

**Nepal Rastra Bank**  
Bank & Financial Institution Regulation Department  
Statistics Division  
Sources & Uses of Fund of Commercial Banks  
Mid-June, 2011 (Jestha, 2068)

(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>(44972.0)</b>	<b>(99564.8)</b>	<b>38357.0</b>	<b>41717.8</b>	<b>33716.2</b>	<b>34392.2</b>	<b>25081.9</b>	<b>18598.1</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	23163.7	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)	(151176.1)	23.2	0.0	299.6	1366.0	42.5	(12865.8)	726.2	528.1	(2090.4)
f. Others Reserves Fund	5015.0	15765.6	1536.4	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>22633.0</b>	<b>73146.3</b>	<b>4003.1</b>	<b>13323.5</b>	<b>0.0</b>	<b>5501.6</b>	<b>2644.4</b>	<b>0.0</b>	<b>7820.0</b>	<b>7449.0</b>	<b>3748.0</b>
a. NRB	4000.0	59511.5	0.0	0.0	0.0	0.0	0.0	0.0	4820.0	5449.0	3748.0
b. *A*Class Licensed Institution	0.0	12500.0	1003.1	5823.5	0.0	501.6	644.4	0.0	0.0	0.0	0.0
c. Foreign Banks and Fin. Ins.	18633.0	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>427567.0</b>	<b>654880.9</b>	<b>510867.9</b>	<b>481378.3</b>	<b>359808.8</b>	<b>403976.2</b>	<b>406000.2</b>	<b>104667.3</b>	<b>407976.0</b>	<b>201193.7</b>	<b>102097.0</b>
a. Current	90289.0	140458.7	56134.9	35491.6	100223.9	96654.1	35223.6	8574.3	46892.1	24579.3	5199.0
Domestic	87912.0	140055.0	41517.1	28092.5	52804.6	76679.5	34452.6	7371.0	46429.4	21057.2	5027.0
Foreign	2377.0	403.7	14617.8	7399.1	47419.3	19974.6	770.9	1203.3	462.6	3522.2	172.0
b. Savings	254222.0	350800.9	140415.4	134588.1	115713.2	158838.4	79950.0	55473.5	127294.1	64220.1	48334.0
Domestic	254150.0	350513.7	129293.6	128481.3	96482.0	150977.9	78796.1	55205.4	126143.6	62489.7	47737.0
Foreign	72.0	287.2	11121.9	6106.8	19231.2	7860.6	1153.9	268.1	1150.5	1730.4	597.0
c. Fixed	74879.0	138807.4	172024.9	186164.9	101157.6	136550.0	271797.0	25064.1	150840.9	77077.5	30207.0
Domestic	74817.0	138807.4	156051.0	172832.7	53427.7	128167.3	143464.5	23524.2	146888.1	66032.6	30207.0
Foreign	62.0	0.0	15973.9	13332.2	47730.0	8382.8	128332.6	1540.0	3952.8	11044.9	0.0
d. Call Deposits	4368.0	18155.7	136009.6	118465.2	39560.9	9.4	17366.1	13371.4	77194.1	32119.9	17194.0
e. Others	3809.0	6658.3	6283.2	6668.5	3153.1	11924.2	1663.5	2184.0	5754.9	3196.8	1163.0
<b>4 Bills Payable</b>	<b>231.0</b>	<b>280.6</b>	<b>992.8</b>	<b>333.2</b>	<b>590.7</b>	<b>1303.0</b>	<b>1008.2</b>	<b>73.4</b>	<b>942.7</b>	<b>196.1</b>	<b>78.6</b>
<b>5 Other Liabilities</b>	<b>93137.0</b>	<b>243804.9</b>	<b>37093.0</b>	<b>42714.9</b>	<b>25128.0</b>	<b>32352.9</b>	<b>19437.2</b>	<b>49848.7</b>	<b>12479.7</b>	<b>13606.0</b>	<b>22117.4</b>
1. Sundry Creditors	38822.0	7000.3	4511.0	4574.9	4882.1	714.1	2254.4	2046.5	210.9	1354.6	6821.0
2. Loan Loss Provision	14772.0	47864.4	9415.5	6765.2	2277.0	13403.2	3606.3	22255.3	6477.9	4541.8	4059.0
3. Interest Suspense a/c	32049.0	166367.2	2525.1	2976.7	2735.8	6828.7	5036.5	10696.3	569.6	137.8	3311.1
