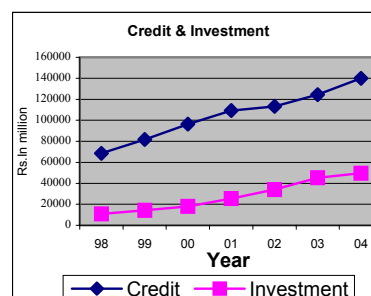
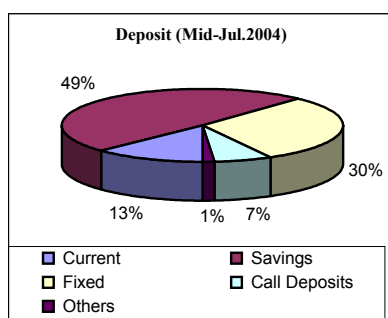


BANKING AND FINANCIAL STATISTICS

MID – JULY 2004

NO. 43



NEPAL RASTRA BANK

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

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EXPLANATORY NOTES

1. Because of subsequent revisions, differences with previously published figures are at times unavoidable.
2. In some cases figures in decimals may not tally due to rounded off.
3. 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-Aug/Mid-Sept

Bhadra

Mid-Sept/Mid-Oct

Aswin

Mid-Oct/Mid-Nov

Kartik

Mid-Nov/Mid-Dec

Marga

Mid-Dec/Mid-Jan

Poush

Mid-Jan/Mid-Feb

Magh

Mid-Feb/Mid-Mar

Falgun

Mid-Mar/Mid-Apr

Chaitra

4. The Nepalese fiscal year normally begins from Mid-July. Data/informations are based on the returns of the commercial banks and agricultural development banks (performing commercial banking activities) Efforts have been made to present the latest available data as of Mid-July 2004.

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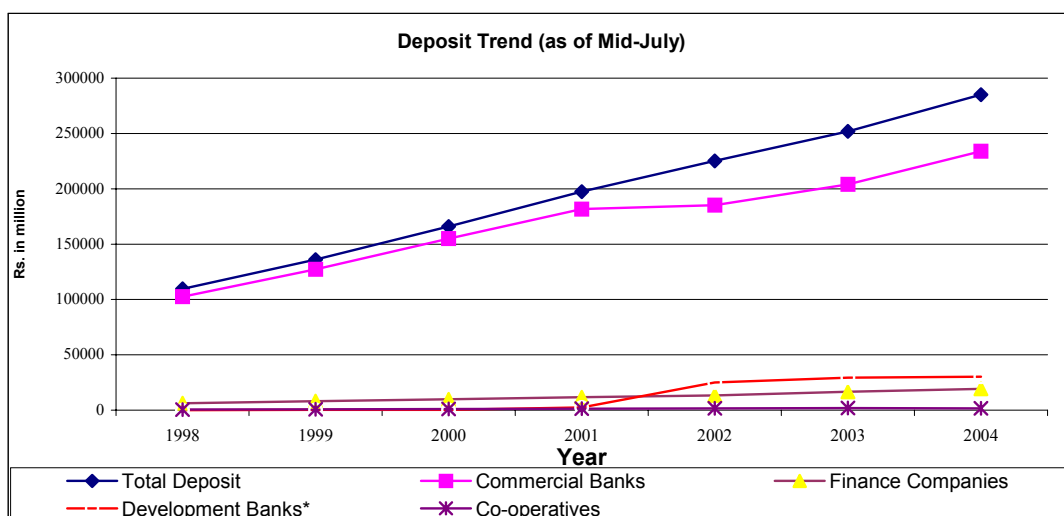
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Highlights on Performance of Banks and Non-Bank Financial Institutions

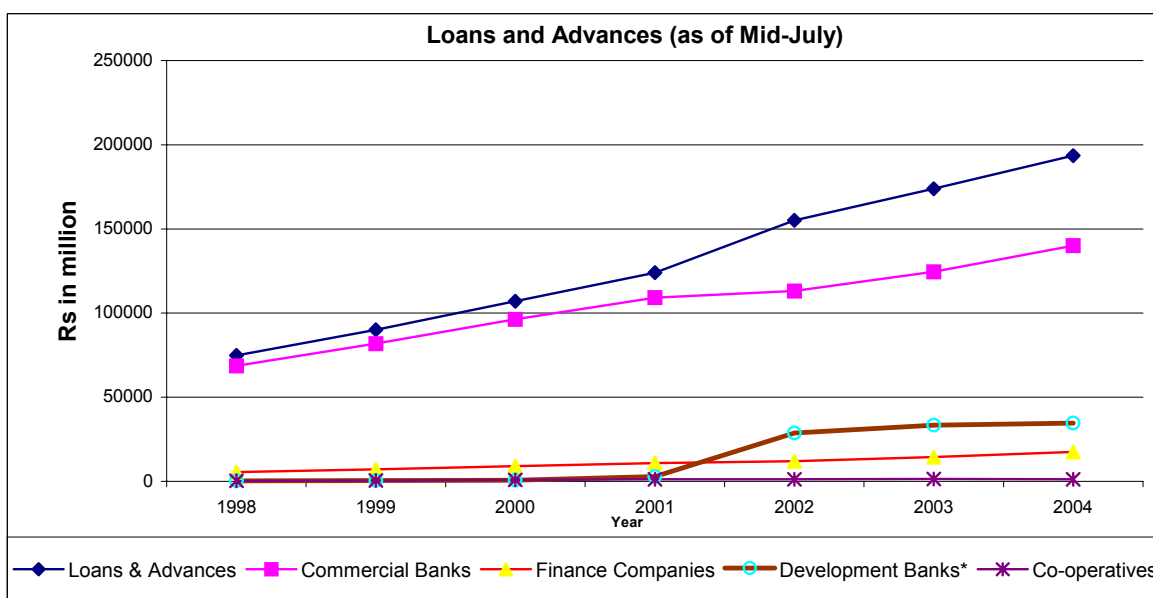
1. This issue of "**Banking and Financial Statistics, Mid July 2004, No-43**" contains statistical information on the performance of banks and non-bank financial institutions covering the period from mid- July 1998 to mid- July 2004.
2. The statistics published in this issue are based on the actual monthly and quarterly returns received from the concerned banks and non-bank financial institutions.

A. Financial Systems at a Glance:

3. 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 under direct regulation of NRB.
4. The total capital fund of the whole financial system was Rs. 20031 million in mid- July 2003 where as this figure stands to be Rs -1474.3 in July 2004 (Table-1). The negative figure for July 2004 is because of Rastriya Banijya Bank's total negative retain earnings, which was not included in the previous year figures. Out of the total capital fund, commercial banks' share stands at 692 % (negative) of total capital fund, followed by Development banks 327.4 % (positive), finance companies 247.8 % (positive), and co-operatives 16.8 % (positive).
5. A rising trend in deposits of financial system has been observed during the period mid-July 2003 to mid- July 2004. Total deposits have increased by 13.21 % and reached Rs. 285009.5 million in mid- July 2004 from Rs. 251742.3 million in mid- July 2003. Out of the total deposits, market shares of commercial banks, development banks, finance companies and co-operatives are 82 %, 10.6 %, 6.8 % and 0.6 % respectively.



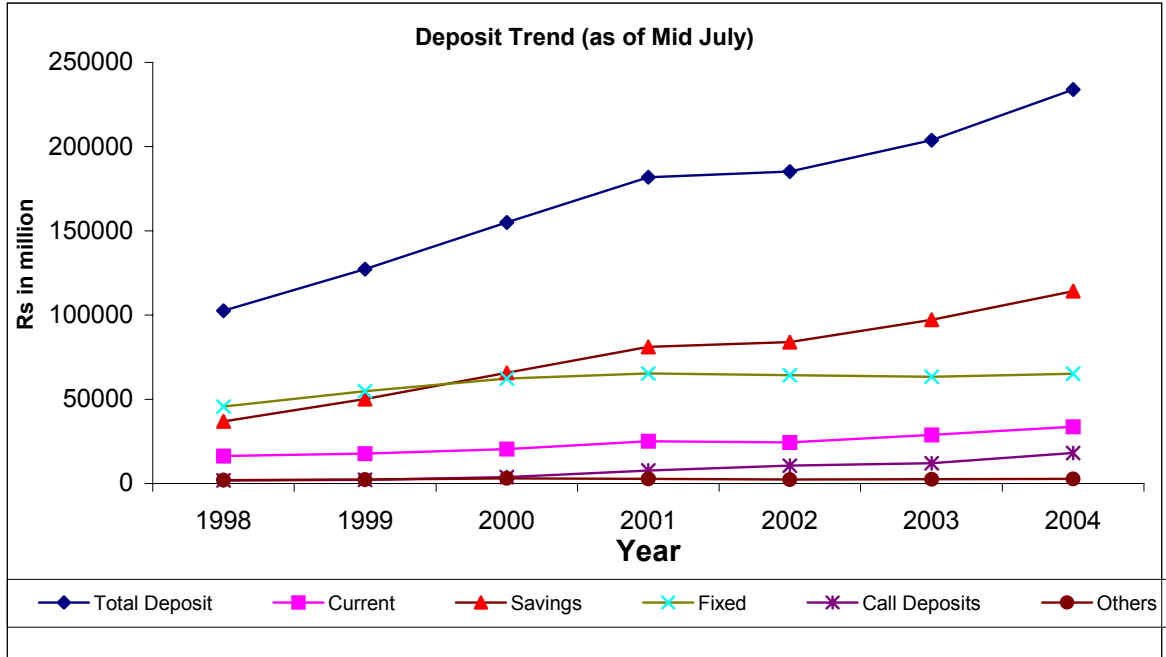
6. The liquid funds of the system have increased by 21.70 % and reached Rs. 55761.4 million in mid- July 2004 as compared to Rs.45817 million in mid July 2003. Out of the total liquid funds in mid- July 2004, commercial banks have the highest share of 83 % followed by development banks (8.3 %), finance companies (8 %) and co-operatives (0.7 %).
7. 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. Commercial banks have the highest stake (88.8 %) followed by development banks (6.3 %) and finance companies (4.5 %). Co-operative societies have a very small investment portfolio.
8. A rising trend in loans and advances of financial system has been observed during the period mid- July 2003 to mid- July 2004. Total loans and advances of the system was Rs. 173913.8 million in mid- July 2003, which increased by 11.3 % and have reached Rs. 193610.3 million in mid- July 2004. Out of the total loans and advances, market share of commercial banks, development banks, finance companies and co-operatives are 72.3 %, 17.9 %, 9.1 % and 0.7 % respectively.



B. Commercial Banks

9. There are 17 commercial banks in the country as of mid- July 2004. The number of commercial banks branches as of mid- July 2004 is 423 of which 375 are branches of commercial banks and other 44 Agricultural Development Bank's branches performing commercial banking activities.
10. Capital funds of these banks have 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 is 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 total capital funds consist of Rs 8350 million Paid-up Capital, Rs 3385 million Statutory Reserves, Rs 3119.4 million Other Reserves and Rs 25056.1 Retained Earnings loss. Over the period, Paid Up Capital, Statutory Reserves and Other Reserves have increased by 8 %, 20 % and 161.5 % respectively while Retained Earnings decreased by quite a large percentage.

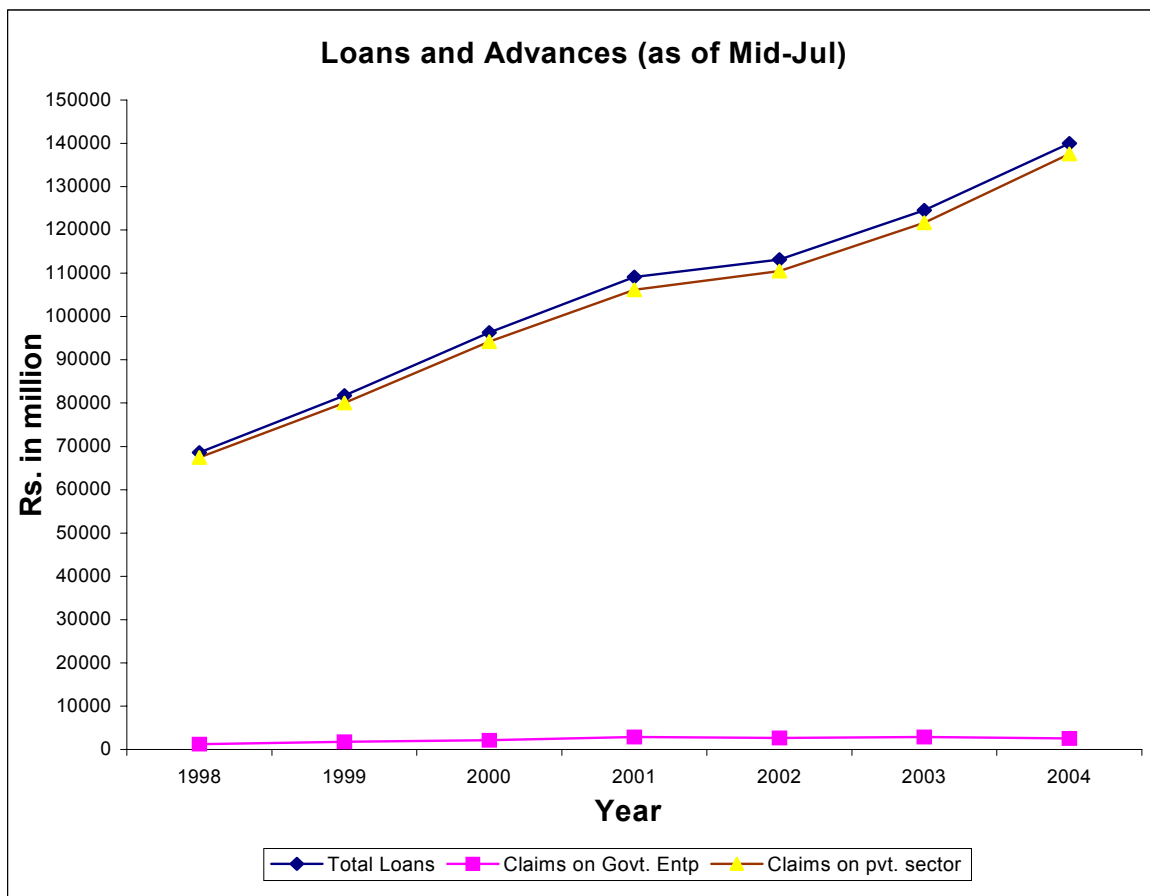
11. Deposits have reached Rs. 233811.2 million in mid- July 2004 from Rs. 203879.3 million in mid- July 2003 with a growth of 14.7 %. Of the total deposits in mid- July 2004, current deposit constitutes Rs. 33729.9 million (14.4 %), savings deposit constitutes Rs. 114137.2 million (48.8 %), fixed deposit constitute Rs. 65130.9 million (27.9 %) and others (call deposit and others) constitutes Rs. 20813.2 million (8.9 %). 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.



12. Total Borrowings by commercial banks have 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.

Of the total borrowings in mid- July 2004, borrowings from NRB, inter-bank borrowings and borrowings from foreign banks constitute 24.2 %, 58.6 % and 17.2 % respectively.

13. 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.
14. A continuous rising trend in investments has been observed since 1998. Total investments have reached Rs. 49668.6 million in mid- July 2004 from Rs. 45386.3 million in mid- July 2003 – registering a growth of 9.3 %.
15. Loans and Advances, on average, have 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.

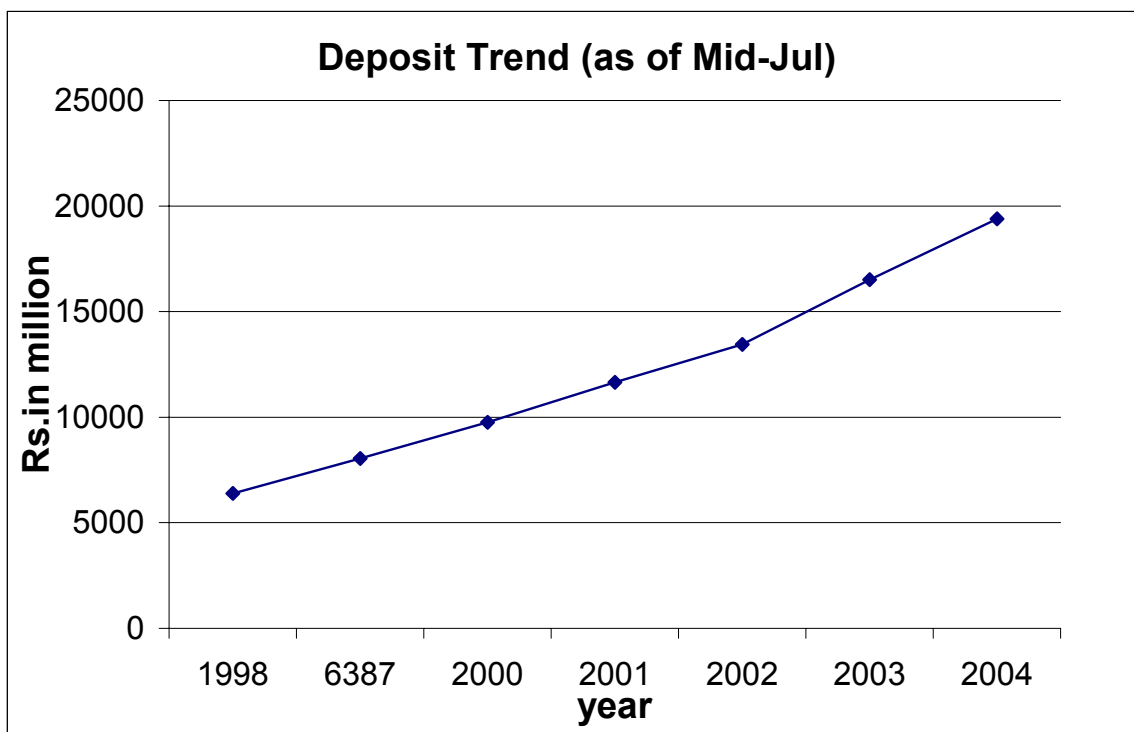


Out of the total loans and advances in mid- July 2004, lending to the private sector and claims on Government enterprises constitute Rs. 136403.5 (97.4%) and Rs. 2519.4 million (1.8 %) respectively - registering a growth rate of 13.93 % in private sector where as the claims on Govt. enterprises decreased by 12.15 % in mid- July 2004 compare to mid- July 2003.

