

**Nepal Rastra Bank**  
**Bank & Financial Institution Regulation Department**  
**Statistics Division**  
**Sources & Uses of Fund of Commercial Banks**  
**Mid-April, 2011 (Chaitra, 2067)**

(Rs in Lakhs)

Particulars	NBL <sup>1</sup>	RBB <sup>2</sup>	NABIL <sup>3</sup>	NIBL <sup>4</sup>	SCBNL <sup>5</sup>	HBL <sup>6</sup>	NSBI <sup>7</sup>	NBB <sup>8</sup>	EBL <sup>9</sup>	BOK <sup>10</sup>	NCCB <sup>11</sup>
<b>1 CAPITAL FUND</b>	<b>(44947.0)</b>	<b>(101394.4)</b>	<b>38357.5</b>	<b>41717.8</b>	<b>33716.2</b>	<b>34392.2</b>	<b>25081.9</b>	<b>18598.4</b>	<b>27591.4</b>	<b>20735.3</b>	<b>15229.5</b>
a. Paid-up Capital	3804.0	11723.0	20297.7	24091.0	16101.7	20000.0	18693.0	20103.2	12796.1	13594.8	13996.7
b. Calls in Advance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. General Reserves	15588.0	22797.5	15685.0	10892.0	14124.9	10128.0	3828.7	9568.4	6171.9	4642.8	2980.8
d. Share Premium	0.0	0.0	0.7	118.5	0.0	0.0	496.6	358.7	147.8	0.0	0.0
e. Retained Earning	(70059.0)	(153230.5)	25.3	0.0	299.6	1366.0	42.5	(12865.5)	726.2	528.1	(2090.4)
f. Others Reserves Fund	5040.0	16356.7	1534.7	6306.6	779.1	2667.3	1919.1	863.3	7528.9	1649.9	333.5
g. Exchange Fluctuation Fund	680.0	959.0	814.0	309.7	2410.9	230.9	102.0	570.3	220.4	319.7	8.9
<b>2 BORROWINGS</b>	<b>18493.0</b>	<b>69341.3</b>	<b>6051.9</b>	<b>17305.7</b>	<b>0.0</b>	<b>7000.0</b>	<b>5709.7</b>	<b>0.0</b>	<b>3000.0</b>	<b>5750.0</b>	<b>3748.0</b>
a. NRB	0.0	68206.5	0.0	0.0	0.0	0.0	2500.0	0.0	0.0	2250.0	3748.0
b. "A"Class Licensed Institution	0.0	0.0	3051.9	9805.7	0.0	2000.0	1209.7	0.0	0.0	1500.0	0.0
c. Foreign Banks and Fin. Ins.	18493.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	0.0	1134.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Bonds and Securities	0.0	0.0	3000.0	7500.0	0.0	5000.0	2000.0	0.0	3000.0	2000.0	0.0
<b>3 DEPOSITS</b>	<b>423326.0</b>	<b>651651.6</b>	<b>470139.9</b>	<b>483416.4</b>	<b>357140.4</b>	<b>395694.2</b>	<b>404921.9</b>	<b>106120.8</b>	<b>382328.6</b>	<b>192514.3</b>	<b>104730.0</b>
a. Current	86221.0	142691.5	57814.1	36575.5	97940.6	94064.5	40742.0	8223.4	47842.3	23217.4	5342.0
Domestic	83870.0	142140.1	42209.2	28566.7	49236.4	70223.2	39724.8	6786.7	47154.0	19295.7	5211.0
Foreign	2351.0	551.4	15604.8	8008.8	48704.2	23841.3	1017.2	1436.7	688.4	3921.8	131.0
b. Savings	259562.0	365933.7	136809.6	134514.8	113573.6	156751.2	80112.8	57856.3	127692.0	66447.5	49430.0
Domestic	259493.0	365760.0	125903.6	128393.9	94109.4	148485.7	78804.9	57575.5	126355.8	64233.4	48806.0
Foreign	69.0	173.7	10906.0	6121.0	19464.3	8265.5	1307.8	280.8	1336.2	2214.1	624.0
c. Fixed	69467.0	123425.8	162817.7	185723.0	101068.8	133540.1	268056.9	21392.5	138778.7	73430.1	28426.0
Domestic	69405.0	123425.8	143537.3	171820.4	53495.1	124977.2	141078.9	19741.8	134777.3	65189.1	28426.0
Foreign	62.0	0.0	19280.4	13902.6	47573.7	8563.0	126978.0	1650.7	4001.4	8241.0	0.0
d. Call Deposits	4320.0	13089.3	106414.2	119238.0	40092.8	13.4	14397.5	16282.7	61089.3	26520.4	20375.0
e. Others	3756.0	6511.4	6284.2	7365.1	4464.5	11325.0	1612.7	2365.9	6926.2	2898.8	1157.0
<b>4 Bills Payable</b>	<b>391.0</b>	<b>302.0</b>	<b>1197.2</b>	<b>247.2</b>	<b>1085.3</b>	<b>368.3</b>	<b>1455.1</b>	<b>138.4</b>	<b>429.2</b>	<b>220.9</b>	<b>77.1</b>
