 | 1 | 3 | 2 | 1 | 1 | 1 | 2 | 1 | 2 | - | 1 | 1 | 1 | - | 22 | | | |
| | | Kapilbastu | 1 | 2 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 3 | | | |
| | Dhawalagiri | Baglung | 1 | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2 | 7 | | |
| | | Parwat | 1 | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2 | | | |
| | | Mustang | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | | | |
| | | Myagdi | 1 | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2 | | | |

| | | | | | | | | | | | | | | | | | | | | | | |
|-------------|----------|------------|---|-----|-----|----|----|----|----|----|---|----|---|----|---|---|---|---|---|----|----|----|
| Mid-Western | Rapti | Rolpa | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | 8 | 27 | |
| | | Dang | 2 | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | 3 |
| | | Rukum | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | 1 |
| | | Salyan | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | 1 |
| | | Pyuthan | 1 | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | 2 |
| | Karnali | Jumla | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | | 5 |
| | | Mugu | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | | |
| | | Humla | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | | |
| | | Kalikot | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | | |
| | | Dolpa | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | | |
| | Bheri | Dailekh | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | | 14 |
| | | Surkhet | 1 | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2 | | |
| | | Jajarkot | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | | |
| | | Bardiya | 1 | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2 | | |
| | | Banke | 2 | 2 | 1 | 1 | - | - | - | - | - | 1 | - | - | - | - | - | 1 | - | 8 | | |
| Far Western | Seti | Bajhang | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | 14 | 23 | |
| | | Doti | 2 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2 | | | |
| | | Bajura | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | | | |
| | | Kailali | 3 | 2 | 1 | - | 1 | - | - | - | - | 1 | - | - | - | - | - | 1 | - | | | 9 |
| | | Achham | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | 1 |
| | Mahakali | Darchula | 1 | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2 | | 9 |
| | | Baitadi | 1 | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2 | | |
| | | Dadeldhura | 1 | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2 | | |
| | | Kanchanpur | 1 | 1 | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | 3 | | |
| | | Total | | 117 | 116 | 16 | 16 | 15 | 14 | 12 | 8 | 16 | 9 | 12 | 8 | 4 | 5 | 3 | 8 | 3 | | |

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

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

Table No. 32
LIST OF AGRICULTURE DEVELOPMENT BANK BRANCHES
(PERFORMING COMMERCIAL BANKING ACTIVITIES)

Mid-January,2005

| | BRANCH | District |
|----|-----------------|-----------------|
| 1 | Ratnapark | Kathmandu |
| 2 | Kalanki | Kathmandu |
| 3 | Nayabaneshwor | Kathmandu |
| 4 | Nepalgunj | Banke |
| 5 | Rajbiraj | Saptari |
| 6 | Lagankhel | Lalitpur |
| 7 | Bhairahawa | Rupandehi |
| 8 | Biratnagar | Morang |
| 9 | Birgunj | Parsa |
| 10 | Pokhara | Kaski |
| 11 | Narayanghat | Chitawan |
| 12 | Newroad | Kathmandu |
| 13 | Thamel | Kathmandu |
| 14 | Kalimati | Kathmandu |
| 15 | Putalisadak | Kathmandu |
| 16 | Baneswor | Kathmandu |
| 17 | Butawal | Rupandehi |
| 18 | Maharajgunj | Kathmandu |
| 19 | Mangalbazar | Lalitpur |
| 20 | Chabahil | Kathmandu |
| 21 | Tripureswor | Kathmandu |
| 22 | Koteshwor | Kathmandu |
| 23 | Jorpati | Kathmandu |
| 24 | Janakpur | Dhanusa |
| 25 | Dhangadhi | Kailali |
| 26 | Tribhuvan Nagar | Dang |
| 27 | Syangja | Syangja |
| 28 | Bhaktapur | Bhaktapur |
| 29 | Swayambhu | Kathmandu |
| 30 | Tandi | Chitawan |
| 31 | Taulihawa | Kapilbastu |
| 32 | Itahari | Sunsari |
| 33 | Mahendranagar | kanchanpur |
| 34 | Tinpaini | Morang |
| 35 | Banepa | Kabhre |
| 36 | Birtamod | Jhapa |
| 37 | Dharan | Sunsari |
| 38 | Hetauda | Makawanpur |
| 39 | Thimi | Bhaktapur |
| 40 | Kirtipur | Kathmandu |
| 41 | Maitidevi | Kathmandu |
| 42 | Kamalpokhari | Kathmandu |
| 43 | Pulchowk | Lalitpur |
| 44 | Gwarkhu | Lalitpur |
| 45 | Damauli | Tanahun |
| 46 | Parasi | Nawalarasi |
| 47 | Lahan | Siraha |
| 48 | Ramshahpath | Kathmandu |

Table No. 33
SOURCES AND USES OF FUNDS OF FINANCE COMPANIES
(AGGREGATE)

(Rs. In Million)

| SOURCES AND USES | Mid- July | | | | | | Mid- Jan |
|--------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | 1999 (45)* | 2000 (46) | 2001 (48) | 2002 (54) | 2003 (57) | 2004 (58) | 2005 (59) |
| 1. CAPITAL FUND | 1174.0 | 1489.5 | 1928.9 | 2662.1 | 3205.2 | 3653.8 | 4006.4 |
| a. Paid-up Capital | 837.7 | 945.1 | 1220.6 | 1522.6 | 1947.4 | 2155.8 | 2309.9 |
| b. General Reseves | 96.8 | 186.0 | 242.6 | 303.2 | 339.1 | 405.5 | 463.5 |
| c. Others Reserves | 26.3 | 72.5 | 70.6 | 182.7 | 43.3 | 99.9 | 115.0 |
| d. Loan Loss Provision | 213.2 | 285.9 | 395.1 | 653.6 | 875.4 | 992.6 | 1118.0 |
| 2. DEPOSITS | 8036.6 | 9748.6 | 11654.0 | 13453.9 | 16510.3 | 19391.7 | 21226.1 |
| 3. BORROWINGS | 82.8 | 175.9 | 215.0 | 244.8 | 134.3 | 1306.5 | 1327.7 |
| a. NRB | | | | | 13.9 | 0.0 | 0.0 |
| b. Commercial Banks | 82.8 | 175.9 | 215.0 | 244.8 | 120.4 | 1306.5 | 1327.7 |
| c. Others | | | | | | | |
| 4. OTHERS | 1339.6 | 1392.5 | 1665.1 | 1825.5 | 1788.5 | 2231.2 | 2173.2 |
| 5. P/L ACCOUNTS | | 243.2 | 334.2 | 266.4 | 478.2 | 615.5 | 542.6 |
| TOTAL SOURCES OF FUNDS | 10633.0 | 13049.7 | 15797.2 | 18452.7 | 22116.5 | 27198.7 | 29276.0 |
| TOTAL USES OF FUNDS | 10633.0 | 13049.7 | 15797.2 | 18452.7 | 22116.4 | 27198.7 | 29276.0 |
| 1. LIQUID FUNDS | 1133.6 | 1728.6 | 2048.5 | 2862.4 | 2674.0 | 4469.8 | 3734.2 |
| a. Cash in Hand | 110.3 | 95.6 | 139.9 | 170.4 | 109.0 | 132.1 | 102.1 |
| b. Bal. with NRB | 12.6 | 20.1 | 17.2 | 31.2 | 178.9 | 430.1 | 292.7 |
| c. Bal. with Dom . Banks | 1010.7 | 1612.9 | 1891.4 | 2660.8 | 2386.1 | 3907.6 | 3339.4 |
| 2. INVESTMENTS | 1262.1 | 1129.2 | 1268.0 | 1623.4 | 2392.4 | 2510.5 | 2547.2 |
| a. Govt. Securities | 932.1 | 842.8 | 837.2 | 1120.0 | 702.4 | 1270.0 | 729.7 |
| b. Other | 330.0 | 286.4 | 430.8 | 503.4 | 1690.0 | 1240.5 | 1817.5 |
| 3. LOANS & ADVANCES | 7218.8 | 9062.8 | 10865.3 | 11949.6 | 14473.7 | 17540.8 | 20038.0 |
| a. Hire Purchase Loan | 1304.2 | 1640.0 | 2151.6 | 2435.9 | 2477.4 | 3049.9 | 3603.4 |
| b. Housing Loan | 2004.2 | 2340.4 | 2965.4 | 3144.4 | 4211.1 | 5286.5 | 6173.9 |
| c. Term Loan | 3104.6 | 4239.4 | 4704.3 | 5292.6 | 6806.5 | 7954.8 | 9083.9 |
| d. Lease Finance | 260.1 | 235.3 | 277.8 | 363.6 | 148.8 | 138.2 | 196.6 |
| e. Fixed Deposit Reciepts | | 474.7 | 464.2 | 479.1 | 586.3 | 713.2 | 725.6 |
| f. Others | 545.7 | 133.0 | 302.0 | 234.0 | 243.6 | 398.2 | 254.6 |
| 4. OTHERS | 1018.5 | 1129.1 | 1615.4 | 2017.3 | 2576.3 | 2677.6 | 2956.6 |

*Figures in paranthesis show the number of Finance Companies.