4. Others	7494.0	22573.0	20641.5	28398.1	15233.1	11406.8	8539.9	14850.7	5219.5	7571.7	8226.2
<b>6 Reconciliation A/c</b>	<b>17856.0</b>	<b>41391.8</b>	<b>0.0</b>	<b>115.0</b>	<b>0.0</b>	<b>657.2</b>	<b>(0.0)</b>	<b>335.6</b>	<b>95.4</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>	<b>9077.0</b>	<b>18703.1</b>	<b>19003.6</b>	<b>15472.2</b>	<b>9565.8</b>	<b>12645.3</b>	<b>1882.7</b>	<b>3076.3</b>	<b>9064.0</b>	<b>5675.2</b>	<b>686.5</b>
<b>TOTAL LIABILITIES</b>	<b>525529.0</b>	<b>932642.8</b>	<b>610317.5</b>	<b>595054.9</b>	<b>428809.4</b>	<b>490828.2</b>	<b>456054.6</b>	<b>176599.4</b>	<b>465969.2</b>	<b>248855.3</b>	<b>143956.8</b>
<b>1 LIQUID FUNDS</b>	<b>91313.0</b>	<b>147903.6</b>	<b>81399.4</b>	<b>65674.5</b>	<b>57869.7</b>	<b>41032.6</b>	<b>43126.7</b>	<b>11146.4</b>	<b>83070.8</b>	<b>19780.7</b>	<b>10159.2</b>
a. Cash Balance	14752.0	14648.3	6423.5	14035.1	6405.3	7824.6	10033.1	4247.2	8318.5	4762.7	3342.2
Nepalese Notes & Coins	14378.0	14220.8	6016.2	13316.1	5849.4	7199.1	9771.0	4013.6	8162.5	4621.8	3245.1
Foreign Currency	374.0	427.5	407.3	719.0	559.9	625.5	262.1	233.6	156.0	140.9	97.1
b. Bank Balance	68061.0	132423.6	47271.4	50839.4	18533.4	29336.2	33093.6	6699.3	63752.3	14305.5	6330.4
1. In Nepal Rastra Bank	58441.0	129189.9	40838.7	36279.6	13871.5	22695.3	16340.3	4896.0	63359.9	9716.6	4466.9
Domestic Currency	57939.0	129255.4	40720.6	35754.2	13601.0	21699.0	16071.5	4833.9	62772.7	9435.3	4307.4
Foreign Currency	502.0	(65.4)	118.1	525.4	270.5	996.3	268.8	62.1	587.3	281.2	159.6
2. *A*Class Licensed Institution	5513.0	1126.5	214.9	515.7	802.7	1069.7	667.5	216.9	372.6	543.5	620.9
Domestic Currency	5513.0	1125.8	214.9	515.4	802.7	939.1	622.9	209.5	372.6	512.5	617.6
Foreign Currency	0.0	0.7	0.0	0.3	0.0	130.7	44.6	7.4	0.0	31.0	3.3
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	4107.0	2107.1	6217.7	14044.0	3859.2	5571.2	16085.8	1529.7	19.7	4045.4	1242.6
C.Money at Call	8500.0	831.8	27704.5	800.0	32931.0	3871.9	0.0	200.0	11000.0	712.5	486.6
Domestic Currency	8500.0	832.6	16572.5	800.0	0.0	3800.0	0.0	200.0	11000.0	0.0	200.0
Foreign Currency	0.0	(0.8)	11132.0	0.0	32931.0	71.9	0.0	0.0	0.0	712.5	286.6
<b>2 INVESTMENT IN SECURITIES</b>	<b>31266.0</b>	<b>131966.8</b>	<b>60569.8</b>	<b>38100.0</b>	<b>88057.4</b>	<b>63363.7</b>	<b>51741.3</b>	<b>18405.8</b>	<b>53041.8</b>	<b>33067.4</b>	<b>21442.4</b>
a. Govt. Securities	31266.0	129843.6	58781.0	38100.0	87972.5	46543.1	51741.3	18405.8	53041.8	33067.4	20442.4
b. NRB Bond	0.0	0.0	0.0	0.0	0.0	16820.6	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	1788.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>21020.0</b>	<b>27838.0</b>	<b>41210.7</b>	<b>30872.0</b>	<b>78320.3</b>	<b>26322.2</b>	<b>129862.1</b>	<b>4419.6</b>	<b>6014.6</b>	<b>2856.7</b>	<b>1431.6</b>
a. Non Residents	18286.0	0.0	37322.8	27219.6	74994.8	24422.2	129465.7	2873.2	3152.6	2455.3	0.0
b. Others	2734.0	27838.0	3887.8	3652.4	3325.5	1900.0	396.3	1546.4	2862.0	401.4	1431.6