16. Interest Accrued, on average, has 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.

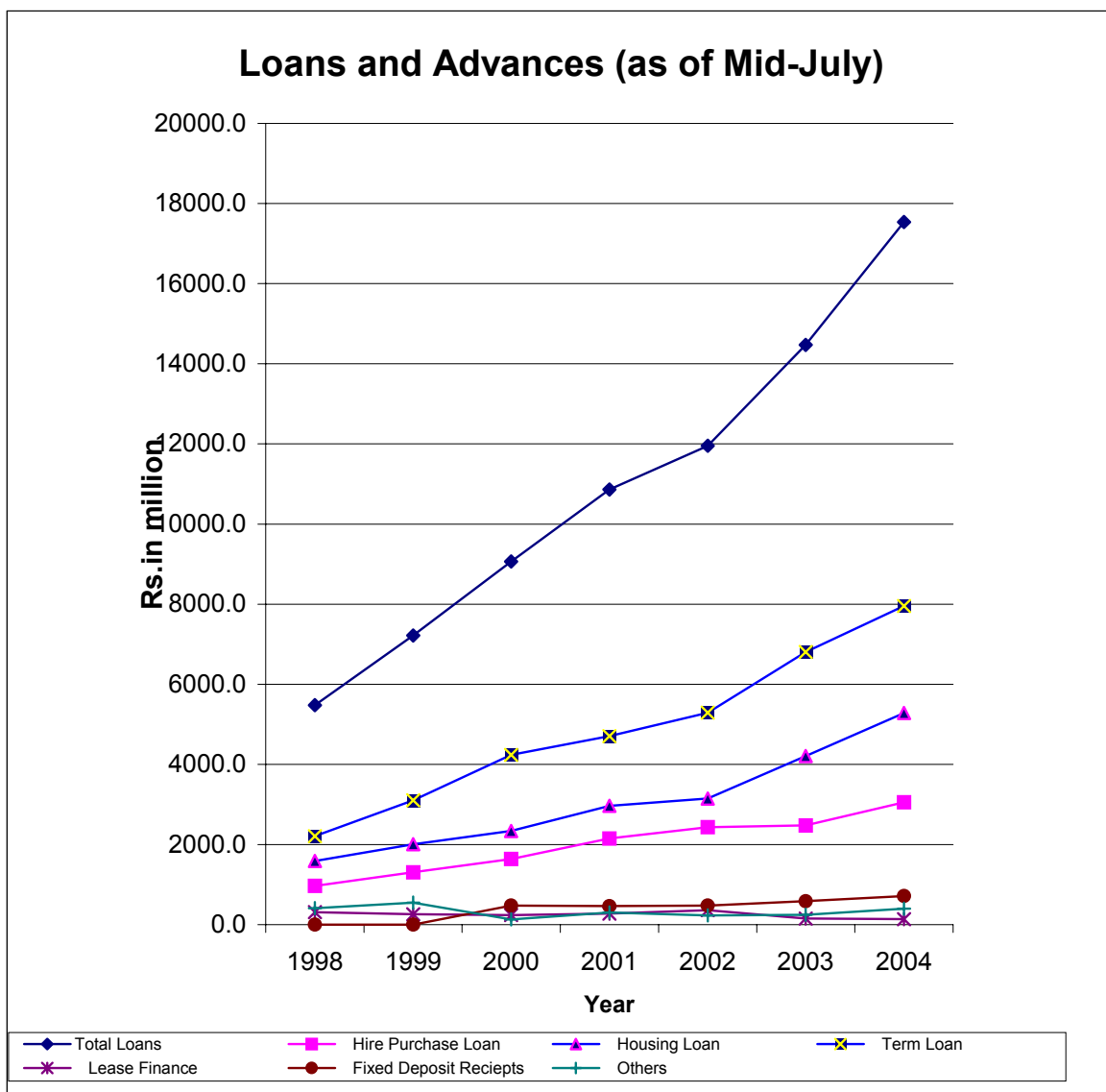
C. Finance Companies

17. As of mid- July 2004, there are 58 finance companies in operation throughout the country. Out of these, 37 finance companies are operating in Kathmandu valley and the other 21 are rendering their services outside Kathmandu valley.
18. Capital funds of these companies stand at Rs. 3653.8 million. The Paid Up Capital is Rs. 2155.8 million and it accounts for 59.0 % in total capital funds (Table-33). General reserves, other reserves and loan loss provision contribute the remaining 41.0 % in the total capital.
19. Deposits continue to grow over the years 1998 to mid--July 2004. Total deposits have gone up by 17.45 % and stood at Rs. 19391.7 in mid- July 2004 compared to Rs 16510.3 million in mid- July 2003. The ownership classification of deposits show that deposits placed by individual depositors account for about 71.08 % in the total deposits.



20. 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 and has increased to Rs. 1306.5 million in mid-July 2004.
21. Liquid Funds have reached Rs. 4469.8 million in mid- July 2004. It comprises Rs. 132.1 million (2.96%) as cash in hand, Rs. 430.1 million (9.62 %) as balances with Nepal Rastra Bank and Rs. 3907.6 million (87.42%) as balances with the domestic banks. The liquid fund has increased by 67.2 % in mid- July 2004 compared to mid- July 2003.
22. Investments have reached Rs 2510.5 million in mid- July 2004 from Rs 2392.4 million in mid- July 2003. Investments in Government securities and others account for Rs. 1270.0 million (50.6 %), and Rs 1240.5 million (49.4 %) respectively in mid- July 2004.
23. Loans and Advances have reached Rs. 17540.8 million in mid- July 2004 from Rs. 14473.7 million in mid- July 2003, registering a growth of 21.19 %. The purpose-wise loans showed a mixed trend during the review period. Lease finance has declined by Rs. 10.6 million (7.12 %) and merchant banking finance has increased by Rs. 25.5 million (34.6 %) in mid- July 2004 compared to mid- July 2003. Hire purchase loans, housing loans, term loans, loans against fixed deposit receipts and Government securities, and others have registered a growth of Rs. 572.5 million (23.11 %), Rs. 1075.4 million (25.5 %), Rs. 1148.3 million (16.9 %), Rs. 126.9 million (21.6 %) and Rs. 129.1 million (75.9 %) respectively in mid- July 2004 compared to mid- July 2003.

Out of the total Loans and Advances, hire purchase loans consist of 17.4 %, housing loans consist of 30.14 %, term loans consist of 45.3 %, lease finance consists of 0.79 %, merchant banking consists of 0.56 %, loans against fixed deposit receipt consist of 4.06 %, and others consist of 1.71 %.



D. Development Banks

24. There are altogether 14 development Banks (including Nepal Industrial Development Corporation and Agricultural Development Bank) as of mid- July 2004. Five 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.
25. Capital Funds of these development banks have reached Rs. 4158661 thousands in mid-July 2004 from Rs. 4122631 thousands in mid- July 2003, registering a growth of 0.87 % (Table-38, 39, 41). The paid-up capital of development banks in mid-July 2004 is Rs. 2505372 thousands, which accounts 60.0 % of capital funds. General reserves and other reserves contribute the remaining (Rs. 1653289 thousands) 40.0 % of capital funds.
26. Deposits have 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 %. Of the total deposits, term deposits constitute 95.9% and other deposits constituted 4.1 %.

27. Borrowings have increased to Rs. 5960967 thousands (by 1.2 %) in mid- July 2004 from Rs. 5889405 thousands in mid- July 2003.
28. Liquid Funds have decreased to Rs. 4053726 thousands in mid- July 2004 from Rs. 4148712 thousands in mid- July 2003. Of the total liquid funds in mid- July 2004, cash balance constitutes Rs. 742126 thousands (18.31 %), balance with NRB constitutes Rs. 1514033 thousands (37.35 %), balance with domestic banks constitutes Rs. 1632552 thousands (40.27 %) and balance with Financial Institutions constitutes Rs. 165015 thousands (4.07 %).
29. Investments have decreased to Rs. 2311670 thousands in mid- July 2004 from Rs. 2379310 thousands in mid- July 2003. Investments in Government Securities, Shares and Debentures and other Investments account for Rs. 1114735 thousands (48.22 %), Rs. 299068 thousands (12.9 %) and Rs. 897867 thousands (38.88 %) respectively.
30. Loans and Advances have grown by 2.83 % and reached Rs. 31905259 thousands in mid- July 2004 from Rs. 31026880 thousands in mid- July 2003.

Lending in Agriculture Sector, Industrial Sector, Housing and Real Estate Sector, Business Sector, Service Sector and Others have increased by 16.6 %, 5.25 %, 71.97 %, 49.4 %, 11.48 % and 0.15 % respectively
31. Other Assets have increased to Rs. 9622151 thousands in mid- July 2004 from Rs. 9450974 thousands in mid- July 2003.

E. Rural Development Banks (RDB)

32. There are 5 Rural Development Banks, one in each five development region as of mid- July 2004.
33. Capital Funds of these banks have increased to Rs. 317268 (by 4.63 %) thousands in mid- July 2004 (Table-39).
34. Deposits have increased to Rs. 473616 (by 4.89 %) thousands in mid- July 2004 from Rs. 451556 in mid- July 2003.
35. Borrowings, the major source of funds of these banks, increased by 11.10 % and have reached to Rs. 1471960 thousands in mid- July 2004.
36. Liquid Funds have increased by 21.65 % and amount to Rs. 257076 thousands in mid- July 2004 from Rs. 211317 thousands in mid- July 2003.
37. Investments have increased by 7.91 % in mid- July 2004 compared to mid- July 2003 and reached Rs. 579883 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.
38. Loans and Advances have increased by 3.77 % in mid- July 2004 compared to mid- July 2003 and reached Rs. 1358407 thousands.

F. Micro Credit Development Banks (Other than RDB)

39. There are six micro credit development banks as of mid- July 2004.
40. Capital Funds of these banks have increased by 12.18 % in mid- July 2004 compared to mid- July 2003 and stood at Rs. 350432 thousands. The paid up capital and general

reserves of these banks have increased by 2.43 % and 61.38 % respectively, whereas retained earnings have decreased by 37.5 % (Table-41).

41. Deposits have increased to Rs. 225814 thousands (29.63 %) in mid- July 2004 from Rs. 174203 thousands in mid- July 2003.
42. Borrowings have increased by 21.84 % in mid- July 2004 and stood at Rs. 1298747 thousands compared to mid- July 2003 (Rs. 1065937). Borrowings from Nepal Rastra Bank have decreased by 40.76 % where as borrowings from other banks, and non-bank financial institutions have increased by 60.81% and 2.59 % respectively.
43. Liquid Funds have increased to Rs. 314917 (by 36.77 %) thousands in mid- July 2004. Cash in hand decreased by 15.23 % and balance with domestic banks has increased by 56.81 %. Balance with Nepal Rastra Bank has declined by 13.89 %.
44. Investments have increased by 27.47 % and remained at Rs. 650882 thousands in mid- July 2004 compared to mid- July 2003 (Rs. 510625 thousands).
45. Loans and Advances have increased to Rs. 1463720 (by 30.87 %) in mid- July 2004 from Rs. 1118459 thousands in mid- July 2003.

G. Co-operative Societies

46. There are 34 cooperatives as of mid July 2004 authorized by Nepal Rastra Bank to perform limited banking activities. Of these, 11 cooperatives are handed over to Sana Kisan Bikash Bank Ltd.
47. Capital Funds of these societies have decreased to Rs. 247185 thousands (9.45 %) in mid- July 2004 from Rs. 272975 in mid- July 2003 (Table-42). On average, capital funds have increased by 7.84 % annually over the period from mid- July 1998 to mid- July 2004.
48. Deposits have decreased by 12.72 % amounting to Rs. 1679794 thousands in mid- July 2004 from Rs. 1924544 thousands in mid- July 2003. Of the total deposits, savings deposits, fixed deposits and other deposits constitute 51.51 %, 37.31 % and 11.18 % respectively in mid July 2004.
49. Borrowings have decreased by 38.13 % from mid- July 2003 (Rs. 66442 thousands) to mid- July 2004 (Rs. 41108 thousands). Borrowings from NRB, commercial banks and other financial institutions have decreased by 100 %, 40.56 % and 1.2 % respectively in mid July 2004 compared to mid July 2003.
50. Liquid Funds have increased to Rs. 413128 thousands (6.19 %) in mid- July 2004 from Rs. 389054.9 thousands in mid- July 2003. Of the total liquid funds, cash in hand and balances with NRB have decreased by 19.03 % and 29.0 % respectively where as balances with domestic banks have increased by 12.63 %.
51. Investments have decreased to Rs. 181491 thousands (27.94 %) in mid- July 2004 from Rs. 251873 thousands in mid- July 2003. Investments in Government securities and other investments have decreased by 15.2 % and 63.92 % respectively. However, Nepal Rastra Bank bonds have increased by 59.27 % and reached Rs 86800 thousand .
52. Loans and Advances have decreased by 10.43 % in mid- July 2004 compared to mid- July 2003. Commercial loan and Others have increased by 10.13% and 11.80% respectively in mid July 2004 compared to mid July 2003. Similarly, negative growth of

37.85% has been observed in production loans. However, loans against fixed deposit receipt/securities have increased by 41.94 %.

H. NGOs

53. There are 44 NGOs authorized by Nepal Rastra Bank to perform limited banking activities as of mid- July 2004, whereas there were only 24 NGOs in mid July 2003.
54. However, only nine of these NGOs have maintained Nepal Rastra Bank reporting system. Of those nine NGOs, the total fund stands at Rs 14512 thousand in mid July2004.
55. The total borrowings is Rs.220446 thousand as of mid July 2004. Of the total borrowings, domestic borrowings and borrowings from foreingn institutions constitute 94.1% and 5.9% respectively.
56. On the uses side of Funds, Micro Credit and balance with domestic banks share the highest percentages of 39.1% and 26.5% respectively.

Table No.1
Financial System at a Glance

Rs in Million

	Mid July						
	1998	1999	2000	2001	2002	2003	2004
1. Capital Fund	6265.9	7668.8	8686.4	10993.5	15827.2	20031	-1474.3*
Commercial Banks	79.1%	79.2%	77.5%	74.9%	64.5%	59.0%	692.0%(-)**
Finance Companies	14.6%	15.3%	17.1%	17.5%	16.8%	16.0%	247.8%(+)
Development Banks #	4.9%	4.0%	3.6%	5.7%	17.2%	23.7%	327.4%(+)
Co-operatives	1.4%	1.4%	1.8%	1.9%	1.6%	1.4%	16.8%(+)
2. Deposits	109553.7	136107.9	165981.9	197325.6	225187.4	251742.3	285009.5
Commercial Banks	93.7%	93.5%	93.3%	92.1%	82.2%	81.0%	82.0%
Finance Companies	5.8%	5.9%	5.9%	5.9%	6.0%	6.6%	6.8%
Development Banks #	0.1%	0.1%	0.1%	1.3%	11.1%	11.7%	10.6%
Co-operatives	0.4%	0.5%	0.6%	0.7%	0.7%	0.8%	0.6%
3. Liquid Fund	33774.6	40439.1	50421.4	58587.3	57044.5	45817	55761.4
Commercial Banks	98.3%	96.7%	95.7%	94.9%	87.5%	83.3%	82.9%
Finance Companies	1.3%	2.8%	3.4%	3.5%	5.0%	5.8%	8.0%
Development Banks #	0.1%	0.2%	0.4%	1.0%	6.7%	10.0%	8.3%
Co-operatives	0.3%	0.4%	0.5%	0.6%	0.8%	0.8%	0.7%
4. Investment	13094.5	15972.4	19488.5	27398.5	39279.7	51457.9	55903.2
Commercial Banks	82.9%	89.2%	92.2%	92.9%	87.1%	88.2%	88.8%
Finance Companies	13.4%	7.9%	5.8%	4.6%	4.1%	4.6%	4.5%
Development Banks #	3.4%	2.4%	1.3%	1.8%	8.3%	6.7%	6.3%
Co-operatives	0.2%	0.5%	0.7%	0.7%	0.5%	0.5%	0.3%
5. Loans and Advances	74875.6	90124.4	106996	124048.9	155138.5	173913.8	193610.3
Commercial Banks	91.6%	90.7%	90.0%	88.0%	73.0%	71.6%	72.3%
Finance Companies	7.3%	8.0%	8.5%	8.8%	7.7%	8.3%	9.1%
Development Banks #	0.5%	0.6%	0.7%	2.3%	18.5%	19.2%	17.9%
Co-operatives	0.5%	0.7%	0.8%	1.0%	0.8%	0.8%	0.7%
6. Total Assets/Liabilities	155444.8	185555.9	225553.5	273946.2	335440.6	381598.4	422233
Commercial Banks	93.6%	92.9%	92.9%	91.8%	82.0%	80.1%	80.5%
Finance Companies	5.3%	5.7%	5.8%	5.8%	5.5%	5.8%	6.4%
Development Banks #	0.7%	0.8%	0.7%	1.7%	11.8%	13.4%	12.5%
Co-operatives	0.4%	0.5%	0.7%	0.7%	0.7%	0.7%	0.6%

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.

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

	Unit	Mid-July						
		1998	1999	2000	2001	2002	2003	2004
1. Gross Domestic Product 1/	Rs.in million	300845.0	342036.0	379488.0	411217.0	422676.0	456201.0 (R)	495336.0 (R)
2. Number of Bank Branches	In Unit	493.0	511.0	484.0	430.0	413.0	447.0	423.0
3. Population per Bank Branches 2/	In Thousand	37.4	36.1	38.1	53.8	56.1	51.8	54.7
4. Total Deposits	Rs.in million	102598.2	127201.7	154943.0	181767.0	185144.7	203879.3	233811.2
A. Current		16310.3	17709.8	20319.5	25100.7	24327.0	28862.5	33729.9
B. Savings		36885.3	50154.0	65703.6	80988.4	83855.6	97238.9	114137.2
C. Fixed		45593.8	54846.6	62204.2	65322.3	64171.4	63287.6	65130.9
D. Others		3808.8	4491.3	6715.7	10355.6	12790.7	14490.3	20813.2
5. Total Credit	Rs.in million	68618.0	81758.7	96324.8	109121.2	113174.6	124522.4	140031.4
6. Total Investment	Rs.in million	10857.4	14252.4	17967.3	25446.5	34209.8	45386.3	49668.6
7. Credit to Government Enterprises	Rs.in million	1214.0	1749.3	2114.4	2909.7	2651.1	2867.7	2519.4
8. Average Deposit per Bank Branch	Rs.in million	208.1	248.9	320.1	422.7	448.3	456.1	552.7
9. Per Capita Deposits	Rs. in Unit	5557.2	6889.9	8392.5	7851.7	7997.6	8806.9	10099.8
10. Average Credit per Bank Branch	Rs.in million	139.2	160.0	199.0	253.8	274.0	278.6	331.0
11. Per Capita Credit	Rs. in Unit	3716.7	4428.5	5217.4	4713.7	4888.8	5378.9	6048.9
12. Deposit Growth	In Percentage	25.6	24.0	21.8	17.3	1.9	10.1	14.7
13. Credit Growth	In Percentage	17.5	19.2	17.8	13.3	3.7	10.0	12.5
14. Investment Growth	In Percentage	26.7	31.3	26.1	41.6	34.4	32.7	9.4
15. Time Deposit Growth	In Percentage	25.7	27.3	21.8	14.4	1.2	8.4	11.7
16. Paid up Capital & Reserve Fund	Rs. in million	4955.8	6077.3	6729.2	8230.2	10202.5	11814.6	14854.4

1/ Source: Nepal Rastra Bank, Research Department (At current prices)
2/ Population 23150 thousands based on 2001 census report.
(R) Revised.