<b>5 Other Liabilities</b>	<b>81318.0</b>	<b>245074.3</b>	<b>45818.0</b>	<b>37229.4</b>	<b>20064.2</b>	<b>28012.8</b>	<b>15814.9</b>	<b>46957.6</b>	<b>11618.0</b>	<b>11858.2</b>	<b>19465.3</b>
1. Sundry Creditors	25497.0	7631.2	13471.9	4631.1	3401.9	779.9	3848.7	1918.0	983.0	92.4	6309.8
2. Loan Loss Provision	15500.0	49335.9	9410.4	6765.2	2268.1	13238.0	3606.3	22254.1	6479.7	4542.3	4062.0
3. Interest Suspense a/c	37104.0	165717.9	2985.4	2596.9	1501.8	6486.9	1633.1	9023.7	967.7	216.3	1725.5
4. Others	3217.0	22389.4	19950.3	23236.3	12892.4	7508.0	6726.8	13761.8	3187.6	6171.1	7367.9
<b>6 Reconciliation A/c</b>	<b>(33357.0)</b>	<b>57850.4</b>	<b>0.0</b>	<b>123.0</b>	<b>0.0</b>	<b>362.1</b>	<b>0.0</b>	<b>601.0</b>	<b>103.4</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>	<b>9501.0</b>	<b>12666.5</b>	<b>14868.6</b>	<b>13732.7</b>	<b>8441.8</b>	<b>6657.2</b>	<b>3169.5</b>	<b>6984.2</b>	<b>4512.9</b>	<b>1259.9</b>	<b>1259.9</b>
<b>TOTAL LIABILITIES</b>	<b>454725.0</b>	<b>935491.8</b>	<b>576433.0</b>	<b>593772.1</b>	<b>420447.9</b>	<b>472486.8</b>	<b>456153.0</b>	<b>176115.8</b>	<b>432054.7</b>	<b>235591.6</b>	<b>144509.5</b>
<b>1 LIQUID FUNDS</b>	<b>128521.0</b>	<b>93016.6</b>	<b>46017.9</b>	<b>58151.7</b>	<b>51336.6</b>	<b>36988.3</b>	<b>49920.9</b>	<b>12763.7</b>	<b>49092.5</b>	<b>15931.9</b>	<b>9341.4</b>
a. Cash Balance	13854.0	15261.3	6920.3	14737.9	5699.9	6661.2	10709.1	4279.3	9658.0	4145.0	3988.1
Nepalese Notes & Coins	13140.0	14869.6	6500.8	13852.4	5207.9	5892.2	10488.5	3908.6	9348.8	4013.6	3867.9
Foreign Currency	714.0	391.7	419.5	885.5	491.9	769.0	226.0	370.7	309.2	131.4	120.2
b. Bank Balance	114667.0	74922.4	24280.3	43059.6	15015.1	26925.3	35611.8	8484.3	28234.5	9003.4	5353.3
1. In Nepal Rastra Bank	105702.0	66267.9	20280.0	24883.3	7135.6	17510.0	17209.2	6614.7	26796.4	4829.2	2941.7
Nepal Currency	105231.0	65680.3	20172.9	23623.4	6788.1	16947.9	16946.5	6456.4	26342.2	4534.0	2954.9
Foreign Currency	471.0	587.5	107.1	1259.8	347.5	562.1	262.7	158.3	454.2	295.1	(13.1)
2. "A"Class Licensed Institution	4581.0	1478.0	312.2	696.9	543.9	521.2	608.3	340.0	469.3	573.2	983.7
Domestic Currency	4581.0	1478.0	312.2	696.6	543.9	490.2	564.0	332.6	457.5	533.2	954.0
Foreign Currency	0.0	0.0	0.0	0.3	0.0	31.0	44.3	7.4	11.8	40.0	29.7
3. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	56.7	0.0	0.0	0.0
4. In Foreign Banks	4384.0	7176.6	3688.1	17479.4	7335.6	8894.1	17794.3	1473.0	968.9	3601.0	1427.9
C. Money at Call	0.0	2832.9	14817.3	354.3	30621.6	3401.8	3600.0	0.0	11200.0	2783.5	0.0
Domestic Currency	0.0	2832.9	1000.0	0.0	0.0	200.0	3600.0	0.0	11200.0	0.0	0.0
Foreign Currency	0.0	0.0	13817.3	354.3	30621.6	3201.8	0.0	0.0	0.0	2783.5	0.0
<b>2 INVESTMENT IN SECURITIES</b>	<b>31564.0</b>	<b>107018.9</b>	<b>56437.7</b>	<b>40008.0</b>	<b>80384.8</b>	<b>60566.6</b>	<b>46611.7</b>	<b>16570.6</b>	<b>49751.5</b>	<b>28517.0</b>	<b>19690.9</b>
a. Govt. Securities	30290.0	104895.7	54661.3	40008.0	80299.9	49463.1	46611.7	16570.6	49751.5	28517.0	18690.9
b. NRB Bond	1274.0	0.0	0.0	0.0	0.0	11103.5	0.0	0.0	0.0	0.0	0.0
c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0	84.9	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin Ins.	0.0	2123.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1000.0