<b>4 LOANS &amp; ADVANCES</b>	<b>265892.0</b>	<b>349670.1</b>	<b>378903.2</b>	<b>414645.6</b>	<b>170785.4</b>	<b>308898.5</b>	<b>211278.7</b>	<b>103545.6</b>	<b>304563.8</b>	<b>167878.0</b>	<b>89835.5</b>
a. Pvt. Sector	265592.0	335150.3	369576.6	399139.9	154503.1	308898.5	205817.0	100498.5	255841.4	162075.2	85888.5
b. Financial Institution	300.0	11478.2	6526.7	9481.1	14878.9	0.0	5461.7	2119.1	17971.6	4304.1	1971.0
c. Non-Financial Govt. Org.	0.0	3041.6	2799.9	6024.6	1403.4	0.0	0.0	927.9	30750.9	1498.6	1976.0
<b>5 BILL PURCHASED</b>	<b>759.0</b>	<b>765.1</b>	<b>482.4</b>	<b>2578.2</b>	<b>11131.9</b>	<b>8690.5</b>	<b>238.7</b>	<b>2720.1</b>	<b>1048.2</b>	<b>10019.9</b>	<b>132.4</b>
a. Domestic Bills Purchased	26.0	558.0	216.9	347.1	2.0	645.5	0.0	218.5	28.0	0.0	41.6
b. Foreign Bills Purchased	67.0	206.3	265.5	481.8	11130.0	8045.0	238.7	127.1	1020.1	228.7	90.8
c. Import Bills & Imports	666.0	0.9	0.0	1749.3	0.0	0.0	0.0	2374.5	0.0	9791.2	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>971.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>174.5</b>	<b>0.0</b>
a. Against Domestic Bills	0.0	0.0	800.1	0.0	0.0	0.0	0.0	0.0	0.0	174.5	0.0
b. Against Foreign Bills	0.0	0.0	171.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>7 FIXED ASSETS</b>	<b>3352.0</b>	<b>9390.8</b>	<b>9255.4</b>	<b>11414.7</b>	<b>5150.4</b>	<b>10796.2</b>	<b>7349.9</b>	<b>3169.2</b>	<b>5317.0</b>	<b>8627.5</b>	<b>4367.4</b>
<b>8 OTHER ASSETS</b>	<b>91236.0</b>	<b>231919.1</b>	<b>37525.0</b>	<b>31770.0</b>	<b>17208.3</b>	<b>29756.9</b>	<b>12371.3</b>	<b>29293.7</b>	<b>12813.3</b>	<b>6450.6</b>	<b>11483.7</b>
a. Accrued Interests	32049.0	169065.1	12491.6	9749.1	5866.9	12941.5	5909.2	10836.8	3985.9	3920.4	3877.2
Financial Inst.	0.0	4785.9	2522.1	136.2	461.4	1827.2	0.0	45.6	3026.3	1094.7	595.6
Govt. Entp.	0.0	174.2	23.8	38.7	220.5	0.0	0.0	7.8	0.0	0.0	146.0
Private Sector	32049.0	164105.0	9945.7	9574.2	5184.9	11114.3	5909.2	10783.5	959.6	2825.7	3135.7
b. Staff Loans / Adv.	17363.0										

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(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>17376.7</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>15633.1</b>	<b>21442.9</b>	<b>24104.8</b>	<b>19674.5</b>
a. Paid-up Capital	13115.5	13000.0	16272.0	14850.0	16135.2	15610.5	94375.0	15000.0	20000.0	22457.5	18824.6
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	2832.6	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	150.5	429.7	0.0	190.3
e. Retained Earning	20.9	(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>12502.0</b>	<b>215.0</b>	<b>9900.0</b>	<b>13390.1</b>	<b>3500.0</b>	<b>10018.5</b>	<b>25457.0</b>	<b>10375.8</b>	<b>21450.0</b>	<b>17128.4</b>	<b>716.5</b>
a. NRB	9069.0	0.0	9400.0	0.0	0.0	7000.0	1233.4	10000.0	8500.0	9600.0	0.0
b. "A"Class Licensed Institution	1433.0	215.0	500.0	9390.1	0.0	0.0	0.0	375.8	12950.0	7528.4	716.5