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

	Mid-July						
	1998	1999	2000	2001	2002	2003	2004
A. GDP, DEPOSITS, CREDIT & INVESTMENT							
1. Deposit / GDP	34.1	37.2	40.8	44.2	43.8	44.7	47.2
2. Credit / GDP	22.8	23.9	25.4	26.6	26.8	27.3	28.3
3. Investment / GDP	3.6	4.2	4.7	6.2	8.1	9.9	10.0
4. Credit & Investment / GDP	26.4	28.1	30.1	32.8	34.9	37.2	38.3
5. Time Deposit / GDP	27.4	30.7	33.7	35.6	35.1	35.2	36.2
6. Current / GDP	6.7	6.5	7.1	8.6	8.8	6.3	6.8
7. Credit / Total Deposit	66.9	64.3	62.2	60.0	61.1	61.1	59.9
8. Investment / Total Deposit	10.6	11.2	11.6	14.0	18.5	22.3	21.2
9. Credit & Investment / Total Deposit	77.5	75.5	73.8	74.0	79.6	83.3	81.1
10. Time Deposit / Total Deposit	80.4	82.5	82.6	80.5	80.0	78.7	76.7
11. Current Deposit / Total Deposit	19.6	17.5	17.4	19.5	20.0	14.2	14.4
12. Credit to Govt. Entp. / Total Credit	1.8	2.1	2.2	2.7	2.3	2.3	1.8
13. Credit to Pvt.Sector / Total Credit	98.2	97.9	97.8	97.3	97.7	97.7	98.2
B. LIQUIDITY							
1. NRB Balance / Total Deposit	14.3	11.3	11.4	12.5	13.4	8.9	9.7
2. Vault / Total Deposit	3.7	3.2	2.8	2.8	3.2	2.9	1.8
3. Total Liquid Fund / Total Deposit	33.6	31.9	32.5	32.4	29.0	20.2	19.8
C. CAPITAL ADEQUACY							
1. Capital / Total Deposit	4.8	4.8	4.3	4.5	5.5	5.8	-4.4
2. Capital / Total Credit	7.2	7.4	7.0	7.5	9.0	9.5	-7.3
3. Capital / Total Assets	3.4	3.5	3.2	3.3	3.7	3.9	-3.0

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

(Rs. in million)

	Mid-July						
	1998	1999	2000	2001	2002	2003	2004
1 CAPITAL FUND	4955.7	6077.1	6729.2	8230.2	10202.5	11814.6	-10201.7
a. Paid-up Capital	2965.9	3767.0	4067.4	5504.1	6431.0	7726.0	8350.0
b. Statutory Reserves	1272.0	1593.6	1976.7	1787.1	2540.0	2820.0	3385.0
c. Others Reserves	717.8	716.5	685.2	939.0	970.6	1192.9	3119.4
d. Retained Earning*					260.9	75.7	-25056.1
2 DEPOSITS	102598.2	127201.8	154943.0	181767.0	185144.7	203879.3	233811.2
a. Current	16310.2	17709.8	20319.5	25100.7	24327.0	28862.5	33729.9
b. Savings	36885.3	50154.1	65703.6	80988.4	83855.6	97238.9	114137.2
c. Fixed	45593.8	54846.7	62204.2	65322.3	64171.4	63287.6	65130.9
d. Call Deposits	1766.9	2165.9	3715.8	7691.8	10531.9	12027.9	18061.1
e. Others	2042.0	2325.3	2999.9	2663.8	2258.8	2462.4	2752.1
3 BORROWINGS	887.0	1179.1	3346.6	2308.7	2349.5	3170.4	3023.6
a. NRB	381.4	429.6	428.1	411.8	1167.7	1437.0	731.6
b. Inter Bank	505.6	749.5	2918.5	1896.9	953.4	1599.2	1770.5
c. Foreign Bank	0.0	0.0	0.0	0.0	228.5	134.2	521.4
d. Financial Ins.							
4 OTHERS	36987.1	38000.2	44452.6	59221.3	77221.2	86697.4	113183.6
SOURCES OF FUNDS	145428.0	172458.2	209471.5	251527.2	274917.9	305561.7	339816.7
1 LIQUID FUNDS	33184.1	39093.1	48240.0	55583.3	49937.2	38163.6	46252.8
a. Cash in hand	2889.6	3310.4	3507.0	4116.9	4881.1	4735.9	4283.8
b. FC in hand	750.6	634.5	632.1	658.2	613.8	704.5	435.5
c. Bal. with NRB	14103.2	13912.7	16945.1	21440.9	23170.3	16867.6	22728.2
d. Bal. with Dom. Bank	409.0	402.1	676.9	796.1	928.2	683.7	1825.1
e. Bal. with Other Financial Ins.					0.0	0.0	0.0
f. Bal.held abroad	9179.7	9451.7	14613.9	14993.9	7016.7	3783.1	2026.4
g. Call Money	5852.0	11381.7	11864.9	13577.3	13327.3	11388.8	14953.8
2 INVESTMENTS	10857.5	14252.4	17967.3	25446.5	34209.8	45386.3	49668.6
a. Govt. Securities	10591.7	13222.0	17608.8	25100.9	28573.8	39045.5	42384.3
b. Share, Deben & Other Inv.	265.8	1030.4	358.5	345.6	5636.0	6340.8	7284.3
c. NRB Bond							
3 LOANS & ADVANCES	68618.0	81758.8	96324.9	109121.1	113174.6	124522.4	140031.4
a. Govt. Entp.	1214.0	1749.4	2114.3	2909.6	2651.1	2867.7	2519.4
i. Financial	397.0	490.2	695.0	1209.1	991.2	965.1	1137.0
ii. Non-Finan.	817.0	1259.2	1419.3	1700.5	1659.9	1902.6	1382.4
b. Pvt. Sector	64989.0	77501.1	92241.8	104209.3	109043.3	120343.4	136403.5
c. For. Bills P. & D.	2266.0	2348.2	1820.4	1887.2	1322.2	1143.8	1050.4
d. Foreign A. B. C.	149.0	160.1	148.4	115.0	158.0	167.5	58.2
4 INTEREST ACCRUED	10618.6	12932.7	16125.8	19888.5	23742.8	27722.2	34458.5
a. Govt. Entp.	221.5	299.4	372.0	334.3	308.2	297.8	180.3
b. Private Sector	10397.1	12633.3	15753.8	19554.2	23434.6	27424.4	34278.2
5 OTHERS	22149.8	24421.2	30813.5	41487.7	53853.6	69767.2	69405.3
USES OF FUNDS	145428.0	172458.2	209471.5	251527.1	274917.9	305561.7	339816.7

* Figure except NBL, Laxmi, Siddhartha & ADB/N as of mid July 2004.

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

(Rs in million)

	Mid-July						
	1998	1999	2000	2001	2002	2003	2004
1 CAPITAL FUND	881.9	1015.4	1044.2	1125.7	1349.5	1449.1	1064.3
a. Paid-up Capital	380.3	380.3	380.4	380.4	380.4	380.4	380.4
b. Statutory Reserves	318.2	467.2	544.6	544.6	544.6	557.2	557.2
c. Others Reserves	183.4	167.9	119.2	200.7	424.6	511.5	126.7
d. Retained Earning							
2 DEPOSITS	28144.9	33092.7	35578.7	35528.6	34060.1	34737.4	36288.5
a. Current	4400.7	4386.5	5033.2	5000.7	4311.7	4689.5	6300.0
b. Savings	11074.7	14214.8	17888.4	20281.6	19851.5	21534.5	22063.0
c. Fixed	12261.2	14154.7	12275.8	9921.8	9731.8	8396.9	7481.0
d. Call Deposits	0.0	0.0	0.0	0.0	7.8	12.4	270.0
e. Others	408.3	336.7	381.2	324.5	157.4	104.1	174.5
3 BORROWINGS	244.0	284.3	235.5	266.2	215.0	52.4	0.0
a. NRB	242.6	282.9	234.2	264.8	213.7	52.4	0.0
b. Inter Bank	1.4	1.4	1.4	1.4	1.4	0.0	0.0
d. Foreign Bank					0.0	0.0	0.0
c. Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4 OTHERS	8663.6	9955.4	9261.7	13947.3	28191.9	30090.6	26711.0
SOURCES OF FUNDS	37934.4	44347.8	46120.1	50867.7	63816.6	66329.5	64063.8
1 LIQUID FUNDS	7166.5	8035.2	7648.6	8050.5	8063.8	4770.6	6444.0
a. Cash in hand	1297.5	1346.4	1314.0	1479.4	1409.9	1198.1	885.9
b. FC in hand	393.3	313.4	300.1	305.4	239.0	222.8	83.5
c. Bal. with NRB	2711.9	2870.3	1736.0	3050.4	3307.4	2524.1	3783.5
d. Bal. with Dom. Bank	61.6	179.5	205.2	328.1	244.0	84.8	129.1
e. Bal. with Other Financial Ins.					0.0	0.0	0.0
f. Bal. held abroad	2702.2	1055.2	4093.2	2887.2	2859.5	740.8	540.0
g. Call Money	0.0	2270.4	0.0	0.0	4.1	0.0	1022.0
2 INVESTMENTS	4475.1	5119.4	5462.4	6776.3	7152.8	11782.6	11023.7
a. Govt. Securities	4414.9	5058.2	5406.1	6720.0	7115.2	11722.8	10593.8
b. Share, Deben & Other	60.2	61.2	56.3	56.3	37.6	59.8	429.9
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	19472.2	22394.6	22863.7	22062.3	20997.5	19266.1	19141.7
a. Govt. Entp.	497.8	765.4	906.5	597.8	652.2	743.0	491.3
i. Financial	0.0	0.0	0.0	0.0	0.0	62.5	102.5
ii. Non-Finan.	497.8	765.4	906.5	597.8	652.2	680.5	388.8
b. Pvt. Sector	18441.6	21213.7	21656.1	21131.0	20103.4	18335.1	18616.7
c. For. Bills P. & D.	410.1	290.8	177.1	234.2	139.2	88.4	33.7
d. Foreign A. B. C.	122.7	124.7	124.0	99.3	102.7	99.6	0.0
4 INTEREST ACCRUED	3323.6	4287.5	5327.4	6958.2	8793.0	9772.9	11498.8
a. Govt. Entp.	90.3	90.4	298.8	101.9	132.1	195.1	141.0
b. Private Sector	3233.3	4197.1	5028.6	6856.3	8660.9	9577.8	11357.8
5 OTHERS	3497.0	4511.1	4818.0	7020.4	18809.5	20737.3	15955.6
USES OF FUNDS	37934.4	44347.8	46120.1	50867.7	63816.6	66329.5	64063.8

Table No. 6
SOURCES AND USES OF FUNDS OF RASTRIYA BANIJYA BANK

(Rs in million)

	Mid-July						
	1998	1999	2000	2001	2002	2003	2004
1 CAPITAL FUND	1391.2	1440.7	1482.9	1506.7	1538.2	1557.5	-23839.8
a. Paid-up Capital	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3
b. Statutory Reserves	42.5	42.5	68.2	68.2	68.2	68.2	369.2
c. Others Reserves	176.4	225.9	242.4	266.2	297.7	317.0	225.7
d. Retained Earning							-25607.0
2 DEPOSITS	26968.1	33329.2	38410.9	40500.4	38964.6	39308.6	40313.6
a. Current	3790.4	3802.8	4234.0	4864.0	4639.7	4687.9	5227.5
b. Savings	9546.2	12297.4	15904.8	18822.1	18997.2	20861.2	23288.9
c. Fixed	13093.5	16793.1	17836.4	16477.2	15166.6	13579.5	11572.8
d. Call Deposits	71.2	27.6	29.5	0.8	6.7	2.2	134.6
e. Others	466.8	408.3	406.3	336.3	154.4	177.8	89.8
3 BORROWINGS	264.5	272.4	151.5	146.9	156.1	161.9	338.0
a. NRB	138.8	146.7	151.5	146.9	156.1	161.9	338.0
b. Inter Bank	125.7	125.7	0.0	0.0	0.0	0.0	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Financial Ins.	0	0.0	0.0	0.0	0.0	0.0	0.0
4 OTHERS	21577.3	18745.8	25003.9	31490.7	35459.2	41070.3	64012.7
SOURCES OF FUNDS	50201.1	53788.1	65049.2	73644.7	76118.1	82098.3	80824.5
1 LIQUID FUNDS	10318.4	10277.6	13633.4	14559.8	15089.9	8158.8	10704.1
a. Cash in hand	682.8	792.9	856.5	736.1	725.0	884.6	738.4
b. FC in hand	203.5	226.5	186.0	163.5	128.8	131.8	102.0
c. Bal. with NRB	7602.8	6771.9	10195.7	11881.8	13077.4	5917.5	8845.8
d. Bal. with Dom. Bank	-24.2	-23.2	-31.3	-36.0	-43.7	6.8	709.9
d. Bal. with Other financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Bal.held abroad	1853.5	2509.5	2276.5	1814.4	1202.4	1218.1	208.0
f. Call Money	0.0	0.0	150.0	0.0	0.0	0.0	100.0
2 INVESTMENTS	2371.7	2784.8	4336.8	5656.9	4170.6	4232.9	3142.0
a. Govt. Securities	2317.0	2704.2	4256.1	5576.3	4088.5	4137.1	2918.9
b. Share & Deben.	54.7	80.6	80.6	80.6	82.1	95.8	223.1
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	22404.8	26340.4	29140.6	28424.7	28516.0	28258.9	26781.7
a. Govt. Entp.	128.2	162.4	95.7	634.7	561.0	566.1	302.9
i. Financial	0.1	0.1	0.1	0.1	0.0	0.1	0.0
ii. Non-Finan.	128.1	162.3	95.6	634.6	561.0	566.0	302.9
b. Pvt. Sector	21578.6	25676.5	28565.3	27446.5	27622.5	27403.5	26211.5
c. For. Bills P.& D.	671.7	466.1	456.8	327.7	316.6	276.8	267.3
d. Foreign A. B. C.	26.3	35.4	22.9	15.8	15.9	12.5	0.0
4 INTEREST ACCRUED	6546.2	7638.2	9268.3	11277.3	13302.1	15401.4	19136.8
a. Govt. Entp.	131.2	203.4	73.2	232.4	162.8	92.8	29.5
b. Private Sector	6415.0	7434.8	9195.1	11044.9	13139.3	15308.6	19107.3
5 OTHERS	8560.0	6747.1	8670.2	13726.0	15039.5	26046.3	21059.9
USES OF FUNDS	50201.1	53788.1	65049.3	73644.7	76118.1	82098.3	80824.5

Table No. 7
SOURCES AND USES OF FUNDS OF NABIL BANK LIMITED

(Rs in million)

	Mid-July						
	1998	1999	2000	2001	2002	2003	2004
1 CAPITAL FUND	805.2	863.0	934.1	1046.9	1062.8	1146.4	1804.2
a. Paid-up Capital	261.7	392.9	392.9	849.1	491.7	491.7	491.7
b. Statutory Reserves	302.2	337.1	390.4	0.0	514.5	568.8	652.0
c. Others Reserves	241.3	133.0	150.8	197.8	30.4	83.8	634.4
d. Retained Earning					26.2	2.1	26.1
2 DEPOSITS	8737.5	9464.4	12780.1	15838.9	15370.6	13437.7	14098.0
a. Current	2334.3	2333.3	2935.3	2957.1	2723.0	3025.0	2687.0
b. Savings	2546.7	3352.6	4150.2	4917.1	4889.0	5237.4	5994.1
c. Fixed	2315.4	2098.1	3194.3	3719.2	2446.8	2252.6	2310.6
d. Call Deposits	1343.9	1329.8	2083.9	3948.3	4944.7	2540.7	2801.6
e. Others	197.2	350.6	416.3	297.2	367.1	382.0	304.7
3 BORROWINGS	0.0	190.2	285.2	0.0	280.0	961.5	229.7
a. NRB	0.0		0.0	0.0	0.0	611.5	0.0
b. Inter Bank	0.0	190.2	285.2	0.0	280.0	350.0	229.7
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Financial Ins.							
4 OTHERS	1722.1	1810.0	1902.3	2568.6	2932.4	2730.3	2102.4
SOURCES OF FUNDS	11264.8	12327.6	15901.7	19454.4	19645.7	18275.9	18234.3
1 LIQUID FUNDS	3725.2	3782.7	5541.9	6284.9	4999.3	4162.1	3916.9
a. Cash in hand	112.5	123.6	178.9	182.3	285.4	157.6	263.2
b. FC in hand	23.5	14.6	15.9	25.9	32.7	33.0	23.7
c. Bal. with NRB	559.1	290.4	533.3	510.2	366.3	892.8	606.4
d. Bal. with Dom. Bank	225.3	12.9	163.1	4.8	24.0	16.2	37.8
e. Bal. with Other financial Ins.					0.0	0.0	0.0
e. Bal.held abroad	393.9	127.1	18.9	87.6	203.5	48.1	38.3
f. Call Money	2410.9	3214.1	4631.8	5474.1	4087.4	3014.4	2947.5
2 INVESTMENTS	954.1	1420.3	1250.9	2752.7	5202.1	3687.8	3697.1
a. Govt. Securities	943.4	1402.8	1233.8	2732.9	4120.3	3663.5	3672.6
b. Share & Deben.	10.7	17.5	17.1	19.8	1081.8	24.3	24.5
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	5294.5	5811.7	7323.6	8437.6	7328.2	8267.8	8769.7
a. Govt. Entp.	79.6	62.6	110.2	101.3	64.7	20.8	20.3
i. Financial	50.0	50.0	50.0	50.0	19.9	0.0	0.0
ii. Non-Finan.	29.6	12.6	60.2	51.3	44.8	20.8	20.3
b. Pvt. Sector	5003.4	5432.6	6857.9	8071.8	7007.3	7976.1	8614.8
c. For. Bills P.& D.	211.5	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	0.0	14.0	17.1
4 INTEREST ACCRUED	159.6	231.6	372.8	369.5	377.3	241.2	212.7
a. Govt. Entp.	0.0	0.0	0.0	0.0	3.6	3.6	0.0
b. Private Sector	159.6	231.6	372.8	369.5	373.7	237.6	212.7
5 OTHERS	1131.4	1081.3	1412.5	1609.7	1738.9	1917.0	1638.0
USES OF FUNDS	11264.8	12327.6	15901.7	19454.4	19645.7	18275.9	18234.4