e. Non Residents	0.0	0.0	1776.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>20525.0</b>	<b>26591.9</b>	<b>45902.3</b>	<b>33103.5</b>	<b>86272.9</b>	<b>23167.6</b>	<b>129185.9</b>	<b>4376.6</b>	<b>6691.6</b>	<b>2842.9</b>	<b>1490.3</b>
a. Non Residents	18074.0	0.0	42624.1	30890.3	85447.4	21269.4	128815.7	2830.2	3842.1	2154.5	0.0
b. Others	2451.0	26591.9	3278.2	2213.2	825.5	1898.1	370.2	1546.4	2849.5	688.4	1490.3
<b>4 LOANS &amp; ADVANCES</b>	<b>261855.0</b>	<b>361357.4</b>	<b>375348.3</b>	<b>423186.9</b>	<b>173371.0</b>	<b>308470.3</b>	<b>213011.5</b>	<b>104126.1</b>	<b>311400.2</b>	<b>169605.1</b>	<b>91145.2</b>
a. Pvt. Sector	259955.0	355944.1	365981.6	410150.2	167914.2	308470.3	205890.4	101070.0	259883.0	163900.3	87089.3
b. Financial Institution	1900.0	2053.9	6566.8	7011.6	3542.1	0.0	4188.5	2134.7	32743.8	4206.2	2084.9
c. Non-Financial Govt. Org.	0.0	3359.3	2799.9	6025.1	1914.7	0.0	2932.6	921.3	18773.4	1498.6	1971.0
<b>5 BILL PURCHASED</b>	<b>752.0</b>	<b>763.4</b>	<b>451.3</b>	<b>2893.0</b>	<b>10062.6</b>	<b>10214.6</b>	<b>892.7</b>	<b>3789.9</b>	<b>816.1</b>	<b>5914.6</b>	<b>171.9</b>
a. Domestic Bills Purchased	1.0	576.0	70.0	1444.3	3.6	9980.4	2.6	479.8	68.5	0.0	36.4
b. Foreign Bills Purchased	73.0	186.6	381.2	594.1	10059.0	234.3	890.1	89.7	747.6	227.4	135.5
c. Import Bills & Imports	678.0	0.9	0.0	854.6	0.0	0.0	0.0	3220.3	0.0	5687.3	0.0
<b>6 LOANS AGAINST COLLECTED BIL</b>	<b>0.0</b>	<b>0.0</b>	<b>1122.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>3.3</b>	<b>0.0</b>
a. Against Domestic Bills	0.0	0.0	1042.9	0.0	0.0	0.0	0.0	0.0	0.0	3.3	0.0
b. Against Foreign Bills	0.0	0.0	80.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>7 FIXED ASSETS</b>	<b>3585.0</b>	<b>9399.0</b>	<b>9125.6</b>	<b>11585.6</b>	<b>5112.2</b>	<b>11661.7</b>	<b>7356.9</b>	<b>3251.9</b>	<b>5191.0</b>	<b>8548.1</b>	<b>4359.3</b>
<b>8 OTHER ASSETS</b>	<b>103321.0</b>	<b>231957.0</b>	<b>42027.0</b>	<b>24843.5</b>	<b>13621.5</b>	<b>20439.8</b>	<b>9091.4</b>	<b>27335.8</b>	<b>9111.8</b>	<b>4228.6</b>	<b>9492.2</b>
a. Accrued Interests	37067.0	165338.4	6599.3	3009.5	3973.5	8052.2	2133.4	9164.3	2350.1	1457.4	2188.9
Financial Inst.	0.0	3562.4	1874.5	24.3	312.5	1565.3	0.0	13.2	1382.3	1214.5	459.9
Govt. Entp.	0.0	72.6	0.4	7.4	149.3	0.0	0.0	0.0	0.0	0.0	113.0
Private Sector	37067.0	161703.4	4724.5	2977.7	3511.6	6486.9	2133.4	9151.1	967.7	242.9	1616.0
b. Staff Loans / Adv.	17697.0	30741.4	5665.5	1237.9	1971.9	6924.8</					

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**Mid-April, 2011 (Chaitra, 2067)**

(Rs in Lakhs)

Particulars	NICB <sup>12</sup>	LUMBINI <sup>13</sup>	MBL <sup>14</sup>	KUMARI <sup>15</sup>	LAXMI <sup>16</sup>	SBL <sup>17</sup>	ADBL <sup>18</sup>	GLOBAL <sup>19</sup>	CITIZENS <sup>20</sup>	PRIME <sup>21</sup>	BOA <sup>22</sup>
<b>1 CAPITAL FUND</b>	<b>19418.8</b>	<b>14237.7</b>	<b>17735.1</b>	<b>19707.0</b>	<b>19128.1</b>	<b>18539.1</b>	<b>108675.0</b>	<b>15624.4</b>	<b>20622.4</b>	<b>24104.8</b>	<b>18153.2</b>
a. Paid-up Capital	13115.5	13000.0	16272.0	14850.0	16135.2	15610.5	94375.0	14991.5	19222.8	22457.5	15000.0
b. Calls in Advance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2303.3
c. General Reserves	3105.4	2529.0	1273.1	2354.4	1550.0	1665.5	13294.4	321.1	688.4	991.4	547.7