Table No.34
SOURCES AND USES OF FUND OF FINANCE COMPANIES
Mid- January,2005(Poush,2061)

(Rs. in Million)

| SOURCES AND USES | NHDFCO | NFSCO | NFCO | AFCO | NIDCCM | NSMCO | PFCO | KAFAL | UFSCO | MFCO | NaFCO | PaFCO | GORKHA | SFCO | NHMFCO | UF-CMCO | SIFC | SIDDH | GFC | ACE | HFSC | YETI | INVESTA | LUMBINI | SFL | MFL | BFSCO | LFCL | ILFCO* | |
|----------------------------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|--------------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | |
| 1. CAPITAL FUND | 93.8 | 66.5 | 157.8 | 95.2 | 113.0 | 180.2 | 63.9 | 58.9 | 91.7 | 27.1 | 63.8 | 103.0 | 37.6 | 36.0 | 85.3 | 67.7 | 74.8 | 64.2 | 58.0 | 152.1 | 41.7 | 56.3 | 51.0 | 149.4 | 76.0 | 87.7 | 33.9 | 86.7 | 164.3 | |
| I. Core Capital | 66.1 | 29.6 | 73.2 | 70.6 | 64.2 | 125.1 | 38.9 | 41.4 | 75.1 | 22.7 | 49.9 | 63.5 | 28.6 | 24.0 | 62.9 | 42.9 | 55.6 | 46.6 | 37.0 | 120.8 | 36.0 | 33.6 | 28.9 | 58.7 | 65.5 | 68.1 | 25.1 | 47.9 | 137.9 | |
| a. Paid-up Capital | 48.0 | 20.0 | 36.0 | 42.0 | 58.0 | 120.0 | 31.3 | 30.0 | 66.0 | 18.0 | 35.5 | 40.0 | 25.0 | 22.2 | 49.5 | 31.5 | 40.0 | 40.0 | 31.1 | 90.0 | 36.0 | 20.0 | 24.0 | 51.0 | 60.0 | 50.0 | 21.0 | 33.8 | 120.0 | |
| b. General Reserve | 18.1 | 9.6 | 37.2 | 28.6 | 6.2 | 5.1 | 7.6 | 10.6 | 8.2 | 4.7 | 10.2 | 18.5 | 3.6 | 1.8 | 13.4 | 11.4 | 15.6 | 6.6 | 5.9 | 24.7 | 0.0 | 11.1 | 4.9 | 16.1 | 5.5 | 18.1 | 4.1 | 14.1 | 17.9 | |
| c. Retained Earning | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.8 | 0.9 | 0.0 | 4.2 | 5.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 6.1 | 0.0 | 2.5 | 0.0 | -8.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |
| II. Supplementary Capital | 27.7 | 36.9 | 84.6 | 24.6 | 48.8 | 55.1 | 25.0 | 17.5 | 16.6 | 4.4 | 13.9 | 39.5 | 9.0 | 12.0 | 22.4 | 24.8 | 19.2 | 17.6 | 21.0 | 31.3 | 5.7 | 22.7 | 22.1 | 90.7 | 10.5 | 19.6 | 8.8 | 38.8 | 26.4 | |
| a. Loan Loss Provision | 27.1 | 36.9 | 52.9 | 24.6 | 48.8 | 55.1 | 24.0 | 17.3 | 16.6 | 1.8 | 13.9 | 39.5 | 8.8 | 12.0 | 20.6 | 24.7 | 19.2 | 17.6 | 20.8 | 29.1 | 5.7 | 22.3 | 11.8 | 89.0 | 10.5 | 12.0 | 8.8 | 38.8 | 26.4 | |
| b. Others than Reserves | 0.6 | 0.0 | 31.7 | 0.0 | 0.0 | 0.0 | 1.0 | 0.2 | 0.0 | 2.6 | 0.0 | 0.0 | 0.2 | 0.0 | 1.8 | 0.1 | 0.0 | 0.0 | 0.2 | 2.2 | 0.0 | 0.4 | 10.3 | 1.7 | 0.0 | 7.6 | 0.0 | 0.0 | 0.0 | |
| 2. DEPOSITS | 396.3 | 302.6 | 534.0 | 741.3 | 434.4 | 1145.0 | 255.1 | 239.0 | 559.9 | 18.1 | 380.0 | 544.6 | 164.3 | 218.1 | 565.1 | 438.2 | 556.2 | 351.7 | 314.2 | 754.9 | 159.3 | 284.5 | 24.0 | 635.1 | 425.2 | 568.5 | 182.4 | 611.2 | 685.1 | |
| 3. BORROWINGS | 0.0 | 12.6 | 0.0 | 0.0 | 40.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 16.7 | 0.0 | 0.0 | 0.0 | 14.4 | 0.0 | 1.6 | 0.0 | 1.2 | 0.0 | 0.0 | 0.0 | 1.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 3.6 | 81.3 |
| a. NRB | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| b. Commercial Banks | 0.0 | 12.6 | 0.0 | 0.0 | 40.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 16.7 | 0.0 | 0.0 | 0.0 | 14.4 | 0.0 | 1.6 | 0.0 | 1.2 | 0.0 | 0.0 | 0.0 | 1.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 3.6 | 81.3 |
| c. Others | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 4. OTHERS | 32.3 | 72.3 | 58.1 | 34.3 | 121.9 | 70.8 | 30.6 | 44.3 | 54.1 | 1.0 | 19.5 | 101.0 | 9.6 | 25.4 | 31.8 | 29.2 | 35.1 | 55.4 | 51.1 | 100.5 | 11.6 | 79.7 | 5.9 | 80.3 | 18.2 | 26.2 | 16.2 | 32.8 | 50.9 | |
| 5. P/L ACCOUNT | 6.1 | 30.5 | 11.9 | 43.3 | 45.1 | 13.7 | 1.7 | 1.6 | 1.0 | 2.3 | 4.7 | 4.5 | 2.6 | 0.0 | 10.1 | 17.5 | 11.1 | 12.9 | 8.2 | 6.2 | 0.0 | 3.2 | 2.7 | 40.8 | 20.9 | 8.7 | 6.6 | 30.0 | 18.3 | |
| TOTAL SOURCES OF FUNDS | 528.5 | 484.5 | 761.8 | 914.1 | 755.2 | 1409.7 | 351.3 | 343.8 | 706.7 | 48.5 | 484.7 | 753.1 | 214.1 | 279.5 | 706.7 | 552.6 | 678.8 | 484.2 | 432.7 | 1013.7 | 212.6 | 423.7 | 84.8 | 905.6 | 540.3 | 711.1 | 239.1 | 764.3 | 999.9 | |
| TOTAL USES OF FUNDS | 528.5 | 484.5 | 761.8 | 914.1 | 755.2 | 1409.7 | 351.3 | 343.8 | 706.7 | 48.5 | 484.7 | 753.1 | 214.1 | 279.5 | 706.7 | 552.6 | 678.8 | 484.2 | 432.7 | 1013.7 | 212.6 | 423.7 | 84.8 | 905.6 | 540.3 | 711.1 | 239.1 | 764.3 | 999.9 | |
| 1. LIQUID FUNDS | 54.6 | 30.3 | 151.6 | 71.1 | 67.1 | 232.8 | 25.2 | 60.3 | 132.5 | 9.5 | 13.8 | 63.9 | 28.4 | 53.8 | 32.3 | 81.4 | 72.8 | 64.2 | 40.1 | 58.8 | 16.8 | 64.2 | 2.8 | 100.2 | 138.5 | 67.9 | 25.8 | 38.9 | 146.9 | |
| a. Cash in Hand | 0.0 | 1.6 | 1.6 | 1.4 | 0.8 | 12.0 | 1.2 | 1.0 | 0.6 | 0.0 | 0.4 | 2.0 | 0.9 | 2.9 | 1.5 | 0.9 | 4.8 | 0.4 | 2.2 | 2.6 | 6.1 | 0.5 | 0.1 | 0.5 | 1.8 | 2.4 | 0.6 | 1.0 | 1.2 | |
| b. Bal. with NRB | 5.7 | 3.5 | 6.0 | 7.5 | 5.5 | 11.8 | 2.6 | 0.3 | 5.7 | 0.2 | 0.0 | 0.2 | 2.3 | 3.2 | 6.1 | 13.1 | 5.7 | 3.6 | 22.3 | 8.8 | 1.6 | 0.0 | 0.3 | 6.8 | 7.0 | 5.9 | 2.6 | 6.6 | 7.5 | |
| c. Bal. with Dom. Banks | 48.9 | 25.2 | 144.0 | 62.2 | 60.8 | 209.0 | 21.4 | 59.0 | 126.2 | 9.3 | 13.4 | 61.7 | 25.2 | 47.7 | 24.7 | 67.4 | 62.3 | 60.2 | 15.6 | 47.4 | 9.1 | 63.7 | 2.4 | 92.9 | 129.7 | 59.6 | 22.6 | 31.2 | 138.2 | |
| 2. INVESTMENTS | 45.0 | 73.7 | 31.1 | 26.4 | 76.2 | 31.3 | 3.0 | 5.6 | 45.1 | 3.3 | 59.4 | 48.0 | 8.1 | 1.3 | 70.9 | 4.8 | 20.5 | 0.0 | 39.0 | 197.2 | 11.5 | 18.0 | 0.0 | 15.8 | 46.3 | 39.0 | 24.2 | 171.9 | 121.8 | |
| a. Govt. Securities | 15.0 | 0.0 | 0.0 | 18.3 | 12.5 | 2.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 27.5 | 0.0 | 0.0 | 0.0 | 25.5 | 127.0 | 0.0 | 0.0 | 0.0 | 13.6 | 8.8 | 12.5 | 10.0 | 0.2 | 117.1 | |
| b. Others | 30.0 | 73.7 | 31.1 | 8.1 | 63.7 | 28.9 | 3.0 | 5.6 | 45.1 | 3.3 | 59.4 | 48.0 | 8.1 | 1.3 | 43.4 | 4.8 | 20.5 | 0.0 | 13.5 | 70.2 | 11.5 | 18.0 | 0.0 | 2.2 | 37.5 | 26.5 | 14.2 | 171.7 | 4.7 | |
| 3. LOANS & ADVANCES | 391.0 | 279.4 | 471.6 | 790.0 | 468.2 | 934.4 | 275.5 | 220.8 | 261.3 | 34.4 | 376.2 | 540.8 | 166.8 | 175.3 | 534.9 | 422.2 | 532.6 | 362.8 | 300.5 | 679.4 | 106.7 | 263.2 | 80.5 | 659.9 | 316.8 | 670.7 | 165.2 | 510.6 | 692.7 | |
| a. Hire Purchase Loan | 0.0 | 24.6 | 5.7 | 181.3 | 34.4 | 322.1 | 30.4 | 35.1 | 87.6 | 6.8 | 42.8 | 66.6 | 43.6 | 24.5 | 50.0 | 11.8 | 14.4 | 61.2 | 54.7 | 73.7 | 30.3 | 55.2 | 57.6 | 115.2 | 50.0 | 218.3 | 24.6 | 39.1 | 270.3 | |
| b. Housing Loan | 388.7 | 108.2 | 188.1 | 250.1 | 141.3 | 257.7 | 76.8 | 86.3 | 42.9 | 1.6 | 120.6 | 209.7 | 66.6 | 37.3 | 186.1 | 179.4 | 206.3 | 130.0 | 100.5 | 256.4 | 26.0 | 60.0 | 7.1 | 180.0 | 120.4 | 112.3 | 64.3 | 181.3 | 47.2 | |
| c. Term Loan | 0.0 | 140.8 | 266.7 | 351.2 | 199.2 | 327.0 | 152.5 | 93.6 | 78.2 | 14.0 | 201.9 | 246.6 | 52.3 | 101.6 | 233.0 | 226.1 | 294.8 | 165.6 | 97.2 | 280.3 | 23.8 | 133.1 | 15.8 | 358.9 | 86.2 | 230.8 | 68.4 | 267.1 | 241.2 | |
| d. Lease Finance | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 33.5 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 122.3 | |
| e Merchant Banking | 0.0 | 0.0 | 0.0 | 0.0 | 75.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.6 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.7 | 0.0 | 0.0 | |
| i Underwriting | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| ii Bridge Finance | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| iii Venture Capital | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| iv Others | 0.0 | 0.0 | 0.0 | 0.0 | 75.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.6 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.7 | 0.0 | 0.0 | |
| f. Fixed Deposit Receipt | 2.3 | 5.5 | 8.8 | 7.3 | 3.7 | 27.6 | 7.5 | 5.8 | 6.0 | 12.0 | 10.9 | 17.9 | 4.3 | 10.8 | 65.8 | 4.9 | 14.9 | 6.0 | 47.5 | 34.6 | 26.6 | 14.4 | 0.0 | 5.8 | 60.2 | 8.6 | 5.6 | 20.6 | 11.7 | |
| g. Other | 0.0 | 0.3 | 2.3 | 0.1 | 13.8 | 0.0 | 8.3 | 0.0 | 13.1 | 0.0 | 0.0 | 0.0 | 0.0 | 1.1 | 0.0 | 0.0 | 2.2 | 0.0 | 0.0 | 34.4 | 0.0 | 0.5 | 0.0 | 0.0 | 0.0 | 0.0 | 2.3 | 2.5 | 0.0 | |
| 4. OTHERS | 37.9 | 101.1 | 107.5 | 26.6 | 143.7 | 211.2 | 47.6 | 57.1 | 267.8 | 1.3 | 35.3 | 100.4 | 10.8 | 45.7 | 68.6 | 44.2 | 52.9 | 57.2 | 53.1 | 78.3 | 58.3 | 78.3 | 1.5 | 129.7 | 38.7 | 33.5 | 23.9 | 42.9 | 38.5 | |
| 5. P/L ACCOUNT | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 3.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 19.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | |

* Leasing Amount of ILFCO RS

Table No. 35
SOURCES AND USES OF FUNDS OF FINANCE COMPANIES
WITHIN AND OUTSIDE KATHMANDU VALLEY
Mid-Jan, 2005

(Rs in Million)

| SOURCES AND USES | Within Ktm. Valley(38)* | Out of Ktm. Valley (21) | Total (C) | Percentage Share | |
|----------------------------------|-------------------------|-------------------------|----------------|------------------|--------------|
| | (A) | (B) | | A | B |
| 1. CAPITAL FUND | 2833.0 | 1173.4 | 4006.4 | 70.7 | 29.3 |
| I. CORE CAPITAL | 2010.9 | 811.8 | 2822.7 | 71.2 | 28.8 |
| a. Paid-up Capital | 1633.9 | 676.0 | 2309.9 | 70.7 | 29.3 |
| b. General Reserve | 330.8 | 132.7 | 463.5 | 71.4 | 28.6 |
| c. Retained Earning | 46.2 | 3.1 | 49.3 | 93.7 | 6.3 |
| II. Supplementary Capital | 822.1 | 361.6 | 1183.7 | 69.5 | 30.5 |
| a. Loan Loss Provision | 771.8 | 346.2 | 1118.0 | 69.0 | 31.0 |
| b. Others than Reserves | 50.3 | 15.4 | 65.7 | 76.6 | 23.4 |
| 2. DEPOSITS | 14766.4 | 6459.7 | 21226.1 | 69.6 | 30.4 |
| 3. BORROWINGS | 1289.0 | 38.7 | 1327.7 | 97.1 | 2.9 |
| a. NRB | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| b. Commercial Banks | 1289.0 | 38.7 | 1327.7 | 97.1 | 2.9 |
| c. Others | 0.0 | 0.0 | | | |
| 4. OTHERS | 1572.4 | 600.8 | 2173.2 | 72.4 | 27.6 |
| 5. P/L ACCOUNTS | 430.9 | 183.2 | 614.1 | 70.2 | 29.8 |
| TOTAL SOURCES OF FUNDS | 20891.7 | 8455.8 | 29347.5 | 71.19 | 28.81 |
| TOTAL USES OF FUNDS | 20891.7 | 8455.8 | 29347.5 | 71.19 | 28.81 |
| 1. LIQUID FUNDS | 2848.1 | 886.1 | 3734.2 | 76.3 | 23.7 |
| a. Cash in Hand | 75.0 | 27.1 | 102.1 | 73.5 | 26.5 |
| b. Bal.with NRB | 177.2 | 115.5 | 292.7 | 60.5 | 39.5 |
| c. Bal.with Dom.Banks | 2595.9 | 743.5 | 3339.4 | 77.7 | 22.3 |
| 2. INVESTMENTS | 2118.7 | 428.5 | 2547.2 | 83.2 | 16.8 |
| a. Govt.Securities | 617.1 | 112.6 | 729.7 | 84.6 | 15.4 |
| b. Others | 1501.6 | 315.9 | 1817.5 | 82.6 | 17.4 |
| 3. LOANS & ADVANCES | 13602.36 | 6435.6 | 20038.0 | 67.9 | 32.1 |
| a. Hire Purchase Loan | 2365.6 | 1221.9 | 3587.5 | 65.9 | 34.1 |
| b. Housing Loan | 4194.6 | 1970.8 | 6165.4 | 68.0 | 32.0 |
| c. Term Loan | 6044.9 | 2993.1 | 9038.0 | 66.9 | 33.1 |
| d. Lease Finance | 196.6 | 0.0 | 196.6 | 100.0 | 0.0 |
| e. Merchant Banking | 80 | 0.6 | 80.6 | 99.3 | 0.7 |
| i Underwriting | 0.0 | 0.0 | 0.0 | | |
| ii Bridge Finance | 3.0 | 0.0 | 3.0 | 100.0 | 0.0 |
| iii Venture Capital | 0.0 | 0.0 | 0.0 | | |
| iv Others | 76.7 | 0.6 | 77.3 | 99.2 | 0.8 |
| f. Fixed Deposit Receipts | 503.3 | 222.3 | 725.6 | 69.4 | 30.6 |
| g. Other | 147.1 | 26.9 | 174.0 | 84.5 | 15.5 |
| 4. OTHERS | 2251.7 | 704.9 | 2956.6 | 76.2 | 23.8 |
| 5. P/L ACCOUNTS | 70.8 | 0.7 | 71.5 | 99.0 | 1.0 |

*Figures in paranthesis show the number of Finance Companies.

Table No. 36

(AGGREGATE)

(Rs in Million)

| Deposits | Mid- July | | | | | | Mid- Jan |
|--|---------------|---------------|----------------|----------------|----------------|----------------|----------------|
| | 1999 (45)* | 2000 (46) | 2001 (48) | 2002 (54) | 2003 (57) | 2004 (58) | 2005 (59) |
| 1. Govt. Corporations & Companies | 444.9 | 504.4 | 616.2 | 740.1 | 1198.8 | 1134.9 | 1246.3 |
| 2. Non- Govt. Corporations & Companies | 1006.2 | 1243.2 | 1587.4 | 2292.1 | 2788.2 | 2736.8 | 2865.3 |
| 3. Non - Profit Organisations | 319.7 | 455.5 | 630.3 | 669.5 | 580.2 | 750.5 | 795.7 |
| 4. Individuals | 6055.4 | 7372.8 | 8579.6 | 9381.2 | 11479.2 | 13784.3 | 15382.9 |
| 5. Municipalities & Dev. Committees | 3.2 | 2.8 | 2.9 | 26.3 | 54.1 | 35.1 | 3.2 |
| 6. Others | 207.2 | 169.9 | 237.8 | 344.7 | 409.8 | 950.1 | 932.7 |
| Total | 8036.6 | 9748.6 | 11654.2 | 13453.9 | 16510.3 | 19391.7 | 21226.1 |

*Figures in paranthesis show the number of Finance Companies.

Table No 37
**CREDIT FLOWS OF FINANCE COMPANIES (PURPOSEWISE)
 (AGGREGATE)**

(Rs in Million)

| PURPOSE | Mid- July | | | | | | Mid- Jan |
|---|---------------|---------------|----------------|----------------|----------------|----------------|----------------|
| | 1999 (45)* | 2000 (46) | 2001 (48) | 2002 (54) | 2003 (57) | 2004 (58) | 2005 (59) |
| 1. Hire Purchase Loan | 1304.2 | 1640.0 | 2151.6 | 2435.9 | 2477.4 | 3049.9 | 3603.4 |
| 2. Housing Loan | 2004.2 | 2340.4 | 2965.4 | 3144.4 | 4211.1 | 5286.5 | 6173.9 |
| 3. Term Loan | 3104.6 | 4239.4 | 4704.3 | 5292.6 | 6806.5 | 7954.8 | 9083.9 |
| 4. Lease Finance | 260.1 | 235.3 | 277.8 | 363.6 | 148.8 | 138.2 | 196.6 |
| 5. Merchant Banking | 19.0 | 58.2 | 160.3 | 150.3 | 73.6 | 99.1 | 80.6 |
| i Underwriting | - | - | - | - | - | - | - |
| ii Bridge Finance | 19.0 | 48.3 | 64.7 | 144.0 | 63.9 | 24.1 | 3.3 |
| iii Venture Capital | - | - | - | - | 2.5 | - | - |
| iv Others | - | 9.9 | 95.6 | 6.3 | 7.2 | 75.0 | 77.3 |
| 6. Loan Against Fixed Deposit Receipts and Govt. Securities. | 497.8 | 474.7 | 464.2 | 479.1 | 586.3 | 713.2 | 725.6 |
| 7. Others | 28.9 | 74.8 | 141.7 | 83.7 | 170.0 | 299.1 | 174.6 |
| Total | 7218.8 | 9062.8 | 10865.3 | 11949.6 | 14473.7 | 17540.8 | 20038.6 |

Figures in Paranthesis Show the no. of Finance Co.