Table No. 8
SOURCES AND USES OF FUNDS OF NEPAL INVESTMENT BANK LIMITED

(Rs in million)

	Mid-Jul						
	1998	1999	2000	2001	2002	2003	2004
1 CAPITAL FUND	328.2	346.6	356.9	407.1	419.9	557.1	740.7
a. Paid-up Capital	90.0	135.3	135.4	135.3	170.0	295.3	295.3
b. Statutory Reserves	180.0	198.8	207.9	222.5	233.8	245.2	268.7
c. Others Reserves	58.2	12.5	13.6	49.3	16.1	16.6	126.8
d. Retained Earning							49.9
2 DEPOSITS	2582.3	2438.9	2982.4	4256.2	4174.8	7922.8	11706.3
a. Current	559.0	531.5	581.1	769.0	787.5	979.0	1625.1
b. Savings	562.8	751.1	997.5	1259.6	1276.7	2433.9	4922.0
c. Fixed	1276.0	983.6	1093.7	1658.7	945.9	1672.8	2294.7
d. Call Deposits	128.6	83.2	221.7	502.5	1052.0	2610.6	2576.6
e. Others	55.9	89.5	88.6	66.4	112.7	226.5	287.9
3 BORROWINGS	100.0	50.0	140.0	120.0	98.5	6.8	61.5
a. NRB	0.0		0.0	0.0	98.5	6.8	61.5
b. Inter Bank	100.0	50.0	140.0	120.0	0.0	0.0	0.0
d. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Financial Ins.					0.0	0.0	0.0
4 OTHERS	684.9	835.4	700.5	750.2	694.6	615.7	1056.8
SOURCES OF FUNDS	3695.4	3670.9	4179.7	5533.5	5387.8	9102.4	13565.3
1 LIQUID FUNDS	1519.5	1463.0	1533.6	446.7	1899.1	926.4	1215.2
a. Cash in hand	61.4	40.0	28.0	62.9	50.8	178.6	288.0
b. FC in hand	17.8	7.3	4.8	8.6	10.7	22.3	27.4
c. Bal. with NRB	122.9	98.6	175.3	212.3	166.3	450.4	533.9
d. Bal. with Dom. Bank	7.7	7.5	7.3	3.8	2.8	3.5	85.8
e. Bal. with Other financial Ins.					0.0	0.0	0.0
f. Bal.held abroad	228.1	110.2	147.6	159.1	1668.5	271.6	280.1
g. Call Money	1081.6	1199.4	1170.7	0.0	0.0	0.0	0.0
2 INVESTMENTS	17.5	102.7	12.7	312.7	262.0	1745.3	4172.5
a. Govt. Securities	10.0	90.0	0.0	300.0	224.4	400.0	2001.1
b. Share & Deben.	7.5	12.7	12.7	12.7	37.6	1345.3	2171.4
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	1678.2	1421.6	2071.3	2431.3	2715.7	5949.2	7290.2
a. Govt. Entp.	25.0	25.0	25.0	25.0	25.0	115.0	170.0
i. Financial	25.0	25.0	25.0	25.0	25.0	115.0	170.0
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	1592.9	1329.2	1998.9	2360.5	2668.0	5757.6	7004.4
c. For. Bills P.& D.	60.3	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	0.0
4 INTEREST ACCRUED	86.6	72.8	82.7	120.6	79.3	110.6	112.0
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.6	0.6	1.0
b. Private Sector	86.6	72.8	82.7	120.6	78.7	110.0	111.0
5 OTHERS	393.6	610.8	479.4	2222.2	431.7	370.9	775.4
USES OF FUNDS	3695.4	3670.9	4179.7	5533.5	5387.8	9102.4	13565.3

Table No. 9
SOURCES AND USES OF FUNDS OF STANDARD CHARTERED BANK NEPAL LIMITED

(Rs in million)

	Mid-July						
	1998	1999	2000	2001	2002	2003	2004
1 CAPITAL FUND	494.2	756.0	834.7	920.3	1012.3	1119.0	1527.9
a. Paid-up Capital	150.0	339.5	339.5	339.5	339.5	339.5	374.6
b. Statutory Reserves	300.0	358.5	430.4	508.9	595.0	679.1	679.1
c. Others Reserves	44.2	58.0	64.8	71.9	77.8	100.4	374.6
d. Retained Earning					0.0	0.0	99.6
2 DEPOSITS	8535.2	11160.8	12566.4	15430.1	15835.7	18755.5	21161.4
a. Current	1969.6	2334.3	2417.1	3279.4	3808.4	5768.6	5816.9
b. Savings	4079.5	5467.6	6632.7	8404.6	9441.8	10633.1	12771.8
c. Fixed	2148.9	3104.7	2926.2	3471.7	2264.9	1948.5	1428.5
d. Call Deposits	0.0	0.0	0.0	0.0	101.1	185.2	941.0
e. Others	337.2	254.2	590.4	274.4	219.5	220.1	203.2
3 BORROWINGS	278.5	99.5	2380.8	1590.0	671.5	79.1	78.3
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Inter Bank	278.5	99.5	2380.8	1590.0	671.5	28.1	64.7
d. Foreign Bank	0.0	0.0	0.0	0.0	0.0	51.0	13.6
c. Financial Ins.							
4 OTHERS	1980.1	2364.8	2574.1	3477.7	2156.1	2355.5	1691.5
SOURCES OF FUNDS	11288.0	14381.1	18356.0	21418.1	19675.6	22309.1	24459.1
1 LIQUID FUNDS	3929.3	5239.5	8063.4	8086.5	2890.6	3170.0	4241.8
a. Cash in hand	109.2	125.5	109.4	169.9	224.0	153.2	154.2
b. FC in hand	18.8	10.0	16.8	17.7	33.8	45.5	33.5
c. Bal. with NRB	282.4	486.4	649.9	659.5	369.8	1141.1	1534.2
d. Bal. with Dom. Bank	7.6	-7.3	-4.0	1.4	16.7	112.3	165.1
e. Bal. with Other financial Ins.					0.0	0.0	0.0
f. Bal.held abroad	3511.3	4624.9	7291.3	7238.0	184.3	60.0	136.2
g. Call Money	0.0	0.0	0.0	0.0	2062.0	1657.9	2218.6
2 INVESTMENTS	1047.6	2689.9	3349.9	4822.2	9276.0	10357.7	11360.3
a. Govt. Securities	1041.6	2678.7	3338.7	4811.0	5784.8	6722.8	7948.2
b. Share & Deben.	6.0	11.2	11.2	11.2	3491.2	3634.9	3412.1
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	4170.6	4693.1	4957.5	5924.1	5787.9	6080.7	6729.6
a. Govt. Entp.	171.7	150.6	365.5	359.9	286.2	51.5	6.7
i. Financial	97.5	150.6	169.3	239.7	90.0	6.2	0.0
ii. Non-Finan.	74.2	0.0	196.2	120.2	196.2	45.3	6.7
b. Pvt. Sector	3763.3	4422.8	4394.3	5478.8	5389.4	5977.0	6655.3
c. For. Bills P.& D.	235.6	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	0.0
4 INTEREST ACCRUED	80.1	87.4	137.4	186.6	216.0	167.6	290.7
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	2.5	0.0
b. Private Sector	80.1	87.4	137.4	186.6	216.0	165.1	290.7
5 OTHERS	2060.4	1671.2	1847.9	2398.7	1505.1	2533.1	1836.7
USES OF FUNDS	11288.0	14381.1	18356.0	21418.1	19675.6	22309.1	24459.1

Table No. 10
SOURCES AND USES OF FUNDS OF HIMALAYAN BANK LIMITED

(Rs in million)

	Mid-July						
	1998	1999	2000	2001	2002	2003	2004
1 CAPITAL FUND	205.3	314.9	397.1	501.6	651.6	740.6	1435.9
a. Paid-up Capital	120.0	192.0	240.0	300.0	390.0	429.0	536.3
b. Statutory Reserves	82.5	109.7	142.8	183.6	239.7	288.8	329.2
c. Others Reserves	2.8	13.2	14.4	18.0	21.9	22.8	501.5
d. Retained Earning					0.0		68.9
2 DEPOSITS	7715.6	9780.4	14082.5	17613.6	18595.2	21002.8	22760.9
a. Current	1175.2	1292.2	1772.3	2313.7	2652.8	3702.2	4353.1
b. Savings	3175.6	5084.4	6844.3	9164.1	9102.8	10840.8	11719.7
c. Fixed	3144.4	3106.8	5109.4	5668.1	6044.9	5880.7	6043.7
d. Call Deposits	0.0	0.0	0.0	0.0	343.8	201.3	219.6
e. Others	220.4	297.0	356.5	467.7	450.9	377.8	424.8
3 BORROWINGS	0.0	232.7	128.6	5.4	48.2	538.8	66.4
a. NRB	0.0	0.0	42.5	0.0	47.6	403.7	66.4
b. Inter Bank	0.0	232.7	86.2	5.4	0.6	135.1	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Financial Ins.					0.0	0.0	0.0
4 OTHERS	1241.7	2272.1	2172.2	2808.4	2085.7	2439.0	2488.0
SOURCES OF FUNDS	9162.6	12600.1	16780.5	20929.0	21380.7	24721.2	26751.2
1 LIQUID FUNDS	3123.3	4787.5	5446.5	7192.6	7658.8	8281.7	8613.5
a. Cash in hand	141.1	121.7	116.3	131.7	450.1	350.0	274.2
b. FC in hand	24.5	21.1	17.7	18.2	12.7	32.7	0.0
c. Bal. with NRB	742.6	515.6	655.3	1073.2	695.4	1130.0	1623.9
d. Bal. with Dom. Bank	30.6	22.9	12.9	11.0	36.3	40.0	33.0
e. Bal. with Other financial Ins.					0.0	0.0	0.0
f. Bal.held abroad	37.6	-19.6	-38.6	52.7	36.9	600.0	-162.4
g. Call Money	2146.9	4125.8	4682.8	5905.8	6427.4	6129.0	6844.8
2 INVESTMENTS	974.0	468.9	2216.4	2235.0	2622.8	4014.3	2878.3
a. Govt. Securities	970.9	459.4	2206.9	2224.3	2588.6	3980.0	2781.7
b. Share & Deben.	3.1	9.5	9.5	10.7	34.3	34.3	96.6
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	4275.5	5372.0	7423.2	9176.9	9673.5	11074.2	13081.7
a. Govt. Entp.	60.0	267.7	200.0	536.4	352.5	742.7	766.2
i. Financial	60.0	60.0	200.0	480.0	350.0	290.0	290.0
ii. Non-Finan.	0.0	207.7	0.0	56.4	2.5	452.7	476.2
b. Pvt. Sector	4025.0	5005.5	7096.6	8300.2	9321.0	10151.5	12315.5
c. For. Bills P.& D.	190.5	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	0.0
4 INTEREST ACCRUED	85.2	117.4	144.2	115.5	313.4	313.5	661.9
a. Govt. Entp.	0.0	5.6	0.0	0.0	5.5	0.9	2.2
b. Private Sector	85.2	111.8	144.2	115.5	307.9	312.6	659.7
5 OTHERS	704.6	1854.3	1550.2	2209.0	1112.3	1037.5	1515.8
USES OF FUNDS	9162.6	12600.1	16780.5	20929.0	21380.7	24721.2	26751.2

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

(Rs in million)

	Mid-July						
	1998	1999	2000	2001	2002	2003	2004
1 CAPITAL FUND	139.3	222.6	208.8	243.5	541.5	582.9	823.2
a. Paid-up Capital	119.9	119.9	119.9	143.9	424.9	425.2	426.9
b. Statutory Reserves	18.1	29.9	63.2	73.2	75.7	83.9	136.2
c. Others Reserves	1.3	72.8	25.7	26.4	28.7	32.9	247.9
d. Retained Earning					12.2	40.9	12.2
2 DEPOSITS	3749.1	4362.2	4543.2	6618.4	5572.2	6522.8	7232.1
a. Current	761.7	1404.2	951.0	2359.9	1086.7	1300.0	1712.6
b. Savings	527.2	786.7	1094.9	1259.5	1274.7	1820.7	2024.2
c. Fixed	2383.6	2100.2	2420.3	2929.4	3132.7	3337.6	3371.4
d. Call Deposits	0.0	0.0	0.0	0.0	26.3	0.0	0.0
e. Others	76.6	71.1	77.0	69.6	51.9	64.5	123.9
3 BORROWINGS	0.0	0.0	0.0	0.0	264.2	65.8	0.0
a. NRB	0.0	0.0	0.0	0.0	264.2	65.8	0.0
b. Inter Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Financial Ins.					0.0		0.0
4 OTHERS	267.7	336.8	439.0	538.5	574.3	829.1	877.7
SOURCES OF FUNDS	4156.1	4921.6	5191.0	7400.4	6952.2	8000.6	8933.0
1 LIQUID FUNDS	761.5	1357.8	1010.0	2348.2	1403.2	1331.6	775.0
a. Cash in hand	40.9	106.6	123.0	133.2	147.8	243.1	140.1
b. FC in hand	15.5	7.8	15.6	15.3	18.8	26.5	21.1
c. Bal. with NRB	572.3	689.9	364.3	294.2	1177.5	892.3	578.3
d. Bal. with Dom. Bank	3.3	0.6	1.0	4.7	12.9	12.2	7.3
e. Bal. with Other financial Ins.					0.0	0.0	0.0
f. Bal.held abroad	79.5	532.9	386.2	1510.8	46.2	157.5	28.2
g. Call Money	50.0	20.0	120.0	390.0	0.0	0.0	0.0
2 INVESTMENTS	681.6	202.6	201.8	373.6	521.1	1207.3	1889.4
a. Govt. Securities	678.6	194.0	192.9	364.7	503.2	1189.4	1871.5
b. Share & Deben.	3.0	8.6	8.9	8.9	17.9	17.9	17.9
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	2414.9	2930.4	3560.1	4176.3	4593.9	4766.1	5552.5
a. Govt. Entp.	74.3	88.3	88.3	88.3	87.4	50.0	72.9
i. Financial	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ii. Non-Finan.	74.3	88.3	88.3	88.3	87.4	50.0	72.9
b. Pvt. Sector	2297.3	2801.9	3428.8	4002.7	4441.2	4711.1	5418.0
c. For. Bills P.& D.	43.3	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	0.0
4 INTEREST ACCRUED	132.0	147.8	172.8	164.6	198.5	389.7	421.2
a. Govt. Entp.	0.0	0.0	0.0	0.0	2.3	0.5	0.4
b. Private Sector	132.0	147.8	172.8	164.6	196.2	389.2	420.8
5 OTHERS	166.1	283.0	246.3	337.7	235.5	305.9	294.9
USES OF FUNDS	4156.1	4921.6	5191.0	7400.4	6952.1	8000.6	8933.0

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

(Rs in million)

	Mid-July						
	1998	1999	2000	2001	2002	2003	2004
1 CAPITAL FUND	147.1	177.4	251.3	299.7	595.6	622.6	1038.7
a. Paid-up Capital	114.1	116.4	117.8	119.1	238.1	359.9	359.9
b. Statutory Reserves	26.4	45.5	110.0	137.9	178.2	190.9	205.2
c. Others Reserves	6.6	15.5	23.5	42.7	33.5	71.8	327.8
d. Retained Earning					145.8	0.0	145.8
2 DEPOSITS	2361.9	4145.2	6455.6	8578.8	9514.0	10548.0	12747.3
a. Current	325.2	375.2	478.2	634.1	864.5	884.2	1137.0
b. Savings	358.9	684.7	1101.9	1694.9	2086.9	2913.6	4225.9
c. Fixed	1497.9	2608.1	4356.5	5236.8	5453.6	5031.6	4875.7
d. Call Deposits	53.5	210.3	295.2	682.1	766.0	1439.8	2208.8
e. Others	126.4	266.9	223.9	330.9	343.0	278.8	299.9
3 BORROWINGS	0.0	0.0	25.0	0.0	152.5	68.3	67.2
a. NRB	0.0	0.0	0.0	0.0	152.5	8.3	30.0
b. Inter Bank	0.0	0.0	25.0	0.0	0.0	60.0	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	37.2
d. Financial Ins.					0.0	0.0	0.0
4 OTHERS	214.5	466.6	733.0	1452.2	1737.0	1690.3	2043.4
SOURCES OF FUNDS	2723.5	4789.2	7464.9	10330.7	11999.1	12929.2	15896.6
1 LIQUID FUNDS	436.6	602.6	636.1	1810.1	1836.7	891.8	1488.8
a. Cash in hand	48.8	118.0	128.6	221.5	334.2	267.4	319.7
b. FC in hand	24.1	10.6	21.3	21.3	28.6	42.4	31.0
c. Bal. with NRB	211.8	374.4	401.2	634.1	1170.7	511.0	800.3
d. Bal. with Dom. Bank	7.1	9.4	23.5	22.2	20.9	15.1	33.2
e. Bal. with Other financial Ins.					0.0	0.0	0.0
f. Bal.held abroad	144.8	90.2	61.5	99.8	204.0	55.9	222.7
g. Call Money	0.0	0.0	0.0	811.2	78.3	0.0	81.9
2 INVESTMENTS	6.0	708.7	60.0	277.5	1029.4	2276.7	2617.3
a. Govt. Securities	0.0	0.0	0.0	262.5	891.0	2040.4	2578.9
b. Share & Deben.	6.0	708.7	60.0	15.0	138.4	236.3	38.4
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	1957.6	3258.7	4611.8	7347.4	8222.1	8491.9	10253.6
a. Govt. Entp.	114.4	136.8	180.9	318.9	260.7	283.0	333.5
i. Financial	107.5	127.6	141.2	199.9	228.5	230.1	295.9
ii. Non-Finan.	6.9	9.2	39.7	119.0	32.2	52.9	37.6
b. Pvt. Sector	1756.1	2854.4	4237.5	6703.4	7708.4	8079.9	9662.1
c. For. Bills P.& D.	87.1	267.5	192.0	325.1	245.4	129.0	258.0
d. Foreign A. B. C.	0.0	0.0	1.4	0.0	7.6	0.0	0.0
4 INTEREST ACCRUED	15.3	27.6	73.5	91.9	124.2	160.8	300.9
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.8	3.1
b. Private Sector	15.3	27.6	73.5	91.9	124.2	160.0	297.8
5 OTHERS	308.0	191.6	2083.6	803.8	786.7	1108.0	1236.0
USES OF FUNDS	2723.5	4789.2	7464.9	10330.7	11999.1	12929.2	15896.6