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	290.8	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	1223.6	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>173764.6</b>	<b>66246.1</b>	<b>170852.9</b>	<b>162136.3</b>	<b>176621.7</b>	<b>203472.8</b>	<b>326456.0</b>	<b>144040.1</b>	<b>133049.2</b>	<b>171220.6</b>	<b>131489.5</b>
a. Current	11273.1	2316.4	4826.7	6812.8	5906.9	4533.1	21466.6	6922.4	4774.6	4502.2	1990.7
Domestic	11062.3	2163.2	4559.5	6451.0	5325.8	3872.2	21466.6	5717.5	3132.9	4436.6	1975.8
Foreign	210.8	153.2	267.2	361.8	581.1	660.9	0.0	1205.0	1641.7	65.5	14.8
b. Savings	38501.6	19903.7	69599.0	66101.5	41683.3	30269.5	163201.8	38208.0	32694.6	20925.4	24888.3
Domestic	37957.7	19736.2	69230.0	64944.4	40091.9	29972.7	163201.8	37519.0	32480.2	20843.0	24854.1
Foreign	543.9	167.6	369.0	1157.1	1591.3	296.8	0.0	689.1	214.4	82.4	34.2
c. Fixed	95598.6	35708.5	64073.3	65912.0	97614.9	112166.0	140611.5	66316.2	60589.0	75397.2	80492.9
Domestic	88155.8	35572.4	60817.7	58303.0	85525.4	104649.4	140611.5	64392.8	53389.6	70456.8	66061.1
Foreign	7442.8	136.1	3255.7	7609.0	12089.5	7516.6	0.0	1923.4	7199.4	4940.4	14431.8
d. Call Deposits	27044.4	7805.9	31210.9	21406.1	28747.7	54686.8	1176.0	29835.1	34378.8	69501.9	23540.9
e. Others	1346.9	511.5	1143.0	1903.9	2668.9	1817.4	0.0	2758.3	612.1	894.0	5768.9
<b>4 Bills Payable</b>	<b>30.1</b>	<b>30.0</b>	<b>146.8</b>	<b>126.7</b>	<b>55.3</b>	<b>119.9</b>	<b>0.0</b>	<b>81.2</b>	<b>42.0</b>	<b>30.6</b>	<b>200.8</b>
<b>5 Other Liabilities</b>	<b>12134.2</b>	<b>6194.3</b>	<b>15688.6</b>	<b>14926.4</b>	<b>13007.4</b>	<b>13132.4</b>	<b>153910.0</b>	<b>10016.7</b>	<b>9734.0</b>	<b>10307.3</b>	<b>14539.3</b>
1. Sundry Creditors	3509.1	751.1	207.1	6934.2	393.3	1943.2	17305.1	1627.9	3.5	419.0	0.0
2. Loan Loss Provision	2247.3	1759.5	7837.1	2252.6	1922.6	2598.8	58467.8	4583.6	1937.3	1919.4	2141.5
3. Interest Suspense a/c	191.6	603.4	1487.2	3369.7	378.5	916.2	15555.6	410.5	2827.3	3919.6	2382.3
4. Others	6186.1	3080.3	6157.2	2369.9	10312.9	7674.1	62581.5	3394.7	4965.9	4043.3	10015.5
<b>6 Reconciliation A/c</b>	<b>1474006.1</b>	<b>2.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>(200.3)</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>	<b>4825.6</b>	<b>2166.4</b>	<b>738.1</b>	<b>1564.2</b>	<b>3439.5</b>	<b>2761.5</b>	<b>17564.9</b>	<b>2233.7</b>	<b>1223.1</b>	<b>1089.0</b>	<b>810.8</b>
<b>TOTAL LIABILITIES</b>	<b>1694639.3</b>	<b>89092.2</b>	<b>215061.6</b>	<b>211850.7</b>	<b>215752.0</b>	<b>248044.2</b>	<b>632062.9</b>	<b>182380.6</b>	<b>186740.9</b>	<b>223880.8</b>	<b>167431.4</b>
<b>1 LIQUID FUNDS</b>	<b>22494.6</b>	<b>11646.1</b>	<b>24900.0</b>	<b>24445.8</b>	<b>20100.9</b>	<b>27672.8</b>	<b>38475.5</b>	<b>14741.7</b>	<b>28873.2</b>	<b>28309.6</b>	<b>14200.6</b>
a. Cash Balance	3766.7	2172.8	7964.4	4801.2	3113.1	4711.2	13173.9	3871.2	5334.1	5142.4	2121.1
Nepalese Notes & Coins	3696.0	2099.9	7621.8	4437.1	3037.3	4568.2	13173.9	3778.4	5114.1	5046.9	2039.5
Foreign Currency	70.7	72.9	342.6	364.1	75.9	143.0	0.0	92.8	220.1	95.5	81.6