d. Share Premium	418.7	52.8	0.0	44.4	130.7	0.0	0.0	150.3	386.4	0.0	190.3
e. Retained Earning	1790.2	(1790.5)	98.2	222.0	170.4	446.9	(43916.7)	19.3	271.1	655.9	64.4
f. Others Reserves Fund	854.7	429.7	0.0	2172.4	1045.3	749.5	44830.1	3.0	45.5	0.0	0.7
g. Exchange Fluctuation Fund	134.2	16.7	91.9	63.8	96.5	66.7	92.2	139.3	8.1	0.0	46.8
<b>2 BORROWINGS</b>	<b>16741.8</b>	<b>285.0</b>	<b>7433.7</b>	<b>11489.9</b>	<b>3500.0</b>	<b>17327.7</b>	<b>26957.0</b>	<b>4975.4</b>	<b>10900.0</b>	<b>13953.2</b>	<b>9211.5</b>
a. NRB	11269.0	0.0	7300.0	0.0	0.0	9500.0	1233.4	4300.0	8900.0	7180.0	0.0
b. *A*Class Licensed Institution	3472.8	285.0	133.7	7489.9	0.0	5100.0	0.0	675.4	2000.0	6773.2	9211.5
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	450.0	2723.6	0.0	0.0	0.0	0.0
e. Bonds and Securities	2000.0	0.0	0.0	4000.0	3500.0	2277.7	23000.0	0.0	0.0	0.0	0.0
<b>3 DEPOSITS</b>	<b>164692.1</b>	<b>65554.9</b>	<b>176119.5</b>	<b>166372.2</b>	<b>175697.0</b>	<b>205410.9</b>	<b>323989.8</b>	<b>147036.1</b>	<b>138661.6</b>	<b>178694.0</b>	<b>135007.2</b>
a. Current	11301.9	2840.7	5621.1	5072.5	6167.9	4256.2	21804.3	5157.1	3848.7	4330.4	2155.0
Domestic	10853.6	2624.7	5289.6	4722.3	5788.9	3394.8	21804.3	4975.2	3545.4	4230.5	2127.3
Foreign	448.3	216.0	331.5	350.2	379.1	861.5	0.0	181.8	303.3	99.9	27.7
b. Savings	38229.1	19943.4	66597.0	68813.0	42927.3	30949.1	163930.8	42219.0	36454.0	23194.5	28120.4
Domestic	37707.6	19800.8	66097.1	67647.9	41182.1	30657.4	163930.8	41525.8	36211.8	23108.3	28084.5
Foreign	521.5	142.6	499.9	1165.1	1745.2	291.7	0.0	693.2	242.2	86.2	35.9
c. Fixed	91871.1	34824.3	67633.4	66901.7	93511.9	108789.3	129227.2	68693.1	63730.8	74956.9	79520.9
Domestic	84473.1	34686.7	64647.6	59356.4	81507.7	101014.4	129227.2	66068.5	55898.6	69332.1	65186.0
Foreign	7398.0	137.6	2985.8	7545.4	12004.2	7774.9	0.0	2624.6	7832.2	5624.8	14334.9
d. Call Deposits	22095.7	7378.3	35069.4	23739.4	31508.4	58977.4	986.0	28126.5	33908.3	75415.4	24525.7
e. Others	1194.4	568.1	1198.6	1845.6	1581.5	2438.8	8041.5	2840.5	719.8	796.9	685.1
<b>4 Bills Payable</b>	<b>152.1</b>	<b>138.9</b>	<b>84.5</b>	<b>320.9</b>	<b>116.8</b>	<b>0.0</b>	<b>0.0</b>	<b>828.8</b>	<b>50.6</b>	<b>48.7</b>	<b>111.0</b>
<b>5 Other Liabilities</b>	<b>13082.9</b>	<b>5952.1</b>	<b>13874.6</b>	<b>12454.6</b>	<b>11972.6</b>	<b>11654.2</b>	<b>158393.3</b>	<b>9239.4</b>	<b>6156.7</b>	<b>5920.1</b>	<b>8272.5</b>
1. Sundry Creditors	6483.2	1078.4	192.5	8654.9	689.8	2605.3	19531.8	5669.7	23.7	846.3	0.0
2. Loan Loss Provision	2167.2	1690.2	7837.1	2252.6	1922.6	2613.2	58465.2	1442.9	1859.7	1961.5	1562.2
3. Interest Suspense a/c	434.5	760.6	1696.3	1073.2	292.5	661.1	17814.9	489.3	476.3	335.9	420.3
4. Others	3998.0	2422.8	4148.7	473.9	9067.7	5774.6	62581.5	1637.5	3797.0	2776.4	6290.0
<b>6 Reconciliation A/c</b>	<b>1378547.5</b>	<b>(7.7)</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>3.6</b>	<b>0.0</b>	<b>0.0</b>	<b>(0.0)</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>	<b>3771.1</b>	<b>2861.6</b>	<b>106.0</b>	<b>3070.6</b>	<b>2803.6</b>	<b>2376.5</b>	<b>10121.0</b>	<b>1577.4</b>	<b>2816.8</b>	<b>2612.8</b>	<b>1903.6</b>
<b>TOTAL LIABILITIES</b>	<b>1596406.3</b>	<b>89022.4</b>	<b>215353.5</b>	<b>213415.1</b>	<b>213218.1</b>	<b>255312.1</b>	<b>628136.2</b>	<b>179281.7</b>	<b>179208.2</b>	<b>225333.6</b>	<b>172659.0</b>