Table No.38
SOURCES AND USES OF FUND OF OTHER DEVELOPMENT BANKS
Mid-January 2005

(Rs in thousand)

| | Total in 'Mid-Jul 2004 | Mid-January 2005 | | | | | | | | | | | | | | | | | | | | TOTAL |
|-------------------------------|------------------------|------------------|-----------------|----------------|---------------|---------------|---------------|----------------|---------------|---------------|---------------|---------------|--------------|---------------|--------------|--------------|--------------|--------------|---------------|---------------|-----------------|-----------------|
| | | NIDC* 1 | ADB 2 | NDB 3 | EDB 4 | MALIKA 5 | SIDHARTH 6 | DEV.CR 7 | CSI 8 | UDB 9 | NARAYANI 10 | Pashchim. 11 | Sahayogi 12 | Pashupati 13 | Karnali 14 | Annapurna 15 | Triveni 16 | Bhrikuti 17 | Bageshwori 18 | Gorkha 19 | Sanima 20 | |
| 1 CAPITAL FUND | 4158661 | 1570142 | 1988320 | 162305 | 12986 | 35623 | 14927 | 171377 | 116703 | 10809 | 14505 | 21169 | 14000 | 12000 | 10200 | 10200 | 17500 | 14980 | 14000 | 163300 | 163200 | 4538246 |
| a. Paid-up Capital | 2505372 | 415823 | 1577140 | 160000 | 12750 | 21650 | 14000 | 160000 | 112000 | 10809 | 14000 | 20000 | 14000 | 12000 | 10200 | 10200 | 17500 | 14980 | 14000 | 163300 | 163200 | 2937552 |
| b. General Reserves | 220893 | 67519 | 143269 | 2305 | 236 | 1422 | 927 | 11377 | 4703 | 0 | 505 | 241 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 232504 |
| c. Others Reserves | 1432396 | 1086800 | 267911 | 0 | 0 | 12551 | 0 | 0 | 0 | 0 | 0 | 928 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1368190 |
| Contingency Reserves | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Banking Dev. Reserves | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Reserves for Dividend | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Risk Bearing Reserves | 1200196 | 973626 | 226570 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1200196 |
| Staff welfare Reserves | 19658 | 0 | 19658 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 19658 |
| Other | 212542 | 113174 | 21683 | 0 | 0 | 12551 | 0 | 0 | 0 | 0 | 0 | 928 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 148336 |
| 2 DEPOSITS | 29427195 | 522500 | 27111840 | 1661787 | 81967 | 372903 | 105286 | 1343073 | 791026 | 58923 | 177670 | 135889 | 55831 | 122551 | 48333 | 24461 | 18134 | 33215 | 13918 | 86751 | 76674 | 32842732 |
| a. Term Deposit | 28216968 | 522500 | 26286510 | 1340270 | 73269 | 187304 | 73660 | 923547 | 714862 | 53193 | 176152 | 135541 | 55831 | 122551 | 30239 | 8871 | 17521 | 10186 | 13918 | 86751 | 74992 | 30907668 |
| Govt.Organizaton | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Non Govt.Organizaton | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Non Profit Making Org. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Individuals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Municipality Or Dev. Com. | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Others | 28216968 | 522500 | 26286510 | 1340270 | 73269 | 187304 | 73660 | 923547 | 714862 | 53193 | 176152 | 135541 | 55831 | 122551 | 30239 | 8871 | 17521 | 10186 | 13918 | 86751 | 74992 | 30907668 |
| b. Other Deposit | 1210227 | 825330 | 321517 | 0 | 8698 | 185599 | 31626 | 419526 | 76164 | 5730 | 1518 | 348 | 18094 | 15590 | 15590 | 613 | 23029 | 13918 | 86751 | 74992 | 1682 | 1935064 |
| 3 BORROWINGS | 5959927 | 1349472 | 3592550 | 0 | 0 | 24497 | 21518 | 175200 | 0 | 2712 | 0 | 19806 | 0 | 1053 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5186808 |
| a. NRB | 1175930 | 778497 | 331200 | 0 | 0 | 24497 | 9918 | 5200 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1149312 |
| b. Other Bank | 696900 | 542000 | 0 | 0 | 0 | 0 | 11600 | 170000 | 0 | 1000 | 0 | 19806 | 0 | 1053 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 745459 |
| c. Financial Institutions | 4087097 | 570975 | 2719350 | 0 | 0 | 0 | 744 | 0 | 0 | 1712 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3290325 |
| d. Others | 2011 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2456 |
| 4 OTHER LIABILITIES | 9668146 | 0 | 14430920 | 473631 | 3349 | 18447 | 9671 | 105770 | 91869 | 27482 | 16520 | 8883 | 6109 | 4320 | 2297 | 343 | 547 | 1137 | 399 | 4832 | 1228 | 15207754 |
| Sundry Creditors | 525448 | 0 | 122 | 521 | 1764 | 639 | 4 | 453 | 570 | 1129 | 344 | 6109 | 4242 | 1103 | 193 | 248 | 343 | 78 | 2769 | 620 | 15196701 | |
| Other | 9142698 | 14430920 | 473509 | 2828 | 16683 | 9032 | 105766 | 91416 | 26912 | 15391 | 8539 | 6109 | 4242 | 1103 | 193 | 248 | 343 | 78 | 2769 | 620 | 15196701 | |
| 5 ADJUSTMENT ACCOUNT | 256109 | 0 | -1065 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -1065 |
| 6 P/L ACCOUNT | -1312384 | -976512 | -198175 | 3150 | -370 | 2118 | 38765 | -5071 | 1896 | -2383 | 2657 | -1480 | -3501 | -1251 | -242 | -1011 | 448 | -176 | -2380 | -734 | -1139486 | |
| Total Sources of Funds | 47901545 | 2E+06 | 47123630 | 2099548 | 101452 | 450035 | 153520 | 1834185 | 994527 | 101822 | 211078 | 188404 | 74460 | 136423 | 59579 | 34762 | 35170 | 49780 | 28141 | 252503 | 240368 | 56634989 |
| 1 LIQUID FUNDS | 4053726 | 220949 | 2855916 | 475325 | 4636 | 120650 | 15077 | 335039 | 81879 | 4565 | 34002 | 12983 | 21507 | 22109 | 16914 | 5170 | 17887 | 18816 | 16080 | 164390 | 176546 | 4620440 |
| a. Cash in Hand | 742126 | 6 | 561628.5 | 15288 | 634 | 6526 | 1313 | 5356 | 2336 | 100 | 1506 | 1636 | 968 | 1081 | 783 | 305 | 578 | 679 | 2073 | 3235 | 3698 | 609729.5 |
| b. Bal. with NRB | 1514033 | 770 | 1129037 | 23405 | 855 | 5998 | 416 | 24569 | 9575 | 1612 | 1825 | 3247 | 1500 | 846 | 0 | 5 | 8110 | 827 | 1919 | 1082 | 1215598 | |
| c. Bal. with Dom. Bank | 1632552 | 220173 | 1165251 | 303780 | 3147 | 108126 | 12902 | 304505 | 68295 | 2853 | 28382 | 1579 | 17292 | 19528 | 15285 | 4865 | 17304 | 10027 | 13180 | 159236 | 171766 | 2647476 |
| d. Bal. with Financial Insts. | 165015 | 0 | 132852 | 0 | 0 | 446 | 609 | 1673 | 0 | 2289 | 9768 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 147637 |
| e. Clearing Cheque | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 INVESTMENTS | 2311670 | 132079 | 1434480 | 139334 | 13349 | 36029 | 14500 | 32811 | 10300 | 6200 | 18250 | 0 | 0 | 1000 | 3000 | 0 | 0 | 0 | 0 | 50000 | 0 | 1891332 |
| a. Govt.Securities | 1114735 | 48000 | 405370 | 48000 | 22335 | 20540 | 20540 | 10000 | 0 | 6200 | 16500 | 0 | 0 | 1000 | 3000 | 0 | 0 | 0 | 0 | 50000 | 0 | 506245 |
| b. Share & Deben. | 299068 | 111135 | 137320 | 86334 | 1194 | 4771 | 300 | 1750 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 342804 |
| c. Other Investment | 897867 | 20944 | 891790 | 5000 | 13349 | 12500 | 14500 | 7500 | 0 | 0 | 0 | 0 | 1000 | 3000 | 0 | 0 | 0 | 0 | 0 | 50000 | 0 | 1042283 |
| 3 LOANS & ADVANCES | 31905259 | 2065502 | 22565050 | 894322 | 79665 | 272648 | 116625 | 1379477 | 833610 | 82054 | 148513 | 167172 | 49530 | 104747 | 32303 | 24285 | 12748 | 28198 | 8021 | 10370 | 35158 | 28909998 |
| a. Agriculture Sector | 246126 | 34011 | 10238 | 43564 | 27873 | 42585 | 75272 | 1198 | 16061 | 21078 | 2485 | 549 | 382 | 5295 | 1973 | 0 | 0 | 0 | 0 | 0 | 0 | 282564 |
| b. Industrial Sector | 3009174 | 2065502 | 307613 | 9951 | 14882 | 12167 | 390442 | 202484 | 10771 | 2791 | 34858 | 3015 | 23175 | 0 | 905 | 0 | 4600 | 1150 | 0 | 0 | 0 | 3084306 |
| c. Housing and Real Estate | 636126 | 117177 | 10110 | 27481 | 22742 | 364198 | 104347 | 20924 | 8395 | 50951 | 11002 | 15596 | 0 | 8565 | 0 | 9913 | 3065 | 8001 | 0 | 0 | 0 | 782467 |
| d. Business Sector | 716204 | 144140 | 21308 | 127233 | 29589 | 120483 | 277083 | 21868 | 65262 | 21916 | 14726 | 13546 | 3936 | 7835 | 3300 | 0 | 0 | 0 | 0 | 0 | 0 | 872265 |
| e. Service Sector | 1493300 | 272419 | 19502 | 28847 | 14627 | 350178 | 171305 | 27229 | 18598 | 38315 | 10820 | 51851 | 18533 | 1685 | 1907 | 3701 | 1800 | 0 | 0 | 0 | 0 | 1031317 |
| f. Loan Against Fixed Deposit | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| g.Others | 25804329 | 22565050 | 18962 | 8556 | 30641 | 9627 | 111591 | 3119 | 64 | 37406 | 54 | 7482 | 30 | 9452 | 0 | 12748 | 6505 | 105 | 569 | 35158 | 22857119 | |
| 4 OTHER ASSETS | 9622151 | 47072 | 20268184 | 590567 | 3802 | 20708 | 7318 | 86858 | 68738 | 9003 | 10313 | 8249 | 3423 | 8567 | 7362 | 5307 | 4535 | 2766 | 4040 | 27743 | 28664 | 21213219 |
| a. Interest Accrued | 1314803 | 2968 | 71682 | 1747 | 11175 | 2620 | 44000 | 42869 | 6283 | 5845 | 3729 | 1577 | 1775 | | | | | | | | | |