b. Bank Balance	14227.9	7273.2	13886.4	13462.1	16987.7	10553.6	25295.6	10870.6	12595.3	18210.2	10110.0
1. In Nepal Rastra Bank	12071.6	6677.8	12880.2	8143.8	9871.9	8213.4	18843.6	8027.6	11585.9	16794.1	6598.6
Domestic Currency	12012.7	6617.0	12722.6	8104.6	9686.6	8135.7	18843.6	7944.5	11546.5	16711.1	6432.8
Foreign Currency	58.9	60.8	157.6	39.2	185.3	77.6	0.0	83.1	39.4	83.1	165.7
2. "A"Class Licensed Institution	636.4	143.7	641.3	3755.7	934.9	270.2	6006.3	471.2	500.5	609.6	261.8
Domestic Currency	632.1	140.9	592.7	141.3	554.0	238.6	6006.3	443.1	496.7	605.7	261.4
Foreign Currency	4.3	2.8	48.6	3614.4	380.9	31.6	0.0	28.1	3.8	3.9	0.4
3. Other Financial Ins.	0.0	0.0	0.1	0.0	0.0	716.0	0.0	0.0	0.0	0.0	0.0
4. In Foreign Banks	1520.0	451.7	364.8	1562.7	6180.9	1354.0	445.7	2371.8	508.8	806.5	3249.6
C. Money at Call	4500.0	2200.0	3049.2	6182.4	0.0	12408.0	6.0	0.0	10943.8	4957.1	1969.4
Domestic Currency	4500.0	2200.0	400.0	1665.0	0.0	12050.0	0.0	0.0	7970.0	4813.9	0.0
Foreign Currency	0.0	0.0	2649.2	4517.4	0.0	358.0	6.0	0.0	2973.8	143.2	1969.4
<b>2 INVESTMENT IN SECURITIES</b>	<b>25968.0</b>	<b>11353.1</b>	<b>13753.1</b>	<b>19051.4</b>	<b>13963.5</b>	<b>15881.5</b>	<b>57500.4</b>	<b>24806.5</b>	<b>12640.4</b>	<b>10702.3</b>	<b>10728.0</b>
a. Govt. Securities	24640.8	11353.1	13753.1	19051.4	13463.5	15881.5	57500.4	24806.5	12640.4	10702.3	10691.0
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	1327.2	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>8758.6</b>	<b>817.1</b>	<b>1819.4</b>	<b>234.2</b>	<b>12881.2</b>	<b>6857.9</b>	<b>6160.1</b>	<b>3041.4</b>	<b>5545.7</b>	<b>4447.2</b>	<b>9836.4</b>
a. Non Residents	6448.5	716.5	730.6	0.0	6162.0	3292.2	0.0	2866.4	1556.2	1902.2	358.3
b. Others	2310.1	100.6	1088.9	234.2	6719.2	3565.7	6160.1	175.0	3989.5	2545.0	9478.1
<b>4 LOANS &amp; ADVANCES</b>	<b>149833.2</b>	<b>60357.4</b>	<b>154215.7</b>	<b>150486.6</b>	<b>153351.3</b>	<b>182118.2</b>	<b>407020.6</b>	<b>130201.5</b>	<b>126193.6</b>	<b>169362.2</b>	<b>118341.7</b>
a. Pvt. Sector	147231.2	60357.4	146741.8	148787.0	148646.8	182118.2	400801.8	126490.1	123670.8	165684.2	114942.0
b. Financial Institution	2602.0	0.0	7013.9	1699.6	3358.2	0.0	5807.0	3711.4	1698.9	2500.0	2627.8
c. Non-Financial Govt. Org.	0.0	0.0	460.0	0.0	1346.3	0.0	411.8	0.0	823.9	1178.0	772.0
<b>5 BILL PURCHASED</b>	<b>188.6</b>	<b>3.8</b>	<b>440.7</b>	<b>234.9</b>	<b>493.2</b>	<b>9.3</b>	<b>0.0</b>	<b>0.0</b>	<b>713.0</b>	<b>74.8</b>	<b>0.0</b>
a. Domestic Bills Purchased	90.5	0.0	375.8	0.0	0.5	0.0	0.0	0.0	691.0	67.1	0.0
b. Foreign Bills Purchased	98.1	3.8	64.9	234.9	15.6	9.3	0.0	0.0	22.0	7.7	0.0
c. Import Bills & Imports	0.0	0.0	0.0	0.0	477.2	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>327.3</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	327.3	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>3273.2</b>	<b>1878.4</b>	<b>7790.5</b>	<b>3067.2</b>	<b>4335.5</b>	<b>5205.8</b>	<b>10289.5</b>	<b>3668.0</b>	<b>3190.6</b>	<b>2552.0</b>	<b>3165.6</b>