<b>1 LIQUID FUNDS</b>	<b>13065.0</b>	<b>15589.0</b>	<b>28541.8</b>	<b>26011.1</b>	<b>18379.7</b>	<b>35306.5</b>	<b>33572.8</b>	<b>15995.1</b>	<b>27561.8</b>	<b>26112.4</b>	<b>14091.5</b>
a. Cash Balance	3786.2	2305.9	9114.1	4725.8	2804.5	5102.5	10708.2	4422.7	5069.0	5616.1	2531.2
Nepalese Notes & Coins	3702.9	2242.8	8413.6	4402.3	2722.3	4995.6	10708.2	4200.6	4875.2	5567.3	2354.2
Foreign Currency	83.3	63.1	700.5	323.5	82.2	106.9	0.0	222.1	193.7	48.7	177.0
b. Bank Balance	9278.8	6833.1	12566.2	13525.8	15575.2	11022.7	22355.8	9437.4	10691.8	16496.3	8192.8
1. In Nepal Rastra Bank	8073.4	6421.1	10576.4	6795.2	9032.8	9685.6	17469.4	8087.5	8328.7	15134.7	5810.0
Domestic Currency	8005.1	6324.6	10354.2	6744.0	8754.2	9646.8	17469.4	7975.5	8305.0	15071.6	5691.3
Foreign Currency	68.3	96.5	222.1	51.1	278.6	38.7	0.0	112.0	23.7	63.1	118.8
2. *A*Class Licensed Institution	414.1	75.7	970.8	3772.1	782.7	130.6	4604.3	464.9	484.8	630.4	401.7
Domestic Currency	409.8	75.4	908.4	231.3	501.1	106.9	4604.3	403.0	481.1	626.7	397.2
Foreign Currency	4.3	0.3	62.3	3540.8	281.6	23.7	0.0	61.9	3.8	3.7	4.5
3. Other Financial Ins.	0.0	0.0	12.2	0.0	0.0	712.5	0.0	0.0	0.0	0.0	0.0
4. In Foreign Banks	791.3	336.3	1006.9	2958.5	5759.8	494.0	282.0	884.9	1878.2	731.2	1981.1
C. Money at Call	0.0	6450.0	6861.4	7759.5	0.0	19181.3	508.9	2135.1	11801.1	4000.0	3367.5
Domestic Currency	0.0	6450.0	4300.0	3280.0	0.0	15975.0	0.0	0.0	10345.0	4000.0	2000.0
Foreign Currency	0.0	0.0	2561.4	4479.5	0.0	3206.3	508.9	2135.1	1456.1	0.0	1367.5
<b>2 INVESTMENT IN SECURITIES</b>	<b>26221.2</b>	<b>8409.1</b>	<b>12521.9</b>	<b>18025.7</b>	<b>12296.6</b>	<b>15958.0</b>	<b>47600.8</b>	<b>22710.3</b>	<b>9720.4</b>	<b>10410.5</b>	<b>10729.6</b>
a. Govt. Securities	26221.2	8409.1	12521.9	18025.7	11796.6	15958.0	47600.8	22710.3	9720.4	10410.5	10692.6
b. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Govt. Non-Fin. Ins.	0.0	0.0	0.0	0.0	500.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	37.0
e. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>10091.8</b>	<b>813.1</b>	<b>1762.7</b>	<b>234.2</b>	<b>13877.7</b>	<b>10024.3</b>	<b>9934.7</b>	<b>3543.5</b>	<b>6253.7</b>	<b>9502.3</b>	<b>17767.9</b>
a. Non Residents	1319.8	712.5	676.1	0.0	5976.6	3633.7	0.0	1068.5	1445.8	2247.3	1383.9
b. Others	8772.0	100.6	1086.6	234.2	7901.1	6390.6	9934.7	2475.0	4808.0	7255.0	16384.0
<b>4 LOANS &amp; ADVANCES</b>	<b>154596.4</b>	<b>58871.7</b>	<b>155437.8</b>	<b>153102.1</b>	<b>156083.1</b>	<b>182383.9</b>	<b>404932.7</b>	<b>128844.9</b>	<b>127359.6</b>	<b>173587.4</b>	<b>121411.8</b>
a. Pvt. Sector	151973.9	58871.7	151275.6	151406.9	151662.1	182383.9	398678.2	125116.6	124639.9	169909.4	117838.7
b. Financial Institution	2622.5	0.0	3702.2	1695.2	3074.0	0.0	5819.8	3728.3	1898.7	2500.0	2801.2
c. Non-Financial Govt. Org.	0.0	0.0	460.0	0.0	1346.3	0.0	434.7	0.0	821.0	1178.0	772.0
<b>5 BILL PURCHASED</b>	<b>285.6</b>	<b>18.1</b>	<b>492.7</b>	<b>475.1</b>	<b>490.1</b>	<b>0.0</b>	<b>0.0</b>	<b>78.7</b>	<b>581.8</b>	<b>3.9</b>	<b>0.0</b>
a. Domestic Bills Purchased	214.8	0.0	344.4	145.1	226.6	0.0	0.0	78.7	581.8	3.9	0.0
b. Foreign Bills Purchased	70.7	18.1	148.3	329.9	263.4	0.0	0.0	0.0	0.0	0.0	0.0