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

(Rs in million)

	Mid-July						
	1998	1999	2000	2001	2002	2003	2004
1 CAPITAL FUND	118.6	128.3	127.6	249.4	497.8	587.1	665.8
a. Paid-up Capital	117.6	118.4	119.2	197.0	399.3	455.0	455.0
b. Statutory Reserves	0.0	0.1	5.1	13.4	27.3	44.9	64.5
c. Others Reserves	1.0	9.8	3.2	39.0	8.7	14.3	83.8
d. Retained Earning					62.5	72.9	62.5
2 DEPOSITS	1124.9	1948.9	3057.4	4574.5	5461.1	6694.9	8064.0
a. Current	127.6	206.1	274.4	399.7	489.6	562.4	719.8
b. Savings	217.4	449.1	891.7	1384.1	1733.3	2758.0	3730.7
c. Fixed	721.8	1180.3	1592.7	2470.2	2694.6	2803.4	2914.1
d. Call Deposits	17.3	47.9	185.4	225.6	439.4	428.0	565.6
e. Others	40.8	65.5	113.2	94.9	104.2	143.1	133.8
3 BORROWINGS	0.0	0.0	0.0	80.0	310.3	83.2	433.3
a. NRB	0.0	0.0	0.0	0.0	81.8	0.0	0.0
b. Inter Bank	0.0	0.0	0.0	80.0	0.0	0.0	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0	228.5	83.2	433.3
d. Financial Ins.					0.0	0.0	0.0
4 OTHERS	104.6	210.4	226.7	336.3	505.0	895.0	804.1
SOURCES OF FUNDS	1348.1	2287.6	3411.7	5240.2	6774.2	8260.2	9967.2
1 LIQUID FUNDS	187.3	460.7	278.6	824.1	809.2	1156.1	869.7
a. Cash in hand	21.2	62.2	41.9	92.9	146.3	109.8	117.8
b. FC in hand	8.2	4.6	8.8	15.1	23.6	26.8	10.9
c. Bal. with NRB	121.5	168.1	130.5	385.6	357.7	724.8	441.9
d. Bal. with Dom. Bank	6.7	0.0	4.3	2.3	3.1	5.9	4.2
e. Bal. with Other financial Ins.					0.0	0.0	0.0
f. Bal.held abroad	29.7	225.8	93.1	328.2	141.5	251.3	62.8
g. Call Money	0.0	0.0	0.0	0.0	137.0	37.5	232.1
2 INVESTMENTS	111.1	187.4	260.1	826.7	1628.6	1616.5	2483.5
a. Govt. Securities	111.1	184.9	257.6	823.0	1538.9	1599.4	2466.4
b. Share & Deben.	0.0	2.5	2.5	3.7	89.7	17.1	17.1
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	867.6	1354.9	2270.2	3006.6	3982.7	5049.6	6131.1
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	60.0	69.2
i. Financial	0.0	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	0.0
b. Pvt. Sector	801.6	1311.9	2230.8	2963.7	3969.6	4970.9	6047.4
c. For. Bills P.& D.	66.0	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	0.0
4 INTEREST ACCRUED	31.8	46.2	76.2	94.3	99.8	147.6	176.6
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.9	0.2
b. Private Sector	31.8	46.2	76.2	94.3	99.8	146.7	176.4
5 OTHERS	150.3	238.4	526.6	488.5	253.9	290.4	306.3
USES OF FUNDS	1348.1	2287.6	3411.7	5240.2	6774.2	8260.2	9967.2

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

(Rs in million)

	Mid-July						
	1998	1999	2000	2001	2002	2003	2004
1 CAPITAL FUND	93.4	96.7	204.6	259.8	510.7	520.2	734.6
a. Paid-up Capital	90.0	90.0	173.5	233.6	463.6	463.6	463.6
b. Statutory Reserves	2.1	2.1	5.9	20.1	33.1	35.0	51.4
c. Others Reserves	1.3	4.6	25.1	6.1	8.5	8.7	167.7
d. Retained Earning					5.5	12.9	51.9
2 DEPOSITS	1740.9	2396.5	3983.0	5724.1	5735.9	6169.6	7741.6
a. Current	211.2	242.3	437.8	681.5	789.6	935.7	997.9
b. Savings	327.6	730.3	1161.1	1848.9	1862.6	2267.3	2873.8
c. Fixed	1029.1	1020.6	1812.0	1948.5	1958.8	1991.1	2279.7
d. Call Deposits	107.2	295.7	447.2	1050.1	995.1	854.7	1450.7
e. Others	65.8	107.6	124.9	195.1	129.8	120.8	139.5
3 BORROWINGS	0.0	50.0	0.0	100.0	0.0	498.2	912.2
a. NRB	0.0	0.0	0.0	0.0	0.0	107.0	8.0
b. Inter Bank	0.0	50.0	0.0	100.0	0.0	391.2	904.2
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Financial Ins.					0.0	0.0	0.0
4 OTHERS	200.2	454.8	293.4	444.9	567.7	777.6	574.6
SOURCES OF FUNDS	2034.5	2998.0	4480.9	6528.8	6814.3	7965.6	9963.0
1 LIQUID FUNDS	487.7	681.5	1036.2	1529.9	810.7	692.7	1150.0
a. Cash in hand	47.0	46.8	81.4	157.1	178.0	133.0	111.1
b. FC in hand	4.2	3.6	13.8	14.1	15.1	24.4	28.1
c. Bal. with NRB	208.4	122.0	256.9	399.9	298.2	362.4	447.4
d. Bal. with Dom. Bank	4.5	16.0	1.7	11.3	59.3	19.9	26.1
e. Bal. with Other financial Ins.					0.0	0.0	0.0
f. Bal.held abroad	176.3	112.5	167.7	561.1	132.7	145.5	182.2
g. Call Money	47.3	380.6	514.6	386.4	127.4	7.5	355.1
2 INVESTMENTS	112.8	119.9	151.6	325.4	630.7	1618.8	2394.6
a. Govt. Securities	94.8	111.7	143.4	300.8	542.7	1510.8	2371.8
b. Share & Deben.	18.0	8.2	8.2	24.6	88.0	108.0	22.8
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	1281.8	1811.5	2995.3	4327.1	4977.6	4956.2	6104.9
a. Govt. Entp.	0.0	0.0	0.0	0.0	88.4	0.0	0.0
i. Financial	0.0	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	0.0
b. Pvt. Sector	1084.6	1239.2	2827.9	4275.3	4751.7	4913.3	6049.7
c. For. Bills P.& D.	197.2	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	0.0	15.2	30.2
4 INTEREST ACCRUED	82.0	100.8	93.9	-5.5	12.4	41.1	31.4
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Private Sector	82.0	100.8	93.9	-5.5	12.4	41.1	31.4
5 OTHERS	70.2	284.3	203.9	351.9	382.9	656.8	282.1
USES OF FUNDS	2034.5	2998.0	4480.9	6528.8	6814.3	7965.6	9963.0

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

(Rs in million)

	Mid-July						
	1998	1999	2000	2001	2002	2003	2004
1 CAPITAL FUND	351.3	355.5	360.2	364.2	380.8	510.7	941.3
a. Paid-up Capital	350.0	350.0	350.0	350.0	350.0	490.0	595.0
b. Statutory Reserves	0.0	2.2	8.2	9.8	13.4	13.4	29.8
c. Others Reserves	1.3	3.3	2.1	4.4	17.4	7.3	202.9
d. Retained Earning					0.0	0.0	113.6
2 DEPOSITS	1413.3	2105.2	2908.7	3772.7	3709.0	4294.1	5959.6
a. Current	135.3	142.7	221.9	261.2	362.4	252.3	452.5
b. Savings	155.9	258.9	393.6	600.6	798.3	1024.6	1919.8
c. Fixed	1075.5	1639.7	2181.4	2710.2	2421.5	2613.0	2659.5
d. Call Deposits	0.0	21.1	47.7	106.7	61.0	350.0	839.5
e. Others	46.6	42.8	64.1	94.0	65.8	54.2	88.3
3 BORROWINGS	0.0	0.0	0.0	0.0	0.0	19.7	0.0
a. NRB	0.0	0.0	0.0	0.0	0.0	19.7	0.0
b. Inter Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Financial Ins.					0.0	0.0	0.0
4 OTHERS	75.5	168.1	270.6	466.4	928.0	811.8	715.3
SOURCES OF FUNDS	1840.1	2628.8	3539.6	4603.3	5017.8	5636.3	7616.2
1 LIQUID FUNDS	278.2	543.3	900.0	940.3	809.7	793.3	1024.9
a. Cash in hand	19.5	33.4	45.6	93.5	149.0	192.4	183.0
b. FC in hand	7.9	6.8	6.3	19.5	18.5	54.0	26.7
c. Bal. with NRB	103.4	288.9	191.5	249.8	235.8	363.2	550.6
d. Bal. with Dom. Bank	9.3	22.6	24.7	32.9	52.6	26.1	112.1
e. Bal. with Other financial Ins.					0.0	0.0	0.0
f. Bal. held abroad	22.8	20.2	37.1	74.8	90.1	44.6	98.1
g. Call Money	115.3	171.4	595.0	469.8	263.7	113.0	54.4
2 INVESTMENTS	106.0	346.8	286.8	288.9	325.8	407.0	608.5
a. Govt. Securities	9.4	238.7	202.0	197.7	199.7	315.2	511.9
b. Share & Deben.	96.6	108.1	84.8	91.2	126.1	91.8	96.6
c. NRB Bond	0.0		0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	1272.0	1524.4	1936.7	2925.9	2937.1	3322.3	4436.9
a. Govt. Entp.	63.0	90.6	80.2	97.3	98.1	98.8	146.4
i. Financial	56.9	76.9	59.4	64.4	64.4	64.4	69.4
ii. Non-Finan.	6.1	13.7	20.8	32.9	33.7	34.4	77.0
b. Pvt. Sector	1116.3	1370.9	1844.4	2796.8	2838.8	3223.0	4271.2
c. For. Bills P.& D.	92.7	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	0.0
4 INTEREST ACCRUED	4.0	27.1	185.7	245.5	1.7	4.4	428.6
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	2.3
b. Private Sector	4.0	27.1	185.7	245.5	1.7	4.4	426.3
5 OTHERS	179.9	187.2	230.3	202.7	943.5	1109.3	1117.3
USES OF FUNDS	1840.1	2628.8	3539.6	4603.3	5017.8	5636.3	7616.2

Table No. 16
SOURCES AND USES OF FUNDS OF LUMBINI BANK LTD.

(Rs in million)

	Mid-July					
	1999	2000	2001	2002	2003	2004
1 CAPITAL FUND	35.0	35.4	351.1	351.4	380.5	358.4
a. Paid-up Capital	35.0	35.0	350.0	350.0	350.0	350.0
b. Statutory Reserves		0.0	0.1	0.1	28.7	17.9
c. Others Reserves		0.4	1.0	1.3	1.8	54.9
d. Retained Earning				0.0	0.0	-64.4
2 DEPOSITS	663.9	1262.0	2097.4	2646.1	2959.8	3777.6
a. Current	27.3	43.8	66.6	122.8	158.7	200.0
b. Savings	95.3	269.4	435.0	548.5	571.2	833.2
c. Fixed	472.6	732.7	1271.3	1674.9	1808.1	1829.5
d. Call Deposits	64.5	185.7	273.2	268.1	375.9	863.8
e. Others	4.2	30.4	51.3	31.9	45.9	51.1
3 BORROWINGS	0.0	0.0	0.0	121.5	90.0	164.7
a. NRB	0.0	0.0	0.0	121.5	0.0	164.7
b. Inter Bank	0.0	0.0	0.0	0.0	90.0	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0
d. Financial Ins.						
4 OTHERS	19.0	27.3	95.6	292.0	221.3	484.4
SOURCES OF FUNDS	717.9	1324.7	2544.1	3410.9	3651.6	4785.1
1 LIQUID FUNDS	126.6	241.2	301.6	531.7	466.1	681.0
a. Cash in hand	20.4	36.1	56.5	90.1	66.8	96.4
b. FC in hand	1.1	6.4	7.2	8.5	17.0	18.3
c. Bal. with NRB	51.8	94.3	136.3	284.0	185.7	324.8
d. Bal. with Dom. Bank	32.8	72.3	68.0	62.8	22.8	26.5
e. Bal. with Other financial Ins.				0.0	0.0	0.0
f. Bal.held abroad	20.5	32.2	33.6	86.3	41.2	65.1
g. Call Money	0.0	0.0	0.0	0.0	132.6	149.9
2 INVESTMENTS	50.6	75.6	212.1	270.7	295.7	438.4
a. Govt.Securities	49.8	69.8	208.8	100.0	274.9	433.1
b. Share & Deben.	0.8	5.8	3.3	170.7	20.8	5.3
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	472.3	921.5	1793.2	2296.6	2632.0	3218.0
a. Govt. Entp.	0.0	12.0	0.0	15.0	46.8	45.0
i. Financial	0.0	0.0	0.0	15.0	46.8	45.0
ii. Non-Finan.	0.0	12.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	472.3	909.1	1793.0	2280.4	2579.9	3162.0
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
4 INTEREST ACCRUED	3.2	25.6	57.0	65.3	65.7	117.6
a. Govt. Entp.		0.0	0.0	0.0	0.0	0.0
b. Private Sector	3.2	25.6	57.0	65.3	65.7	117.6
5 OTHERS	65.2	60.8	180.2	246.7	192.1	330.1
USES OF FUNDS	717.9	1324.7	2544.1	3410.9	3651.6	4785.1

Table No. 17

(Rs in million)

	Mid-July					
	1999	2000	2001	2002	2003	2004
1 CAPITAL FUND	325.0	491.5	519.8	531.2	526.1	559.2
a. Paid-up Capital	325.0	491.5	499.7	499.9	499.9	500.0
b. Statutory Reserves	0.0	0.0	4.8	16.9	15.9	21.1
c. Others Reserves	0.0	0.0	15.3	2.7	2.7	35.0
d. Retained Earning				11.8	7.6	3.1
2 DEPOSITS	376.3	2025.5	3575.8	3165.3	3143.9	5146.4
a. Current	16.0	148.3	248.0	257.2	235.8	278.5
b. Savings	108.3	356.3	526.0	576.2	733.7	1280.4
c. Fixed	178.6	1174.2	1958.0	1347.1	1143.0	2083.1
d. Call Deposits	42.5	219.5	797.1	942.9	966.1	1416.2
e. Others	30.9	127.3	46.7	41.9	65.3	88.2
3 BORROWINGS	0.0	0.0	0.0	0.0	274.8	60.0
a. NRB	0.0	0.0	0.0	0.0	0.0	60.0
b. Inter Bank	0.0	0.0	0.0	0.0	274.8	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0
d. Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0
4 OTHERS	47.1	152.7	286.7	166.1	302.9	388.6
SOURCES OF FUNDS	748.4	2669.7	4382.3	3862.7	4247.7	6154.2
1 LIQUID FUNDS	119.0	221.5	539.4	606.5	348.0	448.8
a. Cash in hand	14.1	52.2	117.2	120.4	88.5	65.6
b. FC in hand	1.2	10.4	9.9	19.5	7.3	13.5
c. Bal. with NRB	54.7	109.7	331.7	350.6	175.2	205.1
d. Bal. with Dom. Bank	6.7	2.0	9.4	9.7	6.2	12.4
e. Bal. with Other financial Ins.				0.0	0.0	0.0
f. Bal.held abroad	42.3	47.3	71.2	59.5	40.9	22.5
g. Call Money	0.0	0.0	0.0	46.8	29.9	129.7
2 INVESTMENTS	50.4	302.3	511.4	753.4	1153.3	1760.7
a. Govt. Securities	49.6	301.5	511.4	680.0	1075.2	1235.3
b. Share & Deben.	0.8	0.8	0.0	73.4	78.1	525.4
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	481.3	1659.1	2622.2	2369.9	2564.3	3746.6
a. Govt. Entp.	0.0	50.0	150.0	50.0	50.0	45.0
i. Financial	0.0	50.0	150.0	50.0	50.0	45.0
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	478.3	1603.8	2422.5	2278.8	2477.6	3684.1
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
4 INTEREST ACCRUED	4.3	19.2	57.0	45.6	34.7	43.3
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.6
b. Private Sector	4.3	19.2	57.0	45.6	34.7	42.7
5 OTHERS	93.4	467.7	652.3	87.3	147.4	154.8
USES OF FUNDS	748.4	2669.7	4382.3	3862.7	4247.7	6154.2

Table No. 18
SOURCES AND USES OF FUNDS OF MACHHAPUCHHRE BANK LTD.