<b>8 OTHER ASSETS</b>	<b>10600.3</b>	<b>2283.0</b>	<b>10366.2</b>	<b>14136.3</b>	<b>10626.0</b>	<b>10298.6</b>	<b>107913.7</b>	<b>5921.4</b>	<b>9226.4</b>	<b>8432.6</b>	<b>11159.1</b>
a. Accrued Interests	2323.5	536.2	4792.1	4442.6	3991.6	4864.5	15555.6	3584.9	3100.7	3919.6	2382.3
Financial Inst.	52.3	0.0	418.0	1072.9	0.0	736.1	0.0	3584.9	26.2	39.8	41.6
Govt. Entp.	0.0	0.0	12.5	0.0	0.0	0.0	0.0	0.0	238.8	10.0	6.5
Private Sector	2271.1	536.2	4361.6	3369.7	3991.6	4128.4	15555.6	0.0	2835.8	3869.8	2334.2
b. Staff Loans / Adv.	538.1	427.4	1246.3	1365.0	878.1	1932.2	28945.1	127.5	845.6	152.0	534.5
c. Sundry Debtors	5803.1	805.3	78.5	977.9	303.7	634.2	45705.0	2043.2	79.2	163.8	0.0
d. Cash In Transit	0.0	0.0	0.0								

**Nepal Rastra Bank**  
 Bank & Financial Institution Regulation Department  
 Statistics Division  
 Sources & Uses of Fund of Commercial Banks  
 Mid-June, 2011 (Jestha, 2068)

(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>11010.5</b>	<b>554840.3</b>
a. Paid-up Capital	16250.0	19209.1	16516.5	20000.0	14000.0	16310.0	14000.0	12000.0	10800.0	573927.0
b. Calls in Advance	2304.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2304.4
c. General Reserves	578.3	973.7	1417.6	676.1	19.3	0.0	0.0	0.0	0.0	148486.8
d. Share Premium	163.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2702.6
e. Retained Earning	752.4	122.4	44.3	176.1	77.0	516.1	0.0	0.0	210.5	(275045.0)
f. Others Reserves Fund	0.0	7.2	102.8	40.4	365.3	0.0	0.0	0.0	0.0	95011.5
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>11141.0</b>	<b>20606.6</b>	<b>16288.8</b>	<b>13103.4</b>	<b>866.0</b>	<b>4015.4</b>	<b>214.1</b>	<b>2692.3</b>	<b>0.0</b>	<b>333849.6</b>
a. NRB	8000.0	14100.0	4700.0	13000.0	150.0	2650.0	0.0	0.0	0.0	174931.0
b. *A*Class Licensed Institution	3141.0	6506.6	11588.8	103.4	716.0	1365.4	214.1	2692.3	0.0	79908.8
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18923.8
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2808.3
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>133727.3</b>	<b>80309.2</b>	<b>124116.6</b>	<b>157236.8</b>	<b>30928.1</b>	<b>44403.6</b>	<b>23064.7</b>	<b>23963.3</b>	<b>8378.6</b>	<b>6545891.3</b>
a. Current	3007.4	2653.9	5850.5	3727.0	669.0	1699.3	225.6	1195.8	120.3	734194.7
Domestic	2852.0	2406.4	5826.6	3680.8	658.5	1043.1	119.3	581.6	120.2	628849.8
Foreign	155.4	247.6	23.9	46.3	10.5	656.1	106.3	614.2	0.1	105344.8
b. Savings	57520.9	11527.0	18588.3	77802.6	3124.9	15209.0	2649.2	1508.7	2923.6	2266680.6
Domestic	57077.4	11427.9	18438.9	77797.6	3123.0	15123.1	2647.5	1492.3	2923.6	2211152.4
Foreign	443.4	99.1	149.3	5.0	1.9	85.8	1.7	16.4	0.0	55528.2
c. Fixed	49020.6	40973.2	66659.5	45135.1	15726.2	18197.9	7082.3	7066.9	2610.7	2511523.0
Domestic	45622.0	39540.2	57411.8	45012.8	15726.2	18197.9	7082.3	7066.9	2610.7	2200425.6
Foreign	3398.6	1433.0	9247.7	122.3	0.0	0.0	0.0	0.0	0.0	311097.4
d. Call Deposits	21940.5	22975.1	32593.8	29795.4	11074.9	8946.2	12956.1	13454.9	2643.0	959528.5