c. Import Bills & Imports	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BIL</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>9.6</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.6	0.0	0.0
b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>7 FIXED ASSETS</b>	<b>3238.6</b>	<b>1861.7</b>	<b>7776.2</b>	<b>3172.0</b>	<b>4241.6</b>	<b>5123.2</b>	<b>10030.6</b>	<b>2704.6</b>	<b>3142.5</b>	<b>2441.9</b>	<b>3144.6</b>
<b>8 OTHER ASSETS</b>	<b>11485.0</b>	<b>2706.4</b>	<b>7047.4</b>	<b>12333.1</b>	<b>7849.0</b>	<b>6516.4</b>	<b>111479.3</b>	<b>5404.5</b>	<b>4547.8</b>	<b>3275.2</b>	<b>5513.6</b>
a. Accrued Interests	583.9	690.7	2337.8	1875.4	1560.3	1314.0	17814.9	958.7	699.0	335.9	420.3
Financial Inst.	36.0	0.0	366.6	802.2	0.0	652.9	0.0	957.1	211.0	0.0	0.0
Govt. Entp.	0.0	0.0	0.4	0.0	0.0	0.0	0.0	1.6	0.0	0.0	0.0
Private Sector	547.9	690.7	1970.9	1073.2	1560.3	661.1	17814.9	0.0	488.0	335.9	420.3
b. Staff Loans / Adv.	523.7	428.9	1157.3	1290.6	735.1	1868.9	19722.2	138.0	871.4	153.3	514.7
c. Sundry Debtors	6834.5	1005.3	104.3	669.9	0.0	624.5	56014.4	4061.6	29.0	97.1	0.0
d											

**Nepal Rastra Bank**  
**Bank & Financial Institution Regulation Department**  
**Statistics Division**  
**Sources & Uses of Fund of Commercial Banks**  
**Mid-April, 2011 (Chaitra, 2067)**

(Rs in Lakhs)

Particulars	SUNRISE <sup>23</sup>	DCBL <sup>24</sup>	NMB <sup>25</sup>	KIST <sup>26</sup>	Janata <sup>27</sup>	Mega <sup>28</sup>	CTBNL <sup>29</sup>	CIVIL <sup>30</sup>	CENTURY <sup>31</sup>	TOTAL
<b>1 CAPITAL FUND</b>	<b>20067.7</b>	<b>20329.7</b>	<b>18115.3</b>	<b>20892.6</b>	<b>14461.7</b>	<b>16826.1</b>	<b>14000.0</b>	<b>12000.0</b>	<b>11037.8</b>	<b>552755.4</b>
a. Paid-up Capital	16250.0	19209.1	16516.5	20000.0	14000.0	16310.0	14000.0	12000.0	10800.0	569316.7
b. Calls in Advance	2304.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4607.7
c. General Reserves	578.3	973.7	1417.6	676.1	19.3	0.0	0.0	0.0	0.0	148393.4
d. Share Premium	163.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2659.2
e. Retained Earning	602.4	122.4	44.3	176.1	77.0	516.1	0.0	0.0	237.8	(275450.4)
f. Others Reserves Fund	150.0	7.2	102.8	40.4	365.3	0.0	0.0	0.0	0.0	95775.9
g. Exchange Fluctuation Fund	19.5	17.2	34.0	0.0	0.0	0.0	0.0	0.0	0.0	7452.9
<b>2 BORROWINGS</b>	<b>5989.4</b>	<b>20662.0</b>	<b>4125.0</b>	<b>7000.0</b>	<b>1425.2</b>	<b>5236.0</b>	<b>0.0</b>	<b>1827.6</b>	<b>0.0</b>	<b>305439.9</b>
a. NRB	2300.0	15300.0	0.0	7000.0	150.0	3800.0	0.0	142.1	0.0	155079.0
b. "A"Class Licensed Institution	3689.4	5362.0	4125.0	0.0	1275.2	1436.0	0.0	1685.5	0.0	70281.9
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18493.0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4308.3
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	57277.7
<b>3 DEPOSITS</b>	<b>141897.4</b>	<b>94027.7</b>	<b>129323.1</b>	<b>160538.9</b>	<b>25157.7</b>	<b>34628.2</b>	<b>22600.7</b>	<b>17950.4</b>	<b>2937.9</b>	<b>6478281.3</b>
a. Current	4317.2	4345.8	6667.3	3693.9	594.1	921.8	147.5	1038.2	52.4	735008.5
Domestic	4028.6	4174.6	6628.2	3637.0	567.8	827.2	130.8	1024.2	52.4	624845.3
Foreign	288.7	171.2	39.1	56.9	26.4	94.6	16.8	14.0	0.0	110163.2
b. Savings	63725.9	11976.9	18884.2	81114.0	2469.2	11674.5	2055.6	1197.2	1278.3	2304437.1