(Rs in million)

	Mid-July			
	2001	2002	2003	2004
1 CAPITAL FUND	84.1	137.3	486.4	542.9
a. Paid-up Capital	84.0	136.2	544.2	550.0
b. Statutory Reserves	0.0	0.0	0.0	3.1
c. Others Reserves	0.1	1.1	0.0	5.2
d. Retained Earning		0.0	-57.8	-15.4
2 DEPOSITS	700.0	994.8	1778.7	2754.6
a. Current	27.0	49.3	53.5	71.4
b. Savings	57.8	134.5	252.1	493.1
c. Fixed	612.0	736.2	921.6	1227.3
d. Call Deposits	0.0	69.9	530.6	892.0
e. Others	3.2	4.9	20.9	70.8
3 BORROWINGS	0.0	0.0	90.0	75.2
a. NRB	0.0	0.0	0.0	3.0
b. Inter Bank	0.0	0.0	90.0	72.2
c. Foreign Bank	0.0	0.0	0.0	0.0
d. Financial Ins.		0.0	0.0	0.0
4 OTHERS	16.9	55.5	76.4	123.6
SOURCES OF FUNDS	801.0	1187.6	2431.5	3496.3
1 LIQUID FUNDS	151.5	265.2	421.7	560.3
a. Cash in hand	17.9	26.7	37.7	58.9
b. FC in hand	3.7	4.8	7.9	5.9
c. Bal. with NRB	37.4	110.8	88.9	136.7
d. Bal. with Dom. Bank	6.8	47.0	27.7	54.7
e. Bal. with Other financial Ins.		0.0	0.0	0.0
f. Bal.held abroad	45.7	36.8	39.5	154.1
g. Call Money	40.0	39.1	220.0	150.0
2 INVESTMENTS	55.0	78.3	398.3	274.4
a. Govt. Securities	47.5	49.4	79.3	71.3
b. Share & Deben.	7.5	28.9	319.0	203.1
c. NRB Bond	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	499.8	682.6	1496.0	2544.4
a. Govt. Entp.	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
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
4 INTEREST ACCRUED	3.4	15.2	12.7	17.0
a. Govt. Entp.	0.0	0.0	0.0	0.0
b. Private Sector	3.4	15.2	12.7	17.0
5 OTHERS	91.3	146.3	102.8	100.2
USES OF FUNDS	801.0	1187.6	2431.5	3496.3

Table No. 19
SOURCES AND USES OF FUNDS OF KUMARI BANK LTD.

(Rs in million)

	Mid-July			
	2001	2002	2003	2004
1 CAPITAL FUND	350.0	347.3	348.6	501.4
a. Paid-up Capital	350.0	350.0	350.0	500.0
b. Statutory Reserves	0.0	0.0	0.3	0.3
c. Others Reserves	0.0	0.2	1.2	4.0
d. Retained Earning		-2.9	-2.9	-2.9
2 DEPOSITS	316.0	1180.0	2513.1	4816.5
a. Current	37.3	84.1	135.1	250.8
b. Savings	75.4	260.9	461.9	910.9
c. Fixed	86.8	332.3	795.4	1292.4
d. Call Deposits	105.0	482.7	1093.3	2299.9
e. Others	11.5	20.0	27.4	62.5
3 BORROWINGS	0.0	32.0	0.0	0.0
a. NRB	0.0	32.0	0.0	0.0
b. Inter Bank	0.0	0.0	0.0	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0
d. Financial Ins.		0.0	0.0	0.0
4 OTHERS	8.6	52.4	205.6	412.1
SOURCES OF FUNDS	674.6	1611.7	3067.3	5730.0
1 LIQUID FUNDS	271.8	129.2	291.7	1067.4
a. Cash in hand	16.5	23.4	38.6	64.8
b. FC in hand	2.3	6.9	2.2	3.7
c. Bal. with NRB	86.0	50.9	224.0	524.6
d. Bal. with Dom. Bank	37.3	1.3	2.2	10.5
e. Bal. with Other financial Ins.		0.0	0.0	0.0
f. Bal.held abroad	29.7	46.7	24.7	81.9
g. Call Money	100.0	0.0	0.0	381.9
2 INVESTMENTS	19.8	255.0	423.5	601.9
a. Govt. Securities	19.8	116.7	236.0	601.9
b. Share & Deben.	0.0	138.3	187.5	0.0
c. NRB Bond	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	265.1	1121.6	2146.4	3709.0
a. Govt. Entp.	0.0	60.0	40.0	50.0
i. Financial	0.0	60.0	40.0	50.0
ii. Non-Finan.	0.0	0.0	0.0	0.0
b. Pvt. Sector	263.5	1060.2	2104.4	3659.0
c. For. Bills P. & D.	1.6	1.4	2.0	0.0
d. Foreign A. B. C.	0.0	0.0	0.0	0.0
4 INTEREST ACCRUED	1.7	7.2	14.2	21.3
a. Govt. Entp.	0.0	0.0		0.0
b. Private Sector	1.7	7.2	14.2	21.3
5 OTHERS	116.2	98.7	191.5	330.4
USES OF FUNDS	674.6	1611.7	3067.3	5730.0

Table No. 20
SOURCES AND USES OF FUNDS OF LAXMI BANK LTD.

(Rs in million)

	Mid-July		
	2002	2003	2004
1 CAPITAL FUND	275.0	330.0	550.0
a. Paid-up Capital	275.0	330.0	549.2
b. Statutory Reserves	0.0	0.0	0.2
c. Others Reserves	0.0	0.0	0.6
d. Retained Earning	0.0	0.0	0.0
2 DEPOSITS	112.6	691.8	1684.3
a. Current	2.8	49.7	211.1
b. Savings	17.9	98.5	185.5
c. Fixed	64.5	288.6	1082.9
d. Call Deposits	24.4	247.2	187.8
e. Others	3.0	7.8	17.0
3 BORROWINGS	0.0	70.0	317.0
a. NRB	0.0	0.0	0.0
b. Inter Bank	0.0	70.0	279.8
c. Foreign Bank	0.0	0.0	37.2
d. Financial Ins.	0.0	0.0	0.0
4 OTHERS	1.9	20.3	70.4
SOURCES OF FUNDS	389.5	1112.1	2621.7
1 LIQUID FUNDS	222.8	168.5	490.8
a. Cash in hand	2.8	15.2	35.4
b. FC in hand	0.2	0.8	1.6
c. Bal. with NRB	40.7	80.1	222.6
d. Bal. with Dom. Bank	107.2	26.6	68.8
e. Bal. with Other financial Ins.	0.0	0.0	0.0
f. Bal.held abroad	17.9	30.8	51.2
g. Call Money	54.0	15.0	111.2
2 INVESTMENTS	30.0	95.0	283.9
a. Govt.Securities	30.0	95.0	283.9
b. Share & Deben.	0.0	0.0	0.0
c. NRB Bond	0.0	0.0	0.0
3 LOANS & ADVANCES	124.1	776.2	1750.8
a. Govt. Entp.	50.0	0.0	0.0
i. Financial	0.0	0.0	0.0
ii. Non-Finan.	50.0	0.0	0.0
b. Pvt. Sector	74.1	764.0	1701.0
c. For. Bills P.& D.	0.0	12.2	49.8
d. Foreign A. B. C.	0.0	0.0	0.0
4 INTEREST ACCRUED	0.7	5.2	14.9
a. Govt. Entp.	0.0	0.3	0.0
b. Private Sector	0.7	4.9	14.9
5 OTHERS	11.9	67.2	81.3
USES OF FUNDS	389.5	1112.1	2621.7

Table No. 21
SOURCES AND USES OF FUNDS OF SIDDHARTHA BANK LTD.

(Rs in million)

	Mid-Jul.	
	2003	2004
1 CAPITAL FUND	350.0	350.0
a. Paid-up Capital	350.0	350.0
b. Statutory Reserves	0.0	0.0
c. Others Reserves	0.0	0.0
d. Retained Earning	0.0	0.0
2 DEPOSITS	391.6	1291.3
a. Current	49.8	58.8
b. Savings	64.2	267.6
c. Fixed	66.9	537.2
d. Call Deposits	189.7	393.4
e. Others	21.0	34.3
3 BORROWINGS	110.0	220.0
a. NRB	0.0	0.0
b. Inter Bank	110.0	220.0
c. Foreign Bank	0.0	0.0
d. Financial Ins.	0.0	0.0
4 OTHERS	23.8	93.4
SOURCES OF FUNDS	875.4	1954.7
1 LIQUID FUNDS	97.1	246.7
a. Cash in hand	8.6	17.1
b. FC in hand	0.7	1.2
c. Bal. with NRB	42.6	35.4
d. Bal. with Dom. Bank	0.5	1.8
e. Bal. with Other financial Ins.	0.0	0.0
f. Bal.held abroad	12.6	16.4
g. Call Money	32.1	174.8
2 INVESTMENTS	73.8	42.1
a. Govt.Securities	3.8	42.1
b. Share & Deben.	70.0	0.0
c. NRB Bond	0.0	0.0
3 LOANS & ADVANCES	629.0	1567.9
a. Govt. Entp.	0.0	0.0
i. Financial	0.0	0.0
ii. Non-Finan.	0.0	0.0
b. Pvt. Sector	629.0	1567.9
c. For. Bills P.& D.	0.0	0.0
d. Foreign A. B. C.	0.0	0.0
4 INTEREST ACCRUED	4.2	14.5
a. Govt. Entp.	0.0	0.0
b. Private Sector	4.2	14.5
5 OTHERS	71.3	83.5
USES OF FUNDS	875.4	1954.7

Table No. 22
SOURCES AND USES OF FUNDS OF ADB/N
COMMERCIAL BANKING BRANCHES ONLY

(Rs.in million)

	Mid-July						
	1998	1999	2000	2001	2002	2003	2004
1 CAPITAL FUND	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Paid-up Capital	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Statutory Reserves	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Others Reserves	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Retained Earning					0.0	0.0	0.0
2 DEPOSITS	9524.5	11937.2	14306.6	16640.9	20052.1	23005.9	26267.2
a. Current	520.0	615.4	791.2	1201.3	1294.9	1393.0	1630.0
b. Savings	4312.8	5872.9	8016.9	10257.3	11002.9	12732.2	14632.6
c. Fixed	4646.5	5405.6	5498.4	5182.3	7754.3	8756.2	9846.8
d. Call Deposits	45.2	43.3	0.0	0.0	0.0	0.0	0.0
e. Others	0.0	0.0	0.0	0.0	0.0	124.5	157.8
3 BORROWINGS	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Inter Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Financial Ins.							
4 OTHERS	254.9	313.9	695.2	532.1	821.4	1541.6	8533.6
SOURCES OF FUND	9779.4	12251.1	15001.8	17173.0	20873.5	24547.5	34800.8
1 LIQUID FUNDS	1250.6	1616.1	2049.1	2244.8	1911.0	2035.0	2312.6
a. Cash in hand	307.7	358.8	395.1	448.0	517.2	612.5	470.0
b. FC in hand	9.3	5.9	8.4	10.5	11.6	6.2	3.5
c. Bal. with NRB	864.1	1129.7	1451.3	1498.4	1110.9	1161.4	1532.4
d. Bal. with Dom. Bank	69.5	121.7	194.3	287.9	271.3	254.9	306.7
e. Bal. with Other financial Ins.					0.0	0.0	0.0
f. Bal.held abroad	0.0	0.0	0.0	0.0	0.0	0.0	0.0
g. Call Money	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2 INVESTMENTS	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Govt. Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Share & Deben.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	3528.3	3891.9	4590.4	5700.5	6847.8	8794.7	9221.2
a. Govt. Entp.	0.0	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	0.0
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	3528.3	3891.9	4590.4	5700.5	6847.8	8794.7	9221.2
c. For. Bills P.& D.	0.0	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	0.0
4 INTEREST ACCRUED	72.2	140.8	146.2	150.5	91.1	834.7	958.4
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Private Sector	72.2	140.8	146.2	150.5	91.1	834.7	958.4
5 OTHERS	4928.3	6602.3	8216.0	9077.2	12023.6	12883.1	22308.6
USES OF FUNDS	9779.4	12251.1	15001.8	17173.0	20873.5	24547.5	34800.8

Table No. 23
PROFIT AND LOSS ACCOUNT OF COMMERCIAL BANKS
Mid-July 2004

(Rs. In million)

Expenses	NBL	RBB	NABIL	NINV	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LMBIBL	NICB	MPBL	KMBL	LAXMI	SDBL
1 Interest Expenses	1002.9	644.3	283.2	325.0	275.9	490.1	255.9	628.8	313.8	286.3	314.3	197.3	17.0	113.6	164.7	63.0	45.5
1.1 Deposit Liabilities	1002.9	644.3	283.2	325.0	275.9	490.1	255.1	628.8	313.8	279.5	314.3	197.3	17.0	113.6	164.7	61.0	45.5
1.1.1 Saving A/c	562.0	163.4	116.7	101.5	208.4	256.5	61.1	185.0	108.9	94.2	96.2	24.4	3.5	14.8	25.2	4.7	6.3
1.1.2 Fixed A/c	416.2	480.7	74.3	107.5	28.3	227.0	193.8	379.4	177.6	125.0	202.5	135.1	8.5	68.5	64.3	43.9	20.4
1.1.2.1 Upto 3 Months Fixed A/c	416.2	0.0	5.0	107.5	10.3	52.2	193.8	1.3	0.5	0.0	202.5	0.0	1.2	0.0		43.9	0.0
1.1.2.2 3 to 6 Months fixed A/c	0.0	0.0	9.1	0.0	4.2	0.0	0.0	2.0	6.4	125.0		0.0	0.3	0.0			0.0
1.1.2.3 6 Months to 1 Year Fixed A/c	0.0	2.8	34.8	0.0	12.1	0.0	0.0	45.4	29.7	0.0		135.1	3.5	3.2	0.3		20.4
1.1.2.4 Above 1 Year	0.0	477.9	25.4	0.0	1.7	174.9	0.0	330.7	141.1	0.0		0.0	3.5	65.3	64.0		0.0
1.1.3 Call Deposit	0.7	0.2	74.7	115.9	39.2	6.6	0.2	63.9	25.9	60.3	11.8	37.0	5.0	30.3	75.2	12.4	18.8
1.1.4 Certificate of Deposits	1.0	0.0	17.5	0.0	0.0	0.0	0.0	0.5	1.4	0.0		0.0	0.0	0.0			0.0
1.1 Others	23.0						0.8	0.0			3.8	0.8	0.0	0.0		2.0	0.0
2 Staff Expenses	1509.8	213.2	185.7	95.9	134.7	138.8	29.2	78.4	59.0	47.3	33.5	36.4	4.5	19.9	28.5	18.6	14.9
3 Office Operating Expenses	179.1	143.0	128.1	151.0	279.5	230.2	80.8	111.8	92.4	80.7	67.2	48.5	4.5	49.7	56.2	36.4	21.0
4 Exchange Fluctuation Loss	0.0	0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	4.2	0.0	0.0	0.0	0.0	0.0	0.6
4.1 Due to Change in Exchange Rates	0.0	0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.6
4.2 Due to Foreign Currency Transactions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4.2	0.0	0.0	0.0	0.0	0.0	0.0
5 Non-Operating Expenses	0.0	23.9	49.3	0.0	10.1	0.0		24.7	0.2	0.0		0.0	0.0	0.0	0.0	0.0	0.0
6 Loan Written Off	0.0	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	0.0
7 Loan Loss Provision	733.5	497.7	115.2	69.2	21.8	0.0	0.0	225.0	50.6	104.5	30.0	130.9	8.5	16.0	27.3	7.0	11.4
7.1 General Loan Loss Provision	0.0	497.2	5.5	12.6	5.7	0.0	0.0	82.2	26.4	26.6	-5.1	3.6	-2.0	10.5	11.7	7.0	11.4
7.2 Special Loan Loss Provision	733.5	0.5	109.8	56.6	16.1	0.0	0.0	142.8	24.3	77.9	35.1	127.3	10.5	5.5	15.6	0.0	0.0
7.2.1 Sub-Standard Loan Loss Provision	0.0	0.0	9.8	18.6	0.0	0.0	0.0	0.1	13.2	1.5	-56.3	-33.9	3.3	-1.3	-1.8	0.0	0.0
7.2.2 Doubtful Loans Loss Provision	0.0	0.0	-74.6	23.0	0.0	0.0	0.0	-135.2	-11.7	27.2	24.3	-27.3	-11.8	-7.7	16.5	0.0	0.0
7.2.3 Loss Loan Loss Provision	733.5	0.5	174.6	15.1	16.1	0.0	0.0	277.9	22.9	49.2	67.1	188.5	19.0	14.5	0.9	0.0	0.0
8 Provision for Staff Bonus	0.0	0.2	0.0	27.0	81.9	0.0		0.0	0.0	0.0			0.0	0.0			0.0
9 Provision for Income Tax	0.0	0.0	0.0	85.9	221.7	0.0			0.0	0.0			0.0	0.0			0.0
10 Others	20.5	0.0	0.0	0.0	0.0	0.0		118.1			43.5	0.1					
11 Net Profit		342.3	635.1	157.1	556.7	720.4	133.8	178.3	271.3	207.2	116.0	0.0	3.3	45.2	72.4	18.4	36.4
TOTAL EXPENCES	3445.8	1865.3	1398.6	911.0	1582.3	1579.5	499.7	1365.1	787.5	726.0	608.7	413.2	37.8	244.4	349.1	143.4	129.7
TOTAL INCOME	3445.8	1865.3	1398.6	911.0	1582.3	1579.5	499.7	1365.1	787.5	726.0	608.7	413.2	37.8	244.4	349.1	143.4	129.7
1. Interest Income	1814.8	1257.2	945.4	721.1	1041.8	1306.5	430.9	1133.0	660.2	572.4	544.7	320.5	34.4	208.6	317.5	125.5	113.5
1.1. On Loans and Advance	1288.7	1143.4	703.7	656.7	558.1	1030.8	383.4	1050.4	565.9	476.3	513.5	303.1	28.1	193.3	288.2	113.5	108.4
1.2. On Investment	520.4	107.5	198.9	35.8	380.0	129.5	39.5	82.6	92.5	90.9	26.7	15.9	4.5	3.8	16.5	10.5	1.6
1.2.1 Government Bonds	515.7	36.4	0.0	35.8	380.0	129.5	39.5	69.7	0.0	90.9	26.4	15.6	4.5	3.8	16.5	10.5	1.6
1.2.2 Foreign Bonds	4.5	0.0	6.2	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
1.2.3 NRB Bonds	0.0	71.1	192.7	0.0	0.0	0.0	0.0	12.9	88.8	0.0	0.3	0.3	0.0	0.0	0.0	0.0	0.0
1.2.4 Deventure & Bonds	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	0.0		0.0	0.0	0.0	0.0	0.0	0.0
1.3 Agency Balance	1.4	0.6	1.8	0.9	1.1	0.0	1.2		1.2	0.0	1.4	0.6	0.0	1.0			0.0
1.4 On Call Deposit	0.0	0.0	0.0	20.1	35.3	146.2	0.0		0.0	3.5	2.8	0.5	1.8	10.3	12.8	1.5	3.3
1.5 Others	4.3	5.7	41.0	7.6	67.3	0.0	6.8	0.0	0.7	1.7	0.3	0.4	0.0	0.2			0.2
2. Commission & Discount	228.4	79.9	196.5	92.0	198.4	163.3	38.2	170.5	83.5	49.4	43.3	14.2	4.2	14.8	18.2	11.9	13.7
2.1 Bills Purchase & Discount	0.5	1.0	7.2	13.5	7.0	14.5	4.0	25.9	1.9	2.9	10.3	0.8	0.2	0.6	0.3	4.3	0.1
2.2 Commission	227.9	65.5	188.1	78.5	130.2	148.8	26.7	78.0	44.5	46.5	33.0	13.4	4.2	9.2	17.9	6.6	3.2
2.3 Others		13.4	1.3	0.0	61.2	0.0	7.5	66.6	37.1	0.0		0.0	-0.1	5.0		1.0	10.4
3 Income From Exchange Fluctuation	81.2	-18.7	164.7	96.0	273.1	109.7	30.6	44.8	33.8	92.0	5.5	18.4	-0.8	20.0	14.4	6.0	2.4
3.1 Due to Change in Exchange Rate	57.8	-15.8	15.3	5.3	273.1	71.4	2.9	23.7	10.2	0.0	5.5	11.4	-2.4	5.4	-0.2	6.0	0.0
3.2 Due to Foreign Currency Trans.	23.4	-2.9	149.4	90.7	0.0	38.3	27.7	21.1	23.6	92.0	0.0	7.0	1.6	14.6	14.6	0.0	2.4
4 Other Profits	950.4	546.9	92.0	1.9	69.0	0.0		16.8	10.0	12.2	15.2	7.0	0.0	1.0	-1.0		0.0
5 Provision for Loan	0.0	0.0	0.0	0.0	0.0	0.0					0.0	0.0					0.0
6 Net Loss	371.0	0.0	0.0	0.0	0.0	0.0			0.0	0.0	0.0	53.1	0.0	0.0			0.0