Table No. 39

SOURCES AND USES OF FUNDS OF RURAL DEVELOPMENT BANKS
(AGGREGATE)

(Rs. in

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

* P/L Accounts of 1998 and 1999 are included in Others.

Table No. 40
SOURCES AND USES OF FUND OF RURAL DEVELOPMENT BANKS
Mid-January, 2005

(Rs.in Thousand)

| | PUGBB | MGBB | PAGBB | MPGBB | SPGBB | Total |
|------------------------------|---------------|---------------|---------------|---------------|---------------|----------------|
| 1 Capital Fund | 60000 | 76198 | 62674 | 79068 | 58650 | 336590 |
| 1.1 Paid up Capital | 60000 | 60000 | 60000 | 60000 | 58500 | 298500 |
| 1.2 General Reserves | | | 2616 | 352 | 75 | 3043 |
| 1.3 Retained Earning | | | 0 | | | 0 |
| 1.4 Other Reserve | 0 | 16198 | 58 | 18716 | 75 | 35047 |
| 2 Deposits | 202553 | 90224 | 96568 | 53745 | 43770 | 486860 |
| 3 Borrowings | 275383 | 269901 | 461220 | 87254 | 257352 | 1351110 |
| 4 Others | 73442 | 42170 | 41471 | 50167 | 133351 | 340601 |
| 5 P/L Account | -1077 | -49422 | 6779 | -80156 | -97418 | -221294 |
| Total Sources of Fund | 610301 | 429071 | 668712 | 190078 | 395705 | 2293867 |
| Total Uses of Funds | 610301 | 429071 | 668712 | 190078 | 395705 | 2293867 |
| 1 Liquid Funds | 38978 | 50119 | 49336 | 29106 | 12300 | 179839 |
| 1.1 Cash in hand | 3450 | 2426 | 2487 | 1644 | 2613 | 12620 |
| 1.2 Bal. with NRB | 1698 | 24651 | 3713 | 12042 | 0 | 42104 |
| 1.3 Bal. with Dom. Bank | 33830 | 23042 | 43136 | | 0 | 100008 |
| 1.4 Other Bank & Fin Ins. | | | | 15420 | 9687 | 25107 |
| 2 Investment | 800 | 97384 | 233589 | 1015 | 185000 | 517788 |
| 3 Loans and Advances | 515277 | 261709 | 356231 | 140094 | 128950 | 1402261 |
| 4 Others | 55246 | 19859 | 29556 | 19863 | 69455 | 193979 |
| 5 P/L Account | 0 | 0 | 0 | 0 | 0 | 0 |

PUGBB = Purbanchal Grameen Bikash Bank.

MGBB = Madhyamanchal Grameen Bikash Bank.

PAGBB = Paschimanchal Grameen Bikash Bank.

MPGBB = Madhya Paschimanchal Grameen Bikash Bank.

SPGBB = Sudur Pashimanchal Grameen Bikash Bank.

Table No. 41
SOURCES AND USES OF FUND OF MICRO CREDIT DEVELOPMENT BANKS

(Rs. in Thousand)

| SOURCES OF FUNDS | Total in Mid-July 2004 | Mid-January 2005 | | | | | | Total |
|------------------------------|------------------------|------------------|--------------|--------------|-----------|-----------------|------------------|---------|
| | | NIRDHAN 1 | DIPROSC 2 | CHHIMEK 3 | RMDC 4 | SANA KISAN 5 | SWABALAMBAN 6 | |
| 1 CAPITAL FUND | 350432 | 69415 | 8611 | 11396 | 95648 | 107044 | 25322 | 317436 |
| a. Paid-up Capital | 222287 | 9938 | 8120 | 10000 | 80000 | 90000 | 12600 | 210658 |
| b. General Reserves | 10972 | 1500 | 491 | 1396 | 4508 | 5904 | 7061 | 20860 |
| c. Retained Earning | 12596 | | 0 | 0 | | | | 0 |
| d. Other Reserves | 104577 | 57977 | | 0 | 11140 | 11140 | 5661 | 85918 |
| 2 DEPOSITS | 225814 | 96199 | 20480 | 28377 | 0 | 11254 | 102221 | 258531 |
| a. Term Deposit | 0 | | | | | | | 0 |
| b. Other Deposit | 225814 | 96199 | 20480 | 28377 | | 11254 | 102221 | 258531 |
| 3 BORROWINGS | 1298747 | 380517 | 104246 | 100186 | 571097 | 690832 | 100186 | 1947064 |
| a. NRB | 19854 | 10791 | 8533 | 0 | | | 0 | 19324 |
| b. Other Bank | 606878 | 367999 | 95713 | 100186 | | | 100186 | 664084 |
| c. Other Financial Instituti | 672015 | 1727 | | 0 | 571097 | 690832 | 0 | 1263656 |
| 4 OTHER LIABILITIES | 687591 | 27687 | 13232 | 94936 | 26627 | 129657 | 115547 | 407686 |
| Sundry Creditors | 8253 | 4488 | 0 | 20 | 105 | 3375 | 3689 | 11677 |
| Other | 679338 | 23199 | 13232 | 94916 | 26522 | 126282 | 111858 | 396009 |
| 5 P/L ACCOUNT | 38252 | 16683 | 2520 | 3478 | 19768 | 11456 | 13193 | 67098 |
| Total Sources and Uses | 2600836 | 590501 | 149089 | 238373 | 713140 | 950243 | 356469 | 2997815 |
| 1 LIQUID FUNDS | 314917 | 72112 | 42186 | 23399 | 115169 | 28564 | 108718 | 364653 |
| a. Cash in Hand | 3471 | 513 | 879 | 0 | 15 | 40 | 892 | 2339 |
| b. Bal. with NRB | 52596 | 2403 | 0 | 23399 | 25293 | 0 | 1450 | 52545 |
| c. Bal. with Dom. Bank | 258850 | 69196 | 21307 | 0 | 89861 | 28524 | 100881 | 309769 |
| d. Bal. with Financial Insts | 0 | | 0 | 0 | | 0 | 0 | 0 |
| e. Other Bank & Fin. Ins. | 48904 | 0 | 20000 | | | 0 | 5495 | 25495 |
| 2 INVESTMENTS | 650882 | 123318 | 0 | 111200 | 364452 | 62065 | 46587 | 707622 |
| a. Govt. Securities | 162500 | 120000 | 0 | | 42500 | | | 162500 |
| b. Share & Deben. | 30 | 0 | 0 | | | | | 0 |
| c. Other Investment | 488352 | 3318 | 0 | 111200 | 321952 | 62065 | 46587 | 545122 |
| 3 LOANS & ADVANCES | 1463720 | 342593 | 104255 | 95554 | 214811 | 796440 | 193117 | 1746770 |
| a. Agriculture Sector | 141295 | | 0 | | | | | 0 |
| b. Industrial Sector | 6418 | | | | | | | 0 |
| c. Housing and Real Esta | 0 | | | | | | | 0 |
| d. Business Sector | 581 | | | | | | | 0 |
| e. Service Sector | 108431 | | | | | | | 0 |
| f. Loan Against Fixed Dep | 0 | | | | | | | 0 |
| g. Others | 1206995 | 342593 | 104255 | 95554 | 214811 | 796440 | 193117 | 1746770 |
| 4 OTHER ASSETS | 122413 | 52478 | 2648 | 8220 | 18708 | 63174 | 8047 | 153275 |
| a. Interest Accrued | 4048 | 3413 | 0 | 2106 | 8570 | 56473 | | 70562 |
| b. Sundry Debtors | 8098 | 2690 | 0 | 1412 | 100 | | 3097 | 7299 |
| c. Other | 110267 | 46375 | 2648 | 4702 | 10038 | 6701 | 4950 | 75414 |
| 5 P/L ACCOUNT | | | | | | | | |
| Total uses of Fund | 2600836 | 590501 | 149089 | 238373 | 713140 | 950243 | 356469 | 2997815 |

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

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

Table No. 42

SOURCES AND USES OF FUNDS OF CO-OPERATIVES SOCIETIES

(Licensed by NRB)