e. Others	2237.9	2180.0	424.6	776.7	333.1	351.2	151.5	737.1	81.1	73964.5
<b>4 Bills Payable</b>	<b>40.1</b>	<b>5.3</b>	<b>39.3</b>	<b>48.6</b>	<b>14.9</b>	<b>54.5</b>	<b>0.0</b>	<b>2.0</b>	<b>0.0</b>	<b>7098.7</b>
<b>5 Other Liabilities</b>	<b>12526.3</b>	<b>7273.3</b>	<b>6911.6</b>	<b>9958.3</b>	<b>1247.0</b>	<b>3130.8</b>	<b>1263.5</b>	<b>1631.5</b>	<b>777.8</b>	<b>910030.3</b>
1. Sundry Creditors	26.3	0.0	84.3	399.7	31.9	0.8	15.5	9.4	0.0	106553.4
2. Loan Loss Provision	3814.1	1686.9	1426.3	1879.3	291.5	471.4	229.4	229.5	6.5	233141.9
3. Interest Suspense a/c	3240.1	2601.9	2291.2	3124.6	0.0	50.0	448.5	612.8	49.3	277694.0
4. Others	5445.8	2984.5	3109.8	4554.7	923.5	2608.7	570.1	779.9	722.0	292641.0
<b>6 Reconciliation A/c</b>	<b>33763.1</b>	<b>3.3</b>	<b>0.0</b>	<b>1.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1568027.5</b>
<b>7 Profit &amp; Loss A/c</b>	<b>(218.5)</b>	<b>0.0</b>	<b>1475.3</b>	<b>185.8</b>	<b>0.0</b>	<b>267.3</b>	<b>0.0</b>	<b>(426.1)</b>	<b>220.4</b>	<b>144772.7</b>
<b>TOTAL LIABILITIES</b>	<b>211047.1</b>	<b>128527.5</b>	<b>166946.8</b>	<b>201426.9</b>	<b>47517.6</b>	<b>68697.8</b>	<b>38542.3</b>	<b>39863.1</b>	<b>20387.4</b>	<b>10064510.4</b>
<b>1 LIQUID FUNDS</b>	<b>20693.7</b>	<b>6730.8</b>	<b>15397.0</b>	<b>23055.1</b>	<b>8502.7</b>	<b>9958.2</b>	<b>8674.0</b>	<b>5759.0</b>	<b>5195.0</b>	<b>1012303.0</b>
a. Cash Balance	4930.6	3025.3	3369.2	5388.5	1269.0	1090.1	682.5	354.5	125.9	171200.2
Nepalese Notes & Coins	4841.8	2843.2	3241.5	5286.1	1228.1	1035.3	665.1	316.7	121.7	164986.2
Foreign Currency	88.7	182.1	127.8	102.4	40.9	54.8	17.5	37.8	4.2	6214.0
b. Bank Balance	8954.9	3705.5	11363.8	11936.2	3217.7	2430.1	2233.5	3304.5	479.2	671744.0
1. In Nepal Rastra Bank	7331.3	2185.1	9657.9	11596.8	2819.6	1481.3	1152.1	1606.0	397.0	558031.3
Domestic Currency	7224.4	2120.1	9542.3	11499.4	2811.1	1481.3	1134.4	1595.6	392.6	552948.8
Foreign Currency	106.9	65.0	115.5	97.5	8.5	0.0	17.7	10.5	4.3	5082.4
2. *A*Class Licensed Institution	916.3	352.4	526.5	209.6	102.5	86.0	496.4	740.7	82.2	29408.4
Domestic Currency	907.0	295.7	526.5	188.5	102.5	86.0	37.5	9.9	12.7	23725.3
Foreign Currency	9.2	56.7	0.0	21.3	0.0	0.0	458.9	730.8	69.5	5683.1
3. Other Financial Ins.	0.0	1014.5	0.3	0.0	0.0	0.0	404.3	0.0	0.0	2191.8
4. In Foreign Banks	707.4	153.4	1179.2	129.6	295.7	862.8	180.8	957.8	0.0	82112.6
C.Money at Call	6808.3	0.0	663.9	5730.4	4016.0	6438.0	5758.0	2100.0	4590.0	169358.8
Domestic Currency	2300.0	0.0	0.0	5730.4	3300.0	6080.0	5758.0	2100.0	4590.0	105362.3
Foreign Currency	4508.3	0.0	663.9	0.0	716.0	358.0	0.0	0.0	0.0	63996.5
<b>2 INVESTMENT IN SECURITIES</b>	<b>13177.2</b>	<b>16139.4</b>	<b>15889.5</b>	<b>20388.4</b>	<b>3407.3</b>	<b>3401.4</b>	<b>4635.3</b>	<b>2458.6</b>	<b>3690.4</b>	<b>890558.0</b>
a. Govt. Securities	13177.2	16139.4	15689.5	20388.4	3407.3	3401.4	4635.3	2458.6	3690.4	866676.2
b. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16820.6
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	3116.1