Table No.24
SECTORWISE LOANS and ADVANCES of COMMERCIAL BANKS and ADB/N
Mid-July 2004

(Rs.In.Million)

Sectors	NBL	RBB	NABIL	NINVB	SCBL	HBL	SBI	NBBL	EBL	BOK	NCCB	LMB	NICB	MPBL	KMRIB	LXM	SDBL	ADB	TOTAL
1 Agriculture	884.2	1756.0	55.4	53.9	333.3	362.1	127.6	34.4	29.7	66.6	83.3	143.5	99.2	31.5	46.4		21.9	0.0	4152.7
2 Mining	29.2	24.0	0.0	8.0	43.4	10.0	56.6	28.8	2.4	0.0	6.0	7.8	0.0	0.0	126.6		0.0	0.0	366.3
3 Productions	6070.1	6565.6	4064.6	2899.3	1897.6	5812.0	2248.8	4840.3	1919.3	2362.6	1665.9	1231.6	1924.0	823.9	1006.4	849.5	337.1	0.0	44622.3
4 Construction	331.0	350.8	369.4	67.6	687.7	219.8	223.0	349.6	769.9	250.5	180.2	90.6	67.5	145.9	442.0	101.4	194.2	0.0	3688.0
5 Metal Productions,Machinery & Electrical Tools & fittings	197.9	129.5	74.2	45.3	0.0	104.1	157.3	129.9	29.0	216.8	24.3	19.6	94.4	26.2	126.1	0.0	34.9	0.0	1302.5
6 Transportation Equipment Production & Fitting	87.0	432.3	592.0	27.4	6.4	334.4	0.0	40.2	153.1	6.3	106.8	116.6	51.1	38.0	374.0	40.4	1.1	0.0	1529.5
7 Transportation, Communications & Public Services	389.0	1090.4	197.4	267.1	26.2	1561.5	646.5	643.1	597.8	713.3	459.1	214.9	216.6	226.4	150.8	79.2	502.8	0.0	7053.5
8 Wholesaler & Retailers	3751.0	10270.9	1548.8	1691.3	773.7	1863.3	849.9	1654.8	1351.9	1331.4	929.3	754.0	1038.3	476.0	271.0	393.9	273.9	0.0	27073.9
9 Finance, Insurance & Fixed Assets	418.4	77.7	274.0	507.0	587.4	759.0	339.5	807.6	198.3	291.3	165.4	73.7	79.9	31.0	246.3	5.9	35.5	0.0	4383.1
10 Service Industries	2265.0	1769.5	952.1	1042.7	425.8	1183.2	792.9	994.9	497.9	437.1	708.7	521.4	100.4	594.2	372.1	89.7	128.8	0.0	12472.5
11 Consumable Loan	2487.0	753.6	54.1	0.0	55.5	259.8	33.6	91.4	172.6	225.3	3.7	0.3	2.0	0.3	31.0	0.0	0.4	0.0	3554.4
12 Local Government	0.0	0.0	1.0	0.0	0.0	0.0	0.0	1.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.8
13 Others	1055.2	1913.0	433.6	728.9	1768.5	532.9	56.1	635.8	378.9	132.7	388.6	9.7	69.6	132.8	475.9	190.9	37.1	9221.2	23235.3
Total	17965.0	25133.3	8616.7	7338.6	6605.5	13002.1	5531.8	10252.1	6100.7	6033.9	4721.3	3183.7	3743.1	2526.1	3668.6	1750.9	1567.7	9221.2	136962.3

Table No. 25
SECURITY- WISE LOANS AND ADVANCES OF COMMERCIAL BANKS*
Mid-July 2004

(Rs.In million)

	NBL	RBB	NABIL	NINVB	SCBL	HBL	SBI	NBBL	EBL	BOK	NCCB	LMB	NICB	MPBL	KMRIB	LXM	SDBL	TOTAL
1 Gold/Silver	690.7	527.9	0.0	67.9	0.0				0.0	0.0		0.0	0.0	0.0			0.0	1286.5
2 Government Securities	1579.2	20.9	305.3	14.9	1160.7	307.3	12.8	2.0	185.6	547.9	1.0	0.4	2.1	0.0	133.6	0.8	0.0	4274.5
3 Non Government Securities	0.0	5.9	0.0	208.7	152.1	66.2	90.0	7.8	0.0	0.0	149.4	20.0	0.0	0.0	192.2		13.4	905.7
4 Fixed A/c Receipt	218.9	203.8	154.1	84.1	196.3	583.7	32.6	115.0	145.2	432.7	6.8	7.6	34.5	259.9	32.4	2.9	8.6	2519.0
4.1 On Own Bank	218.9	203.8	106.2	71.1	98.4	568.0	32.0	115.0	138.7	47.2	6.8	5.8	11.4	259.9	0.4	2.9	7.6	1894.1
4.2 On Other Banks	0.0	0.0	47.9	13.0	97.9	15.7	0.6	0.0	6.5	385.5	0.0	1.8	23.1	0.0	32.0	0.0	1.0	625.0
5 Asset Guarantee	9700.8	20506.5	5990.2	6271.0	3911.3	10828.9	4954.9	7500.5	5128.7	4532.8	3355.7	2411.2	3622.4	2172.0	2452.8	1638.9	1499.8	96478.4
5.1 Fixed Assets	4435.9	19304.7	3459.8	3937.0	3542.4	8091.4	3195.9	6578.8	4323.0	3203.3	2956.6	2243.3	1697.6	1934.5	2343.5	808.0	1100.8	73156.6
5.1.1 Lands & Buildings	2957.7	19107.2	1997.7	3247.1	2137.8	4565.5	1057.0	5957.3	3901.4	2515.3	2280.0	2055.9	1179.8	1485.0	1873.0	587.0	544.3	57449.1
5.1.2 Machinery & Tools	640.2	21.0	436.8	105.9	0.5	312.6	618.8	155.1	54.6	49.0	161.5	38.4	78.3	318.0	66.5	0.0	45.7	3102.9
5.1.3 Furniture & Fixture	254.6	0.0	2.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.8	2.5	0.0	0.0	0.0	0.0	0.0	271.4
5.1.4 Vehicles	166.4	167.5	846.8	450.4	1404.1	891.3	706.3	466.4	317.1	639.0	502.8	146.5	438.5	131.5	317.0	221.0	510.8	8323.4
5.1.5 Other Fixed Assets	417.0	9.0	176.0	133.6	0.0	2322.0	813.8	0.0	49.8	0.0	0.5	0.0	1.0	0.0	87.0	0.0	0.0	4009.7
5.2 Current Assets	5264.9	1201.8	2530.3	2334.0	368.9	2737.5	1759.0	921.7	805.7	1329.5	399.1	167.9	1924.8	237.5	109.3	830.9	399.0	23321.9
5.2.1 Agricultural Products	1130.2	196.1	324.4	32.3	73.9	159.0	230.5	119.1	0.0	0.0	40.8	46.1	121.5	0.0	88.7	0.0	14.6	2577.2
5.2.1.1 Rice	898.8	99.8	119.1	32.1	0.0	78.0	118.4	32.0	0.0	0.0	0.0	45.4	4.6	0.0	0.0	0.0	0.0	1428.2
5.2.1.2 Raw Jute	26.8	64.7	24.0	0.0	0.0	0.7	0.0	0.0	0.0	0.0	23.7	0.0	0.0	0.0	0.0	0.0	0.0	139.9
5.2.1.3 Other Agricultural Products	204.6	31.6	181.2	0.2	73.9	80.3	112.1	87.1	0.0	0.0	17.1	0.7	116.9	0.0	88.7	0.0	14.6	1009.1
5.2.2 Other Non Agricultural Products	4134.7	1005.7	2206.0	2301.7	295.0	2578.5	1528.5	802.6	805.7	1329.5	358.3	121.8	1803.3	237.5	20.6	830.9	384.4	20744.7
5.2.2.1 Raw Materials	132.5	20.9	188.2	27.7	42.5	205.4	622.6	76.1	126.3	584.3	92.5	36.7	623.2	0.0	0.0	66.0	0.0	2844.9
5.2.2.2 Semi Ready Made Goods	1063.0	8.8	26.9	0.0	0.0	0.0	16.6	83.0	0.0	0.0	0.0	0.2	15.8	83.0	20.6	830.9	34.8	2100.7
5.2.2.3 Readymade Goods	2939.2	976.0	1990.8	2274.0	252.5	2373.1	889.3	643.5	679.4	745.2	265.8	84.9	1164.3	237.5	0.0	0.0	283.6	15799.1
5.2.2.3.1 Salt, Sugar, Ghee	640.5	76.7	76.2	156.6	39.0	7.1	149.0	163.6	0.0	0.0	144.0	32.0	262.2	0.0	0.0	0.0	0.0	1746.9
5.2.2.3.2 Clothing	605.0	27.0	58.8	1.0	0.0	0.0	33.0	57.4	1.5	0.0	0.0	8.3	36.7	0.1	0.0	0.0	0.0	828.7
5.2.2.3.3 Other Goods	1693.7	872.3	1855.8	2116.4	213.5	2366.0	707.3	422.5	677.9	745.2	121.8	44.6	865.4	237.4	0.0	0.0	283.6	13223.5
6 On Bills Guarantee	960.3	3249.4	1226.9	187.6	17.7	393.5	148.3	1436.6	348.0	201.4	98.1	237.5	2.6	1.7	534.8	0.0	0.0	9044.4
6.1 Domestic Bills	91.5	17.7	2.2	47.7	15.3	1.9	20.8	104.7	9.3	0.0	31.1	0.0	0.9	68.8	0.0	0.0	0.0	411.8
6.2 Foreign Bills	868.8	3231.7	1224.8	139.9	2.4	391.6	127.5	1331.9	338.7	201.4	67.0	237.5	2.6	0.8	466.0	0.0	0.0	8632.6
6.2.1 Import Bill & Letter of Credit	777.5	2857.5	992.6	11.7	2.4	253.6	63.0	931.2	330.8	75.8	16.6	203.5	0.0	0.0	466.0	0.0	0.0	6982.1
6.2.2 Export Bill	3.1	325.3	198.5	68.5	0.0	97.8	34.1	160.0	4.9	22.1	47.1	30.3	2.5	0.8	0.0	0.0	0.0	994.9
6.2.3 Against Export Bill	54.5	46.5	28.5	7.4	0.0	0.0	0.0	222.1	0.0	103.5	3.3	3.7	0.0	0.0	0.0	0.0	0.0	469.5
6.2.4 Other Foreign Bills	33.7	2.4	5.1	52.4	0.0	40.2	30.4	18.6	3.1	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	186.0
7 Guarantee	981.3	107.4	170.0	314.2	369.3	699.8	287.7	1136.4	165.0	319.1	242.6	350.5	55.0	92.5	257.3	89.9	43.6	5681.4
7.1 Government Guarantee	457.1	8.0	4.9	0.0	0.0	0.0	0.0	0.0	0.0	119.3	0.0	0.0	0.0	0.0	0.0	0.0	0.6	589.9
7.2 Institutional Guarantee	150.5	0.8	138.0	308.2	345.4	1.1	274.5	383.6	147.5	0.0	136.9	115.0	55.0	13.1	199.7	89.9	43.0	2402.1
7.3 Personal Guarantee	208.8	0.3	20.1	2.8	0.0	51.7	13.2	204.3	17.5	0.0	105.7	172.2	0.0	7.1	0.0	0.0	0.0	803.7
7.4 Group Guarantee	69.8	97.8	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	0.0	0.0	168.2
7.5 On Other Guarantee	95.1	0.5	7.0	3.2	23.9	647.0	0.0	547.9	0.0	199.8	0.0	63.3	0.0	72.2	57.6	0.0	0.0	1717.5
8 Credit Card	0.0	0.0	3.5	0.0	0.0	25.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.8
9 Earthquake Victim Loan	39.4	62.1	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	101.5
10 Others	3794.4	449.4	766.7	190.2	798.1	97.4	5.5	53.8	128.3	0.0	867.7	156.5	26.6	0.0	65.5	18.4	2.5	7420.9
TOTAL	17965.0	25133.3	8616.7	7338.6	6605.5	13002.1	5531.8	10252.1	6100.7	6033.9	4721.3	3183.7	3743.1	2526.1	3668.6	1750.9	1567.9	127741.3

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

Table No 26
PRIORITY and DEPRIVED SECTOR LOAN STATEMENT of COMMERCIAL BANKS
 Mid-July 2004

(Rs in million)

Sectors	NBL	RBB*	NABIL	NINV^	SCBL^	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LMBIBL	NICB	MPBL	KMBL	LAXMI*	SDBL
1 Priority Sector	566.2	0	878.9	561.1	834.39	873.6	1033.3	813.7	619.95	605.2	104.4	267.9	334.72	175.73	190	93.6	246.7
(A) Direct Investment	561	0	611.4	275.7	823.19	583.6	755.9	813.7	468.29	605.2	104.4	198.3	256.56	174.74	190	93.6	246.7
- Agriculture	168.5		45.0	12.2	61.733	10.5	17.1	38.7	23.782	41.6	6.1	4.3	44.768	13.072	0		
- Domestic Industries	184.2		145.1	125.9	88.782	158.7	138.4	223.9	202.03	39	11.4	46.5	66.132	19.922	18.8	14.8	5.7
- Services	206.4		415.8	127.9	672.68	412.7	578.8	406.4	242.48	473.9	77.7	82	145.66	36.973	129.5	27.7	303.8
- Power Sector	1.9		1.9	9.7	0	1.7	21.6	132.8	0	50.7	9.2	65.5	0	104.78	41.7	51.1	10.9
- Machine & Import of Raw Ma	0		3.7	0	0		0	11.9	0	0	0	0	0	0	0		0
(B) Indirect Investment	5.2		267.5	285.4	11.195	290	277.4	0	151.66	0		69.6	78.157	0.983	0		0
2 Deprived Sector	295.7	0	271.6	180.5	231.32	385.1	212.4	308.1	172.85	241.3	6.8	69.6	78.157	28.889	0	9.8	2
(A) Direct Investment	295.7	0	4.1	0.1	220.12	0	0	43.7	21.174	4.9	6.8	0	0	1.485	0	0	2
- Agriculture	227.2		2.1	0	2.553			2.3	3.082	0	0	0	0	1.485	0		0
- Domestic Industries	21.2		0.4	0	2.568			0	0.03	0	0	0	0	0	0		9
- Services	47.3		1.5	0.1	215			41.4	18.062	4.9	6.8	0	0	0	0		0
(B) Indirect Investment	0	0	267.5	180.4	11.195	385.1	212.4	264.4	151.68	236.4	0	69.6	78.157	27.404	0	9.8	0

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

(Rs.in million)

Name of Enterprises	Mid-July						
	1998	1999	2000	2001	2002	2003	2004
1 Agriculture Tools Factory	176.1	150.1	0.7	0.7	0.8	0.8	0.7
2 Bricks & Tiles Factory	2.5	2.5	31.9	2.5	10.0	15.8	0.0
3 Hetauda Leather Factory	2.9	2.5	2.1	2.1	1.5	1.6	2.0
4 Himal Cement Factory	24.9	26.6	26.8	28.6	30.5	37.5	40.4
5 Raghupati Jute Mills	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6 Royal Drugs Ltd.	6.1	13.7	20.8	32.9	33.7	39.2	79.5
7 Balaju Yantra Shala	0.6	0.6	0.5	0.5	0.0	0.5	0.0
8 Nepal Food Corporation	254.2	426.5	480.8	379.4	389.3	448.8	169.4
9 National Trading Limited	63.9	0.1	169.3	114.7	196.3	45.3	0.0
10 Rice Export Companies	3.3	3.3	0.0	3.3	0.0	0.0	0.0
11 Cottage Ind. & Handicrafts Sales Dept.	10.3	3.7	4.9	7.9	9.3	10.3	0.0
12 Royal Nepal Airlines Corp.	2.6	86.1	116.8	615.3	559.2	762.3	580.8
13 Nepal Transport Corporation	19.1	19.1	19.1	19.1	0.0	19.0	19.0
14 Janak Educational Material Centre	29.8	58.3	92.8	54.7	39.3	63.6	26.9
15 Agricultural Input Corp.	15.6	241.6	0.0	56.4	1.0	120.1	359.4
16 Nepal Rojin & Turpentine	0.0	35.6	27.2	14.9	40.0	34.6	0.0
17 Birgunj Sugar Factory	13.7	0.0	230.8	172.9	195.5	168.0	0.0
18 Agricultural Dev. Bank	140.7	140.7	280.7	781.7	500.0	406.3	420.0
19 Nepal Coal Limited	0.0	0.0	1.0	1.0	0.0	0.0	0.0
20 Janakpur Cigarette Factory	144.9	121.0	122.6	76.3	39.5	95.8	85.1
21 Tobacco Development Company	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22 Sajha Bhandar	6.2	3.3	9.0	11.4	0.0	0.0	0.0
23 Udayapur Cement	0.0	0.0	0.3	0.0	0.0	0.0	0.0
24 Others	296.6	414.0	476.3	533.4	605.2	39.4	736.2
Total	1214.0	1749.3	2114.4	2909.7	2651.1	2308.9	2519.4

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. 1998	3011.6	429.8	1323.0	1530.3	3091.6	138.4	1098.5	3945.1	1222.3	15790.6
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
Saving										
Mid-July. 1998	1322.7	9.0	30.9	697.7	895.7	0.9	550.9	28601.6	463.0	32572.4
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
Fixed										
Mid-July. 1998 *	2684.5	62.3	12055.6	7088.0	2445.2	2.7	1845.6	15558.6	730.7	42473.2
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
Total										
Mid-July. 1998	7018.8	501.1	13409.5	9316.0	6432.5	142.0	3495.0	48105.3	2416.0	90836.2
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

* Including Call Deposit of NABIL and Nepal Investment Bank Limited.