(AGGREGATE)*(Rs. in Thousand)*

| SOURCES AND USES | Mid- July | | | | | | Mid- Jan |
|--------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | 1999 (35)* | 2000 (35) | 2001 (34) | 2002 (34) | 2003 (34) | 2004 (21) | 2005 (20) |
| 1. CAPITAL FUND | 204639 | 217636 | 246929 | 246929 | 272975 | 247185 | 260939 |
| a. Paid-up Capital | 169254 | 180283 | 191786 | 191786 | 218572 | 191665 | 192174 |
| b. General Reserves | 13953 | 16889 | 21746 | 21746 | 33521 | 31061 | 29834 |
| c. Others Reserve | 21432 | 20464 | 33397 | 33397 | 20882 | 24459 | 38931 |
| 2. DEPOSITS | 1425233 | 1456604 | 1570725 | 1570725 | 1924544 | 1679794 | 1594275 |
| a. Saving | 653667 | 660227 | 730286 | 730286 | 971338 | 865316 | 875877 |
| b. Fixed | 654309 | 673544 | 697208 | 697208 | 802524 | 626773 | 508090 |
| c. Other | 117257 | 122833 | 143231 | 143231 | 150682 | 187705 | 210308 |
| 3. BORROWINGS | 66755 | 82381 | 58694 | 58694 | 66442 | 41108 | 40803 |
| a. NRB | 493 | 2368 | 418 | 418 | 417 | 0 | 0 |
| b. Commercial Banks | 58877 | 70654 | 56377 | 56377 | 61285 | 36425 | 30000 |
| c. ADB/N | - | - | - | 0 | 0 | 0 | 0 |
| d. Others | 7385 | 9359 | 1899 | 1899 | 4740 | 4683 | 10803 |
| 4. OTHERS | 303328 | 366350 | 413538 | 413538 | 394588 | 432188 | 354794 |
| 5. P/L ACCOUNTS | 25405 | 16906 | 31989 | 31989 | -8128.6 | -47750 | -3611 |
| TOTAL SOURCES OF FUNDS | 2025360 | 2139877 | 2321875 | 2321875 | 2650420 | 2352525 | 2247200 |
| TOTAL USES OF FUNDS | 2025360 | 2139877 | 2321875 | 2321875 | 2650420 | 2352525 | 2247200 |
| 1. LIQUID FUNDS | 354409 | 396052 | 448564 | 448564 | 389055 | 413128 | 367136 |
| a. Cash in Hand | 143183 | 38730 | 33289 | 33289 | 41995 | 34004 | 36586 |
| b. Bal. with NRB | 6953 | 3385 | 12299 | 12299 | 28296 | 20090 | 25659 |
| c. Bal. with Dom. Banks | 204273 | 353937 | 402976 | 402976 | 318764 | 359034 | 304891 |
| 2. INVESTMENTS | 180565 | 179559 | 188796 | 188796 | 251874 | 181491 | 157853 |
| a. Govt. Securities | 62361 | 57331 | 56487 | 56487 | 48212 | 40874 | 40684 |
| b. NRB Bond | 18777 | 25052 | 26200 | 26200 | 54500 | 86800 | 85551 |
| c. Others | 99427 | 97176 | 106109 | 106109 | 149162 | 53817 | 31618 |
| 3. LOANS & ADVANCES | 1221221 | 1273305 | 1313597 | 1313597 | 1463248 | 1310660 | 1317082 |
| a. Commercial Loan | 627039 | 645009 | 659736 | 659736 | 609285 | 547579 | 657858 |
| b. Production Loan | 103388 | 106051 | 142115 | 142115 | 64539 | 40114 | 45771 |
| c. Loan against onFDR & Secu | 53529 | 43458 | 52009 | 52009 | 49617 | 70424 | 60047 |
| d. Others | 437265 | 478787 | 459737 | 459737 | 739807 | 652543 | 553406 |
| 4. OTHERS | 277663 | 258884 | 343762 | 343762 | 532100 | 447247 | 405129 |
| 5. P/L ACCOUNTS | 18502 | 32077 | 27156 | 27156 | 14143 | 0 | 0 |

*Figures in Paranthesis Show the number of Cooperatives.

P/L Accounts of 1995 to 1998 is included in others.

Table No.43
SOURCES AND USES OF FUNDS OF SAVING & CREDIT CO-OPERATIVE SOCIETIES
(Licensed by NRB)

'Mid-January, 2005 (Poush, 2061)

(Rs. In Thousand)

| SOURCES AND USES | Naba- | Sagun | NCFS | Makalu | Sahara | Binda- | Mahila | Bahoo- | Raj- | Sah- | Mana- | BCFSL | Vyccu | Amara- | Kisan | United | Himalay | Star | Yeti | Upakar | Total |
|---------------------------------|---------------|---------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|---------------|--------------|--------------|--------------|---------------|--------------|---------------|---------------|--------------|--------------|-------------|----------------|
| | jiban | 2 | 3 | 4 | 5 | Basini | 7 | Uddesya | Shree | Bittiya | Kamana | 12 | 13 | wati | 15 | 16 | 17 | 18 | 19 | Saving | |
| | 1 | | | | | 6 | 8 | 8 | 9 | 10 | 11 | | | 14 | 15 | 16 | 17 | 18 | 19 | 20 | |
| 1 CAPITAL FUNDS | 20209 | 12430 | 19560 | 3240 | 31338 | 10037 | 14697 | 9010 | 18776 | 7275 | 9503 | 6409 | 7488 | 16652 | 3380 | 11581 | 46669 | 2102 | 8862 | 1721 | 260939 |
| a. Paid up Capital | 13527 | 11111 | 14717 | 3240 | 21436 | 7735 | 10641 | 8586 | 14366 | 6480 | 8050 | 4892 | 2909 | 7466 | 3042 | 10713 | 33646 | 2102 | 5837 | 1678 | 192174 |
| b. General Reserves | 3202 | 988 | 2312 | - | 3648 | 973 | 4056 | 295 | 2516 | 795 | 366 | 474 | 1357 | 0 | 143 | 262 | 7142 | - | 1262 | 43 | 29834 |
| c. Other Reserves | 3480 | 331 | 2531 | - | 6254 | 1329 | 0 | 129 | 1894 | 0 | 1087 | 1043 | 3222 | 9186 | 195 | 606 | 5881 | - | 1763 | 0 | 38931 |
| 2 DEPOSITS | 151180 | 109344 | 138972 | 18184 | 234943 | 59874 | 83076 | 72752 | 146420 | 68009 | 48674 | 28832 | 34969 | 81193 | 6551 | 39999 | 199430 | 16008 | 52556 | 3309 | 1594275 |
| a. Saving | 116184 | 56104 | 54740 | 15873 | 48180 | 59874 | 64054 | 37588 | 146420 | 33555 | 48674 | 13458 | 26033 | 7171 | 4850 | 7909 | 79778 | 16008 | 36465 | 2959 | 875877 |
| b. Fixed | 34996 | 52184 | 84232 | 2311 | 24202 | 0 | 19022 | 35164 | 0 | 0 | 0 | 5820 | 8936 | 74022 | 1701 | 32090 | 116969 | - | 16091 | 350 | 508090 |
| c. Others | - | 1056 | 0 | - | 162561 | - | - | 0 | - | 34454 | - | 9554 | 0 | - | - | - | 2683 | - | - | 0 | 210308 |
| 3 BORROWINGS | 0 | 0 | 30000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5837 | 0 | 2466 | 1000 | 0 | 0 | 1500 | 0 | 0 | 0 | 40803 |
| a. NRB | - | - | - | - | - | - | - | - | - | - | - | - | 0 | - | - | - | - | - | - | - | 0 |
| b. Commercial Banks | - | - | 30000 | - | - | - | - | - | - | - | - | - | - | - | 0 | - | - | - | 0 | - | 30000 |
| c. ADB/N | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 0 |
| d. Other Financial Institutions | - | - | 0 | - | - | 0 | - | - | - | - | 5837 | - | 2466 | 1000 | - | - | 1500 | - | 0 | - | 10803 |
| 4 OTHERS LIABILITIES | 60619 | 52341 | 19370 | 8970 | 58450 | 4527 | 17040 | 8389 | 26075 | 30082 | 6567 | 8425 | 1643 | 6646 | 796 | 17872 | 18115 | 1502 | 7199 | 166 | 354794 |
| 5 P/L Account | 837 | -1019 | 2544 | -659 | -232 | -1231 | 6417 | 883 | -2852 | 0 | 1093 | 622 | -796 | 0 | -144 | -13383 | 2700 | 897 | 630 | 82 | -3611 |
| TOTAL SOURCES OF FUNDS | 232845 | 173096 | 210446 | 29735 | 324499 | 73207 | 121230 | 91034 | 188419 | 105366 | 71674 | 44288 | 45770 | 105491 | 10583 | 56069 | 268414 | 20509 | 69247 | 5278 | 2247200 |
| TOTAL USES OF FUNDS | 232845 | 173096 | 210446 | 29735 | 324499 | 73207 | 121230 | 91034 | 188419 | 105366 | 71674 | 44288 | 45770 | 105491 | 10583 | 56069 | 268414 | 20509 | 69247 | 5278 | 2247200 |
| 6 LIQUID FUNDS | 75261 | 30424 | 24084 | 2943 | 65955 | 14960 | 23139 | 11005 | 21094 | 5008 | 4926 | 12450 | 5273 | 6425 | 1527 | 19325 | 20239 | 3088 | 19621 | 389 | 367136 |
| a. Cash in Hand | 2075 | 1197 | 5696 | 497 | 4986 | 358 | 590 | 1650 | 8264 | 1043 | 911 | 681 | 999 | 321 | 423 | 3658 | 1883 | 274 | 739 | 341 | 36586 |
| b. Bal.with NRB | 1584 | 12935 | 1439 | 745 | 1800 | 400 | 410 | 0 | 0 | 0 | - | 300 | - | 450 | - | 3484 | 1122 | 200 | 773 | 17 | 25659 |
| c. Bal.with Dom. Bank | 71602 | 16292 | 16949 | 1701 | 59169 | 14202 | 22139 | 9355 | 12830 | 3965 | 4015 | 11469 | 4274 | 5654 | 1104 | 12183 | 17234 | 2614 | 18109 | 31 | 304891 |
| 7 INVESTMENTS | 623 | 24540 | 65417 | 0 | 10101 | 81 | 0 | 1153 | 501 | 10001 | 37 | 98 | 1188 | 10 | 10 | 761 | 39596 | 22 | 3686 | 28 | 157853 |
| a. Govt. Securities | - | 20027 | 16500 | 0 | 0 | - | 0 | - | - | - | - | - | - | - | - | 450 | 22 | 3685 | - | - | 40684 |
| b. NRB Bond/Fixed Deposits | - | - | 36000 | 0 | - | - | - | - | - | 10000 | - | - | 0 | - | 0 | 751 | 38800 | - | - | - | 85551 |
| c. Others | 623 | 4513 | 12917 | - | 10101 | 81 | - | 1153 | 501 | 1 | 37 | 98 | 1188 | 10 | 10 | 346 | - | - | 1 | 28 | 31618 |
| 8 LOANS & ADVANCES | 99587 | 64477 | 97619 | 17856 | 206394 | 54705 | 64509 | 71147 | 107672 | 76412 | 65020 | 26848 | 36566 | 54712 | 6607 | 26819 | 177198 | 14902 | 43354 | 4678 | 1317082 |
| a. Commercial Loan | 47551 | 15764 | 24191 | 818 | 164186 | 35551 | 13836 | 47971 | 66199 | 3422 | 21706 | 8931 | - | 12627 | 4496 | 19281 | 40487 | 98100 | 31465 | 1276 | 657858 |
| b. Production Loan | 10557 | 792 | 19115 | 0 | 1166 | 0 | 5821 | 0 | 0 | 4306 | 0 | 548 | 0 | 0 | 241 | - | 1540 | 373 | 787 | 525 | 45771 |
| c. Loan on FDR & Secured | 2271 | 1576 | 4436 | 154 | 12897 | 733 | 191 | 3985 | 28212 | 410 | 1358 | 260 | - | 1117 | 449 | 0 | 1370 | 554 | 74 | 0 | 60047 |
| d. Others | 39208 | 46345 | 49877 | 16884 | 28145 | 18421 | 44661 | 19191 | 13261 | 68274 | 41956 | 17109 | 36566 | 40968 | 1421 | 7538 | 133801 | -84125 | 11028 | 2877 | 553406 |
| 9 OTHERS ASSETS | 57374 | 53655 | 23326 | 8936 | 42049 | 3461 | 33582 | 7729 | 59152 | 13945 | 1691 | 4892 | 2743 | 44344 | 2439 | 9164 | 31381 | 2497 | 2586 | 183 | 405129 |