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>2728.1</b>	<b>3439.9</b>	<b>9841.8</b>	<b>1030.3</b>	<b>0.0</b>	<b>2779.3</b>	<b>0.0</b>	<b>154.1</b>	<b>0.0</b>	<b>450540.4</b>
a. Non Residents	0.0	716.7	0.0	35.4	0.0	1199.3	0.0	0.0	0.0	346176.4
b. Others	2728.1	2723.2	9841.8	994.9	0.0	1580.0	0.0	154.1	0.0	104364.0
<b>4 LOANS &amp; ADVANCES</b>	<b>126381.0</b>	<b>92532.3</b>	<b>110680.4</b>	<b>134597.0</b>	<b>32424.8</b>	<b>47143.1</b>	<b>22956.3</b>	<b>28439.1</b>	<b>9836.4</b>	<b>5172368.8</b>
a. Pvt. Sector	121162.0	90161.4	108674.8	134247.9	31925.5	44153.1	21354.3	28439.1	9836.4	4998406.9
b. Financial Institution	4313.0	1723.2	1477.5	0.0	499.3	0.0	303.8	0.0	0.0	113828.1
c. Non-Financial Govt. Org.	906.0	647.7	528.1	349.1	0.0	2990.0	1298.1	0.0	0.0	60133.8
b. BILL PURCHASED	<b>66.9</b>	<b>430.4</b>	<b>5948.2</b>	<b>22.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.6</b>	<b>0.0</b>	<b>47193.4</b>
a. Domestic Bills Purchased	0.0	430.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3738.9
b. Foreign Bills Purchased	66.9	0.0	0.0	22.5	0.0	0.0	0.0	0.6	0.0	22447.3
c. Import Bills & Imports	0.0	0.0	5948.2	0.0	0.0	0.0	0.0	0.0	0.0	21007.3
<b>6 LOANS AGAINST COLLECTED BILL</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>1473.4</b>
a. Against Domestic Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1302.0
b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	171.4
<b>7 FIXED ASSETS</b>	<b>5068.4</b>	<b>3590.2</b>	<b>3042.1</b>	<b>14010.6</b>	<b>2374.7</b>	<b>2391.0</b>	<b>785.0</b>	<b>1249.0</b>	<b>816.1</b>	<b>159934.0</b>
<b>8 OTHER ASSETS</b>	<b>8715.7</b>	<b>4639.2</b>	<b>6147.9</b>	<b>8101.0</b>	<b>804.5</b>	<b>3024.7</b>	<b>1312.2</b>	<b>1750.9</b>	<b>849.5</b>	<b>748137.2</b>
a. Accrued Interests	3327.8	3080.5	3030.4	3822.9	67.8	1099.0	500.1	711.2	96.0	335921.8
Financial Inst.	135.2	50.9	745.9	26.1	2.5	33.5	51.6	98.3	15.5	21626.1
Govt. Entp.	0.0	435.5	10.9	673.7	52.5	177.7	0.0	0.0	46.7	2275.8
Private Sector	3192.6	2594.1	2273.6	3123.0	12.8	887.8	448.5	612.8	33.8	312019.9
b. Staff Loans / Adv.	75.0	331.3	282.2	2500.5	255.4	730.4	458.7	14.1	410.0	118631.0
c. Sundry Debtors	205.6	254.6	159.3	108.9	206.4	0.0	0.0	671.9	0.2	91032.5
d. Cash In Transit	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4099.2
e. Others	5107.3	972.8	2676.0	1668.6	274.8	1195.3	353.4	353.7	343.3	198452.6
<b>9 Expenses not Written off</b>	<b>153.8</b>	<b>298.6</b>	<b>0.0</b>	<b>222.0</b>	<b>0.0</b>	<b>0.0</b>	<b>162.2</b>	<b>51.8</b>	<b>0.0</b>	<b>5961.3</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>16569.3</b>
<b>11 Reconciliation Account</b>	<b>34062.4</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>1558724.1</b>
<b>12 Profit &amp; Loss A/c</b>	<b>0.0</b>	<b>726.8</b>	<b>0.0</b>	<b>0.0</b>	<b>3.5</b>	<b>0.0</b>	<b>17.2</b>	<b>0.0</b>	<b>0.0</b>	<b>747.5</b>
<b>TOTAL ASSETS</b>	<b>211047.2</b>	<b>128527.5</b>	<b>166946.8</b>	<b>201426.9</b>	<b>47517.6</b>	<b>68697.8</b>	<b>38542.3</b>	<b>39863.1&lt;/</b>		