Domestic	63038.7	11880.5	18712.1	81108.5	2467.3	11659.2	2053.9	1174.4	1278.3	2247248.4
Foreign	687.3	96.4	172.0	5.4	1.9	15.3	1.7	22.8	0.0	57188.8
c. Fixed	51882.5	45988.9	66296.7	47701.9	13173.5	11644.7	5188.8	2588.8	1321.5	2431574.6
Domestic	46737.2	43854.4	56869.0	47580.8	13173.5	11644.7	5188.8	2588.8	1321.5	2116231.0
Foreign	5145.3	2134.5	9427.7	121.1	0.0	0.0	0.0	0.0	0.0	315343.5
d. Call Deposits	19671.0	29744.4	37080.9	27285.6	8636.1	10068.3	15031.9	12519.9	276.5	923877.7
e. Others	2300.7	1971.6	394.1	743.6	284.7	319.0	176.9	606.2	9.1	83383.4
<b>4 Bills Payable</b>	<b>87.2</b>	<b>0.7</b>	<b>76.2</b>	<b>82.3</b>	<b>21.9</b>	<b>318.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>8350.7</b>
<b>5 Other Liabilities</b>	<b>9015.1</b>	<b>4404.8</b>	<b>3684.3</b>	<b>6751.8</b>	<b>920.3</b>	<b>1573.5</b>	<b>577.6</b>	<b>627.1</b>	<b>381.1</b>	<b>848139.5</b>
1. Sundry Creditors	50.8	0.0	0.8	463.1	29.5	1.3	20.3	1.2	82.5	115826.0
2. Loan Loss Provision	3827.5	1686.9	1399.7	1879.3	291.5	403.9	207.2	229.5	6.5	231168.4
3. Interest Suspense a/c	952.9	723.6	481.4	527.5	0.0	143.4	0.0	7.2	8.4	257258.6
4. Others	4184.0	1994.2	1802.4	3881.9	599.2	1024.9	350.1	389.2	283.7	243886.5
<b>6 Reconciliation A/c</b>	<b>39100.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1443326.8</b>
<b>7 Profit &amp; Loss A/c</b>	<b>774.1</b>	<b>989.4</b>	<b>2778.3</b>	<b>1300.9</b>	<b>238.6</b>	<b>138.5</b>	<b>175.5</b>	<b>89.2</b>	<b>151.0</b>	<b>126150.3</b>
<b>TOTAL LIABILITIES</b>	<b>216931.5</b>	<b>140414.3</b>	<b>158102.1</b>	<b>196566.5</b>	<b>42225.5</b>	<b>58720.7</b>	<b>37353.7</b>	<b>32494.2</b>	<b>14507.9</b>	<b>9762443.8</b>
<b>1 LIQUID FUNDS</b>	<b>18608.4</b>	<b>16420.6</b>	<b>10974.8</b>	<b>20417.0</b>	<b>7543.8</b>	<b>6365.5</b>	<b>13337.5</b>	<b>4949.9</b>	<b>11625.9</b>	<b>915552.6</b>
a. Cash Balance	4316.0	2848.2	2453.5	5536.9	1061.7	1215.5	249.1	111.7	127.0	170019.8
Nepalese Notes & Coins	4208.2	2718.4	2151.7	5404.6	1035.2	1175.2	239.2	95.6	125.5	162428.9
Foreign Currency	107.8	129.8	301.8	132.3	26.5	40.2	9.9	16.1	1.5	7590.9
b. Bank Balance	9509.4	13572.4	4337.5	11880.1	1414.3	2050.0	4438.4	3538.2	123.9	572397.2
1. In Nepal Rastra Bank	6482.3	9915.1	3344.3	11526.1	970.7	1839.0	3119.0	2474.6	123.3	445378.9
Domestic Currency	6382.1	9796.9	3235.6	11478.7	909.2	1806.5	2984.9	2452.7	119.0	439185.1
Foreign Currency	100.2	118.2	108.7	47.3	61.5	32.5	134.2	21.9	4.3	6193.8
2. "A"Class Licensed Institution	737.3	387.8	62.3	204.0	20.3	30.1	1057.9	25.1	0.6	26365.1
Domestic Currency	678.8	338.0	62.3	187.4	20.3	30.1	272.7	10.9	0.6	21289.6
Foreign Currency	58.4	49.8	0.0	16.5	0.0	0.0	785.2	14.2	0.0	5075.5
3. Other Financial Ins.	0.0	2519.5	0.3	0.0	0.0	0.0	38.0	0.0	0.0	3339.1
4. In Foreign Banks	2289.8	750.0	930.6	150.1	423.3	181.0	223.6	1038.5	0.0	97314.0
C.Money at Call	4783.0	0.0	4183.8	3000.0	5067.9	3100.0	8650.0	1300.0	11375.0	173135.6
Domestic Currency	3300.0	0.0	0.0	3000.0	4000.0	3100.0	8650.0	1300.0	11375.0	99907.9
Foreign Currency	1483.0	0.0	4183.8	0.0	1067.9	0.0	0.0	0.0	0.0	73227.7
<b>2 INVESTMENT IN SECURITIES</b>	<b>14132.5</b>	<b>16999.6</b>	<b>15005.4</b>	<b>20604.9</b>	<b>2578.2</b>	<b>3897.7</b>	<b>1749.8</b>	<b>2275.1</b>	<b>1049.9</b>	<b>810018.9</b>
a. Govt. Securities	14132.5	16999.6	14805.4	20604.9	2578.2	3897.7	1749.8	2275.1	1049.9	791920.0
b. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12377.5
c. Govt.Non-Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	584.9
d. Other Non-Fin Ins.	0.0	0.0	200.0	0.0	0.0	0.0	0.0	0.0	0.0	3360.2
e. Non Residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1776.4
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>6676.4</b>	<b>4157.6</b>	<b>10392.5</b>	<b>1472.1</b>	<b>0.0</b>	<b>3911.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>490565.9</b>
a. Non Residents	6276.6	711.6	0.0	34.7	0.0	355.5	0.0	0.0	0.0	361790.2
b. Others	399.9	3446.0	10392.5	1437.4	0.0	3555.5	0.0	0.0	0.0	128775.7
<b>4 LOANS &amp; ADVANCES</b>	<b>126747.2</b>	<b>95413.3</b>	<b>108122.9</b>	<b>134302.9</b>	<b>29154.8</b>	<b>40365.0</b>	<b>20723.5</b>	<b>22945.3</b>	<b>652.6</b>	<b>5187915.8</b>
a. Pvt. Sector	121969.7	95413.3	105929.3	133953.7	28955.3	37375.0	19421.3	22945.3	652.6	5036620.9
b. Financial Institution	3871.4	0.0	1257.7	0.0	199.4	0.0	4.1	0.0	0.0	99607.7
c. Non-Financial Govt.Org.	906.1	0.0	935.9	349.1	0.0	2990.0	1298.1	0.0	0.0	51687.1
<b>5 BILL PURCHASED</b>	<b>459.9</b>	<b>888.1</b>	<b>6316.2</b>	<b>450.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.6</b>	<b>0.0</b>	<b>47263.1</b>
a. Domestic Bills Purchased	362.5	888.1	0.0	353.5	0.0	0.0	0.0	0.0	0.0	15862.0
b. Foreign Bills Purchased	97.4	0.0	0.0	96.8	0.0	0.0	0.0	0.6	0.0	14643.8
c. Import Bills & Imports	0.0	0.0	6316.2	0.0	0.0	0.0	0.0	0.0	0.0	16757.3
<b>6 LOANS AGAINST COLLECTED BIL</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1135.8</b>
a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1055.8
b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	80.0
<b>7 FIXED ASSETS</b>	<b>5005.7</b>	<b>3540.8</b>	<b>2928.1</b>	<b>13833.2</b>	<b>2235.3</b>	<b>1956.2</b>	<b>707.0</b>	<b>1206.1</b>	<b>673.3</b>	<b>158139.7</b>
<b>8 OTHER ASSETS</b>	<b>6048.6</b>	<b>2686.1</b>	<b>4362.2</b>	<b>5234.6</b>	<b>713.4</b>	<b>2225.4</b>	<b>667.2</b>	<b>980.9</b>	<b>506.1</b>	<b>697051.5</b>
a. Accrued Interests	1023.1	1099.3	1069.8	1113.5	68.2	316.1	44.1	69.6	14.3	274743.1
Financial Inst.	70.8	27.0	586.7	17.4	17.6	143.7	44.1	62.4	8.2	14412.6
Govt. Entp.	0.0	348.7	4.3	566.1	41.5	0.0	0.0	0.0	6.0	1311.2
Private Sector	952.4	723.6	478.9	530.0	9.2	172.4	0.0	7.2	0.1	259019.3
b. Staff Loans / Adv.	71.0	342.3	267.6	2181.5	208.6	715.8	316.3	5.4	421.3	107675.9
c. Sundry Debtors	194.6	231.4	246.3	216.1	159.5	24.0	0.0	653.7	1.7	104595.8
d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19500.7
e. Others	4759.9	1013.1	2778.5	1723.6	277.0	1169.0	306.8	252.2	68.7	190536.0
<b>9 Expenses not Written off</b>	<b>152.1</b>	<b>261.2</b>	<b>0.0</b>	<b>238.4</b>	<b>0.0</b>	<b>0.0</b>	<b>168.7</b>	<b>136.3</b>	<b>0.0</b>	<b>5040.6</b>
<b>10 Non Banking Assets</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>16799.8</b>
<b>11 Reconciliation Account</b>	<b>39100.6</b>	<b>46.9</b>	<b>0.0</b>	<b>13.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1432960.4</b>
<b>12 Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>(0.3)</b>
<b>TOTAL ASSETS</b>	<b>216931.5</b>	<b>140414.3</b>	<b>158102.1</b>	<b>196567.0</b>	<b>42225.5</b>	<b>58720.7</b>	<b>37353.7</b>	<b>32494.2</b>	<b>14507.9</b>	<b>9762443.7</b>