11 Sana Kisan Sanakar Sanstha were transferred to Sana Kisan Bikas Bank on B.S.2060.1.29

- 1 Nabajiban Co-operative Society Ltd.
- 2 Sagun Co-operative Society Ltd.
- 3 Nepal Co-operative Finance Society Ltd
- 4 Makalu Transport Co-operative Society
- 5 The Sahara Loan, Saving & Investment

- 6 Bindabashini Saving Fund Co-operative
- 7 Mahila Co-operatives Society Ltd.
- 8 Bahoudeshiya Saving & Loan Co-op.
- 9 Raj Shree Saving & Investment Co-op.
- 10 Sahakari Bittiya Bikas Sanstha Ltd.

- 11 Manakamana Finance Co-op
- 12 Bhery Co-operative Finance
- 13 Vyccu Saving and Credit Co-op
- 14 Amarwati Bahoudeshya Sahakari
- 15 Kisan Bahoudeshya Sahakari

- 16 United Saving and Credit Co-operative Ltd.
- 17 Himalaya Co-operative Finance Ltd.
- 18 Shree Star Bahoudeshya Saving and Credit Co-operative Ltd.
- 19 Yeti Saving and Credit Co-operative Ltd.
- 20 Welfare Saving Fund and Credit Co-operative Society Ltd.

Table NO.45
LIST OF NON BANK FINANCIAL INSTITUTIONS
 Mid-JANUARY,2005

| S.No. | FINANCE COMPANIES | Operation Date (B.S) | Head Office |
|-------|---|----------------------|-----------------|
| 1 | Nepal Housing Development Finance Co.Ltd. | 2049/04/11 | Kathmandu |
| 2 | Nepal Finance and Savings Co.Ltd. | 2049/12/30 | Kathmandu |
| 3 | NIDC Capital Markets Ltd. | 2049/10/13 | Kathmandu |
| 4 | National Finance Co.Ltd. | 2050/01/25 | Kathmandu |
| 5 | Annapurna Finance Co.Ltd. | 2050/06/14 | Pokhara |
| 6 | Nepal Share Markets & Finance Ltd. | 2050/07/03 | Kathmandu |
| 7 | Peoples Finance Ltd. | 2051/01/02 | Kathmandu |
| 8 | Himalaya Finance & Savings Co.Ltd. | 2051/07/25 | Kathmandu |
| 9 | United Finance and Leasing Co. Ltd. | 2052/10/11 | Kathmandu |
| 10 | Union Finance Co. Ltd. | 2051/08/26 | Kathmandu |
| 11 | Mercentile Finance Co. Ltd. | 2051/07/24 | Birgunj |
| 12 | Kathmandu Finance Ltd. | 2051/07/24 | Kathmandu |
| 13 | Inbesta Finance Ltd. | 2052/04/01 | Birgunj |
| 14 | Narayani Finance Ltd. | 2051/11/24 | Narayangadh |
| 15 | Gorkha Finance Ltd. | 2051/11/28 | Kathmandu |
| 16 | Nepal Housing & Merchant Finance Ltd. | 2051/12/28 | Kathmandu |
| 17 | Paschhimanchal Finance Co.Ltd. | 2051/12/26 | Butwal |
| 18 | Universal Finance & Capital Markets Ltd. | 2052/01/14 | Kathmandu |
| 19 | Samjhana Finance Co. Ltd. | 2052/01/20 | Banepa |
| 20 | Goodwill Finance Co. Ltd. | 2052/02/01 | Kathmandu |
| 21 | Shree Investment & Finance Co. Ltd. | 2052/02/18 | Kathmandu |
| 22 | Siddhartha Finance Ltd. | 2052/02/11 | Siddharthanagar |
| 23 | Lumbini Finance & Leasing Co. Ltd. | 2052/03/12 | Kathmandu |
| 24 | Yeti Finance Co. Ltd. | 2052/04/01 | Hetauda |
| 25 | Standard Finance Ltd. | 2052/04/01 | Kathmandu |
| 26 | ACE Finance Co. Ltd. | 2052/04/30 | Kathmandu |
| 27 | International Leasing & Finance Co. Ltd. | 2052/07/14 | Kathmandu |
| 28 | Mahalaxmi Finance Co. Ltd. | 2052/08/15 | Birgunj |
| 29 | Lalitpur Finance Co. Ltd. | 2052/08/28 | Lalitpur |
| 30 | Merchant Finance Co. Ltd. | 2052/11/14 | Kathmandu |
| 31 | Bhajuratna Finance & Saving Co. Ltd. | 2052/09/25 | Kathmandu |
| 32 | General Finance Ltd. | 2052/10/18 | Kathmandu |
| 33 | Nepal Shreelanka Merchant Bank Ltd. | 2052/10/21 | Kathmandu |
| 34 | Alpic Everest Finance Ltd. | 2053/04/01 | Kathmandu |
| 35 | Nepal Merchant Banking & Finance Ltd. | 2053/09/11 | Kathmandu |
| 36 | Nava Durga Finance Co.Ltd. | 2053/10/27 | Bhaktapur |
| 37 | Pokhara Finance Ltd. | 2053/12/03 | Pokhara |
| 38 | Janaki Finance Co.Ltd. | 2053/11/24 | Janakpur |
| 39 | Central Finance Co. Ltd. | 2054/01/02 | Lalitpur |
| 40 | Premier Finance Co. Ltd. | 2054/02/26 | Lalitpur |
| 41 | Arun Finance & Saving Co. Ltd. | 2054/05/01 | Dharan |
| 42 | Multipurpose Saving & Investment Finance Co. Ltd. | 2055/01/02 | Rajbiraj |
| 43 | Butwal Finance Ltd. | 2055/03/07 | Butwal |
| 44 | Nepal Bangladesh Finance & Leasing Co. Ltd. | 2056/01/05 | Biratnagar |
| 45 | Shrijana Finance Ltd. | 2056/08/28 | Lahan |
| 46 | Om Finance Ltd. | 2057/06/01 | Pokhara |
| 47 | Cosmic Merchant Banking & Finance Ltd. | 2057/08/05 | Kathmandu |
| 48 | World Merchant Banking & Finance Ltd. | 2058/04/26 | Hetauda |
| 49 | Capital Merchant Banking & Finance Ltd. | 2058/10/19 | Kathmandu |
| 50 | Crystal Finance Ltd. | 2058/11/01 | Kathmandu |
| 51 | Royal Merchant Banking & Finance Co.Ltd. | 2058/11/02 | Kathmandu |
| 52 | Guheshwori Merchant Banking & Finance Ltd. | 2059/02/30 | Lalitpur |
| 53 | Patan Finance Co.Ltd. | 2059/03/04 | Lalitpur |
| 54 | Kist Merchant Banking & Finance Ltd. | 2059/11/09 | Kathmandu |
| 55 | Fewa Finance Ltd. | 2060/01/17 | Pokhara |
| 56 | Everest Finance Co. Ltd. | 2060/03/18 | Siddharthanagar |
| 57 | Birgunj Finance Ltd. | 2060/06/11 | Birgunj |
| 58 | Prudential Merchant Banking & Finance Co. Ltd. | 2061/02/24 | Kathmandu |
| 59 | Investment Credit and Finance Co. Ltd. | 2061/03/30 | Kathmandu |

| S.No. | DEVELOPMENT BANKS | Operation Date (B.S) | Head Office |
|-------|--|----------------------|----------------|
| 1 | Agriculture Development Bank | 2024/11/07 | Kathmandu |
| 2 | Nepal Industrial Development Corporation | 2016/03/01 | Kathmandu |
| 3 | Nepal Development Bank | 2055/10/17 | Kathmandu |
| 4 | Uddyam Development Bank | 2055/11/10 | Tandi, Chitwan |
| 5 | Malika Development Bank | 2055/09/12 | Kailali |
| 6 | Siddhartha Development Bank | 2055/05/04 | Butwal |
| 7 | Development Credit Bank Ltd. | 2057/10/10 | Kathmandu |
| 8 | United Development Banks Ltd. | 2058/01/23 | Bara |
| 9 | Nepal cottage and Small Ind. Dev. Banks | 2058/03/05 | Kathmandu |
| 10 | Narayani Ind. Development Bank. | 2058/07/01 | Tandi, Chitwan |
| 11 | Pashimanchal Bikas Bank | 2051/12/18 | Rupendhae |
| 12 | Sahayogi Bikas Bank | 2060/07/04 | Janakpur |
| 13 | Pashupati Bikash Bank | 2060/9/17 | Kavre |
| 14 | Karnali Bikas Bank. | 2060/11/06 | Nepalgunj |
| 15 | Triveni Development Bank Limited | 2061/04/11 | Chitwon |
| 16 | Annapurna Development Bank Limited | 2061/05/07 | Banepa |
| 17 | Bhrikuti Bikas Bank Limited | 2061/05/03 | Rupendhae |
| 18 | Shubhechchha Bikas Bank Limited | 2061/05/29 | Chitwon |
| 19 | Bageshowri Bikas Bank Limited | 2061/07/03 | Banke |
| 20 | Gaurishankar Bikas Bittiya Sanstha | 2061/08/14 | Nawalparasi |
| 21 | Sanima Bikas Bittiya Sanstha | 2061/08/11 | Kathmandu |
| 22 | Gorkha Bikas Bank Limited | 2061/08/16 | Kathmandu |

| Rural Micro Finance Development Banks (Licensed by NRB) | | Operation Date (B.S) | Head Office |
|--|--|----------------------|----------------|
| 1 | Purbanchal Grameen Bikas Bank | 2049/11/17 | Biratnagar |
| 2 | Sudur Pashimanchall Grameen Bikas Bank | 2049/11/17 | Dhangadi |
| 3 | Pashimanchall Grameen Bikas Bank | 2051/12/18 | Butwal |
| 4 | Madhya Pashimanchal Grameen Bikas Bank | 2051/12/18 | Nepalgunj |
| 5 | Madhymanchall Grameen Bikas Bank | 2053/03/24 | Janakpur |
| 6 | Nirdhan Utthan Bank | 2055/12/30 | Bhairawa |
| 7 | Rural Microfinance Development Centre | 2056/08/20 | Kathmandu |
| 8 | Deprosc Development Bank | 2058/03/19 | Tandi, Chitwan |
| 9 | Chhimek Development Banks | 2058/08/25 | Hetauda |
| 10 | Shawalamban Development Banks Ltd | 2058/11/10 | Janakpur |
| 11 | Sana Kisan Vikas Banks | 2058/11/27 | Kathmandu |

Contd.....

| SAVING AND CREDIT CO-OPERATIVE SOCIETIES (Licensed by NRB) | | Operation Date (B.S) | Head Office |
|---|--|---------------------------------|------------------------|
| 1 | Nabajivan Co-operative Society Ltd. | 2050/08/30 | Dhangadi |
| 2 | Sagun Co-operative Society Ltd. | 2051/06/23 | Kathamandu |
| 3 | Nepal Co-operative Society Ltd. | 2051/09/15 | Kathamandu |
| 4 | Makalu Transport Co-operative Society Ltd. | 2051/11/24 | Biratnagar |
| 5 | The Sahara Loan, Savings & Investment Co-op. Soc. Ltd. | 2052/01/02 | Sarlahi |
| 6 | Bindabasini Saving Fund Co-operative Society Ltd. | 2052/03/07 | Khopasi, Kavre |
| 7 | Mahila Co-operative Society Ltd. | 2052/06/11 | Kathmandu |
| 8 | Bahooddeshya Saving & Loan Co-op. Society Ltd. | 2052/09/10 | Jhapa |
| 9 | Rajshree Saving & Invest. Co-op Society Ltd | 2052/11/07 | Sarlahi |
| 10 | Sana Kisan Bikas Bank Ltd. | 2058/11/27 | Kathmandu |
| 11 | Manakamanal Sahakari Sanstha Ltd. | 2053/11/07 | Banepa |
| 12 | Very Co-operative Sanstha Ltd. | 2053/09/10 | Kathmandu |
| 13 | Viccu Saving & Loan Co-operative Sanstha | 2053/11/07 | Banepa |
| 14 | Amarawati Bahoo-uddesiyi Co-op. Sanstha Ltd. | 2053/11/22 | Nepalgunj |
| 15 | Kisan Bahoo-uddesiyi Co-op. Sanstha Ltd. | 2054/04/27 | Nawalparasi |
| 16 | United Saving & Credit Co-op. Sanstha Ltd. | 2054/08/18 | Kathmandu |
| 17 | Himalaya Co-operative Ltd. | 2054/09/14 | Kailali |
| 18 | Star Bahoo-Uddesiyi Saving & Credit Co-op Ltd. | 2054/11/01 | Kathmandu |
| 19 | Yeti Saving & Credit Co-operative Sanstha Ltd | 2055/01/16 | Kathmandu |
| 20 | Upakar Savings Fund & Credit Co-operative So. Ltd. | 2055/01/01 | Biratnagar |

| S.No. | NON- GOVERNMENT ORGANISATIONS (NGOs) (Licensed by NRB) | Operation Date (B.S) | Head Office |
|-------|--|-------------------------|----------------|
| 1 | Nepal Grameen Bikas Samaj Kendra | 2057/02/23 | Biratnagar |
| 2 | Nepal Grameen Bikas Sanstha | 2057/02/23 | Kathmandu |
| 3 | Nepal Sikara Grameen Bikas Karyakram | 2057/02/23 | Chitwan |
| 4 | Chartare yuba Club | 2057/02/23 | Baglung |
| 5 | Mahuli Samudyik Bijkas Kendra | 2057/02/30 | Saptari |
| 6 | Samudayik Yuba Club | 2057/03/15 | Bardiya |
| 7 | Samudayik Mahila Bikas Kendra | 2057/03/20 | Saptari |
| 8 | Grameen Samudayako Lagi yojana Pratavuti, Nepal | 2057/05/07 | Dhankuta |
| 9 | Grameen Jagaran Manch (Programm Co-ordination Office) | 2057/05/26 | Baglung |
| 10 | Sarbodaya Grameen Bikas Sangh | 2057/06/10 | Saptari |
| 11 | Jan Jagaran Manch | 2057/07/04 | Rasuwa |
| 12 | Rastriya Shaichik Tatha Samajik Bikas Sanstha | 2057/07/16 | Parbat |
| 13 | Dhaulagiri Community Researh Dev. Centre | 2057/08/06 | Baglung |
| 14 | Nepal Enviroment & Pollution Eradication UNESCO Nepal | 2058/03/21 | Gangabu |
| 15 | Society of Local Volunteers Efforts Nepal (Solve) | 2058/03/26 | Dhankuta |
| 16 | Women Enterprises Association of Nepal | 2058/06/08 | Kathmandu |
| 17 | Center for Women's Right and Development | 2058/12/30 | Kathmandu |
| 18 | MANUSHI | 2059/01/20 | Kathmandu |
| 19 | Life Development Society | 2059/03/04 | Morang |
| 20 | Women Development and Child Care Foundation | 2059/03/18 | Saptari |
| 21 | Mahila Adarsha Sewa Kendra | 2059/03/18 | Kthmandu |
| 22 | Patan Buisiness and Professional Women | 2059/03/18 | Lalitpur |
| 23 | Women Development Centre | 2059/03/18 | Chitwan |
| 24 | Womens Self -Relient Society | 2059/03/20 | Chitwan |
| 25 | Women Development Centre of Nepal | 2059/03/28 | Lalitpur |
| 26 | Bhagawan Youth Club, Alapot, Ktm. | 2059/04/07 | Kathmandu |
| 27 | Creative Women Environment Development Association, Kathmar | 2059/04/08 | Kathmandu |
| 28 | Srijana Community Development Center, Siraha | 2059/04/09 | Siraha |
| 29 | Shreejana Development Center, Kaski | 2059/05/06 | Kaski |
| 30 | Singana Youth Club, Baglung | 2059/05/17 | Baglung |
| 31 | Cottage & Small Industries Organization, Kathmandu | 2059/05/17 | Kathmandu |
| 32 | Rural Area Dev. & Research Programme, Parbat | 2059/05/18 | Parbat |
| 33 | Adarsha Yuba Club, Bhaktapur | 2059/05/21 | Bhaktapur |
| 34 | Society Welfare Action Nepal (SWAN), Dang | 2059/07/08 | Dang |
| 35 | Social Upgrade in Progress of Education Region (SUPER), Dang | 2059/07/12 | Dang |
| 36 | Nepal Women Community Service Center, Dang | 2059/07/13 | Dang |
| 37 | Forum for Rural Women Ardency Development, Sunsary | 2059/09/15 | Sunsari |
| 38 | Gramin Mahila Bikash Sanstha | 2060/01/10 | Dang |
| 39 | Ama Samaj Shangh, Chitawan | 2060/01/16 | Chitwan |
| 40 | Gramin Mahila Utthan Kendra, Dang | 2060/03/04 | Dang |
| 41 | Khurkot Youba Club ,Parbat | 2060/05/28 | Parbat |
| 42 | Tharu Tatha Raji Mahila Samaj, Kailali. | 2060/06/08 | Kailali |
| 43 | Nari Avudya Kendra | 2060/07/07 | Chitwan |
| 44 | Mahila Upakar Manch | 2060/07/12 | Banke |
| 45 | Chhimek Samaj Sewa Sanstha | 2061/06/13 | Kathmandu |
| 46 | Sawabalamban Bikash Kendra | 2061/07/16 | Kathmandu |
| 47 | Bikash Aayojana Sewa Kendra | 2061/07/16 | Kathmandu |