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

Including Call Deposit.

Table No. 30
List of Licensed Commercial Banks
Mid-July 2004

COMMERCIAL BANKS	Established Date (B.S.)	Operation Date (B.S.)	Head Office
1. Nepal Bank Ltd.	1994/07/30	1994/07/30	Kathmandu
2. Rastriya Banijya Bank	2022/10/10	2022/10/10	Kathmandu
3. NABIL Bank Ltd.	2041/03/29	2041/03/29	Kathmandu
4. Nepal Investment Bank Ltd.	2042/11/16	2042/11/16	Kathmandu
5. Standard Chartered Bank Nepal Bank Ltd.	2043/10/16	2043/10/16	Kathmandu
6. Himalayan Bank Ltd.	2049/10/05	2049/10/05	Kathmandu
7. Nepal SBI Bank Ltd.	2050/03/23	2050/03/23	Kathmandu
8. Nepal Bangladesh Bank Ltd.	2050/02/23	2050/02/23	Kathmandu
9. Everest Bank Ltd.	2051/07/01	2051/07/01	Kathmandu
10. Bank of Kathmandu Ltd.	2051/11/28	2051/11/28	Kathmandu
11. Nepal Credit and Commerce Bank Ltd.	2053/06/28	2053/06/28	Siddharthanagar
12. Lumbini Bank Ltd.	2055/04/01	2055/04/01	Narayangadh
13. Nepal Industrial & Commercial Bank Ltd.	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 Ltd.	2058/06/12	2059/09/09	Kathmandu

Table No. 31
Commercial Bank Branches
Mid-July, 2004

Development Region	Zone	District	Commercial Bank Branches												Total								
			Rasthya Baniya Bank*	Nepal Bank Ltd.	Nepal Bang. Bank Ltd.	Nabil Bank Ltd.	Everest Bank Ltd.	Himalayan Bank Ltd.	Nepal SBI Bank Ltd.	STD.CHFD. Bank Ltd.	Nepal Credit & Comm.	Bank of Kathmandu Ltd.	Nepal Investment Bank	NIC Bank Ltd.	Lumbini Bank Ltd.	Machhapuchhre Bank	Kumari Bank Ltd.	Siddhartha Bank Ltd.	Laxmi Bank Ltd.	Dist.	Zone	Dev. Region	
Eastern	Mechi	Jhapa	3	6	-	-	-	-	-	1	-	-	-	-	1	-	-	-	-	-	11	17	78
		Ilam	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Panchthar	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Taplejung	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
	Koshi	Sunsari	3	4	-	2	1	1	1	-	-	-	-	1	-	-	-	-	-	-	13	43	
		Morang	6	5	1	1	1	1	1	1	1	-	1	1	-	1	-	-	-	-	21		
		Dhankuta	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Terhathum	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
	Sagarmatha	Sankhuwasava	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	18	
		Bhojpur	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Saptari	2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5		
		Udayapur	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
Janakpur	Siraha	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	18		
	Khotang	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
	Okhaldhunga	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
	Solukhumbu	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			
Narayani	Sarlahi	1	2	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	3	54		
	Dhanusha	2	2	1	-	1	-	1	-	-	-	-	1	-	-	-	-	-	-	8			
	Mohattari	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
	Dolakha	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
Bagmati	Ramechhap	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	107		
	Sindhuli	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
	Bara	2	3	-	-	1	-	1	-	1	-	1	-	-	-	-	1	1	1	10			
	Rautahat	2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5			
Kathmandu	Parsa	2	5	1	2	1	1	1	-	1	-	1	1	-	1	1	1	1	1	20	179		
	Chitawan	2	4	-	-	-	2	-	-	1	-	-	1	-	-	-	-	-	-	10			
	Makawanpur	1	2	1	-	-	1	-	1	-	1	-	1	-	-	-	1	-	-	9			
	Kathmandu	16	15	4	4	5	3	3	2	4	3	3	1	1	1	1	1	1	-	67			
	Bhaktapur	3	2	-	-	1	-	-	-	-	-	-	1	-	-	-	-	-	-	7			
	Lalitpur	2	5	2	1	1	1	-	1	1	-	1	-	-	-	-	-	-	-	15			
	Rsuwa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
	Dhading	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			
Gandaki	Sindhupalchok	1	1	1	-	-	-	-	1	-	1	-	-	-	-	-	-	-	-	4	29		
	Kabhre	-	3	-	-	1	-	-	1	-	1	-	-	-	-	-	-	1	-	7			
	Nuwakot	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			
	Lamjung	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
Lumbini	Tanahun	1	1	-	-	-	-	-	-	1	-	-	-	-	1	-	-	-	-	4	32		
	Gorkha	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
	Manang	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
	Syangja	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			
Dhaulagiri	Kaski	3	3	1	2	-	1	2	1	1	1	1	-	-	1	-	1	-	-	18	68		
	Gulmi	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
	Nawalparasi	3	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4			
	Palpa	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
Karnali	Arghakanchi	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	7		
	Rupandehi	2	3	1	3	2	1	-	1	2	1	2	-	1	1	-	1	-	-	21			
	Kapilbastu	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			
	Baglung	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
Bheri	Parwat	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	14		
	Mustang	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
	Myagdi	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
	Rolpa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
Rapti	Dang	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	8		
	Rukum	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
	Salyan	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
	Pyuthan	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
Seti	Jumla	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	5		
	Mugu	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
	Humla	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
	Kalikot	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
Mahakali	Dolpa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	14		
	Dailekh	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
	Surkhet	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
	Jajarkot	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
Far Western	Bardiya	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	27		
	Banke	2	2	1	1	-	-	-	-	-	1	-	-	-	-	-	1	-	-	8			
	Bajhang	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		14	
	Doti	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
Bajura	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1				
Kailali	3	2	1	-	1	-	-	-	-	1	-	-	-	-	-	-	1	-	-	9			
Mahakali	Achham	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	9		
	Darchula	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
	Baitadi	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
	Dadeldhura	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
Total	Kanchanpur	1	1	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	3	375		
		117	116	16	16	14	14	11	7	16	8	12	6	4	5	3	7	3	375			375	
																						375	

*Including Head Office & Main Branch Office.

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

Mid-July, 2004

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)

SOURCES AND USES	1998 (43)*	1999 (45)	2000 (46)	2001 (48)	2002 (54)	2003 (57)	2004 (59)
	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July
1. CAPITAL FUND	917.7	1174.0	1489.5	1928.9	2662.1	3205.2	3653.8
a. Paid-up Capital	732.8	837.7	945.1	1220.6	1522.6	1947.4	2155.8
b. General Reseves	50.5	96.8	186.0	242.6	303.2	339.1	405.5
c. Others Reserves	17.6	26.3	72.5	70.6	182.7	43.3	99.9
d. Loan Loss Provision	116.8	213.2	285.9	395.1	653.6	875.4	992.6
2. DEPOSITS	6387.0	8036.6	9748.6	11654.0	13453.9	16510.3	19391.7
3. BORROWINGS	122.1	82.8	175.9	215.0	244.8	134.3	1306.5
a. NRB	-	-	-	-	-	13.9	0.0
b. Commercial Banks	122.1	82.8	175.9	215.0	244.8	120.4	1306.5
c. Others	-	-	-	-	-	-	-
4. OTHERS	799.1	1339.6	1392.5	1665.1	1825.5	1788.5	2231.2
5. P/L ACCOUNTS	-	-	243.2	334.2	266.4	478.2	615.5
TOTAL SOURCES OF FUNDS	8225.9	10633.0	13049.7	15797.2	18452.7	22116.5	27198.7
TOTAL USES OF FUNDS	8225.9	10633.0	13049.7	15797.2	18452.7	22116.4	27198.7
1. LIQUID FUNDS	452.5	1133.6	1728.6	2048.5	2862.4	2674.0	4469.8
a. Cash in Hand	44.6	110.3	95.6	139.9	170.4	109.0	132.1
b. Bal. with NRB	6.2	12.6	20.1	17.2	31.2	178.9	430.1
c. Bal. with Dom . Banks	401.7	1010.7	1612.9	1891.4	2660.8	2386.1	3907.6
2. INVESTMENTS	1758.5	1262.1	1129.2	1268.0	1623.4	2392.4	2510.5
a. Govt. Securities	1440.9	932.1	842.8	837.2	1120.0	702.4	1270.0
b. NRB Bond	-	-	-	326.1	393.9	210.6	1240.5
c. Other	317.6	330.0	286.4	104.7	109.5	1479.4	
3. LOANS & ADVANCES	5477.7	7218.8	9062.8	10865.3	11949.6	14473.7	17540.8
a. Hire Purchase Loan	964.3	1304.2	1640.0	2151.6	2435.9	2477.4	3049.9
b. Housing Loan	1586.0	2004.2	2340.4	2965.4	3144.4	4211.1	5286.5
c. Term Loan	2207.1	3104.6	4239.4	4704.3	5292.6	6806.5	7954.8
d. Lease Finance	310.3	260.1	235.3	277.8	363.6	148.8	138.2
e. Fixed Deposit Reciepts	-	-	474.7	464.2	479.1	586.3	713.2
f. Others	410.0	545.7	133.0	302.0	234.0	243.6	398.2
4. OTHERS	537.2	1018.5	1129.1	1615.4	2017.3	2576.3	2677.6
5. P/L ACCOUNTS	-	-	-	-	-	-	-

* Figures in parantheses show the no. of Finance Co.

Table No. 35
SOURCES AND USES OF FUNDS OF FINANCE COMPANIES
WITHIN AND OUTSIDE KATHMANDU VALLEY
Mid-July, 2004

(Rs in Million)

	Within Ktm. Valley(37)*	Out of Ktm. Valley (21)	Total	Percentage Share	
				(A)	(B)
CAPITAL FUND	2601.4	1052.4	3653.8	71.2	28.8
CORE CAPITAL	1875.2	722.8	2598.0	72.2	27.8
a. Paid-up Capital	1556.6	599.2	2155.8	72.2	27.8
b. General Reserve	289.0	116.5	405.5	71.3	28.7
c. Retained Earning	29.6	7.1	36.7	80.7	19.3
Supplementary Capital	726.2	329.6	1055.8	68.8	31.2
d. Loan Loss Provision	687.5	305.1	992.6	69.3	30.7
e. Others than Reserves	38.7	24.5	63.2	61.2	38.8
DEPOSITS	13316.0	6075.7	19391.7	68.7	31.3
BORROWINGS	1274.2	32.3	1306.5	97.5	2.5
a. NRB	0.0	0.0	0.0	0.0	0.0
b. Commercial Banks	1274.2	32.3	1306.5	97.5	2.5
c. Others	0.0	0.0			
OTHERS	1773.7	457.5	2231.2	79.5	20.5
P/L ACCOUNTS	396.2	219.3	615.5	64.4	35.6
TOTAL SOURCES AND USES	19361.5	7837.2	27198.7	71.19	28.81
LIQUID FUNDS	3295.8	1174.0	4469.8	73.7	26.3
a. Cash in Hand	83.6	48.5	132.1	63.3	36.7
b. Bal.with NRB	211.5	218.6	430.1	49.2	50.8
c. Bal.with Dom.Banks	3000.7	906.9	3907.6	76.8	23.2
INVESTMENTS	2034.6	475.9	2510.5	81.0	19.0
a. Govt.Securities	1094.9	175.1	1270.0	86.2	13.8
b. Others	939.7	300.8	1240.5	75.8	24.2
LOANS & ADVANCES	11953.9	5586.9	17540.8	68.1	31.9
a. Hire Purchase Loan	1969.4	1080.5	3049.9	64.6	35.4
b. Housing Loan	3637.8	1648.7	5286.5	68.8	31.2
c. Term Loan	5439.3	2515.5	7954.8	68.4	31.6
d. Lease Finance	138.2	0.0	138.2	100.0	0.0
e Merchant Banking	79.3	19.8	99.1	80.0	20.0
i Underwriting	0.0	0.0	0.0		
ii Bridge Finance	5.0	19.1	24.1	20.7	79.3
iii Venture Capital	0.0	0.0	0.0		
iv Others	74.3	0.7	75.0	99.1	0.9
f. Fixed Deposit Receipts	487.3	225.9	713.2	68.3	31.7
g. Other	202.6	96.5	299.1	67.7	32.3
OTHERS	2077.2	600.4	2677.6	77.6	22.4

* Figures in Parantheses Show the no. of Finance Co.

Table No. 36

**SECTORAL CLASSIFICATION OF DEPOSITS OF FINANCE COMPANIES
(AGGREGATE)**

(Rs in Million)

Deposits	1998 (43)* Mid- July	1999 (45) Mid- July	2000 (46) Mid- July	2001 (48) Mid- July	2002 (54) Mid- July	2003 (57) Mid- July	2004 (58) Mid- July
1. Govt. Corporations & Companies	335.8	444.9	504.4	616.2	740.1	1198.8	1134.9
2. Non- Govt. Corporations & Companies	1275.9	1006.2	1243.2	1587.4	2292.1	2788.2	2736.8
3. Non - Profit Organisations	287.0	319.7	455.5	630.3	669.5	580.2	750.5
4. Individuals	4312.0	6055.4	7372.8	8579.6	9381.2	11479.2	13784.3
5. Municipalities & Dev. Committees	4.5	3.2	2.8	2.9	26.3	54.1	35.1
6. Others	171.8	207.2	169.9	237.8	344.7	409.8	950.1
Total	6387.0	8036.6	9748.6	11654.2	13453.9	16510.3	19391.7

* Figures in Parantheses Show the no. of Finance Co.

Table No 37

**CREDIT FLOWS OF FINANCE COMPANIES (PURPOSEWISE)
(AGGREGATE)**

(Rs in Million)

PURPOSE	1998 (43)* Mid-July	1999 (45) Mid-July	2000 (46) Mid-July	2001 (48) Mid-July	2002 (54) Mid-July	2003 (57) Mid-July	2004 (58) Mid-July
1. Hire Purchase Loan	964.4	1304.2	1640.0	2151.6	2435.9	2477.4	3049.9
2. Housing Loan	1586.0	2004.2	2340.4	2965.4	3144.4	4211.1	5286.5
3. Term Loan	2207.1	3104.6	4239.4	4704.3	5292.6	6806.5	7954.8
4. Lease Finance	310.3	260.1	235.3	277.8	363.6	148.8	138.2
5. Merchant Banking		19.0	58.2	160.3	150.3	73.6	99.1
i Underwriting	-	-	-	-	-	-	-
ii Bridge Finance	-	19.0	48.3	64.7	144.0	63.9	24.1
iii Venture Capital	-	-	-	-	-	2.5	-
iv Others	-	-	9.9	95.6	6.3	7.2	75.0
6. Loan Against Fixed Deposit Receipts and Govt. Securities.	-	497.8	474.7	464.2	479.1	586.3	713.2
7. Others	410.0	28.9	74.8	141.7	83.7	170.0	299.1
Total	5477.8	7218.8	9062.8	10865.3	11949.6	14473.7	17540.8

*Figures in Parantheses Show the no. of Finance Co.

Table No. 39

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

Rs. in Thousand

SOURCES AND USES	Mid- July						
	1998	1999	2000	2001	2002	2003	2004
1. CAPITAL FUND	305208	308799	310618	307525	308091	303238	317268
a. Paid-up Capital	298500	298500	298500	298500	298500	298500	298500
b. Statutory Reserves	1955	2135	2780	2625	2714	2451	1787
c. Others	4753	8164	9338	6400	6877	2287	16981
2. DEPOSITS	100248	155735	218090	283360	341072	451556	473616
a. Personal Savings	6854	38055	18075	20375	286286	30250	
b. Others Savings	93394	117680	200015	262985	54786	421306	
3. BORROWINGS	518991	623799	782984	1070642	1180996	1324865	1471960
a. Financial Institutions	511713	609349	700544	1054888	1136992	1275273	
b. Nepal Rastra Bank	7278	6004	61406	10000	32293	39439	
c. Others	-	8446	21034	5754	11711	10153	
4. OTHERS	231029	408779	237160	329752	197514	227457	285387
5. P/L ACCOUNTS*	-	-	411	5408	-120976	-101699	-185431
TOTAL SOURCES AND USES	1155476	1497112	1549263	1996687	1906697	2205417	2362800
1. LIQUID FUND	42447	61614	187569	121739	166759	211317	257076
a. Cash in Hand	8916	7908	8285	14464	17789	19735	11196
b. Bal. with NRB	12213	9651	45215	1864	16726	1757	6632
c. Bal. with Dom. Banks	21318	44055	134069	105411	132244	189825	127162
d. Other bank & Fin. Ins.							112086
2. INVESTMENTS	446400	378375	253913	388145	466145	537383	579883
a. Govt. Securities	142500	66300	42368	7500	7500	7500	
b. Fixed Deposits	303900	312075	209930	377415	364600	526653	
c. Other Investment	-	-	1615	3230	94045	3230	
3. LOANS & ADVANCES	373639	555658	733169	1000281	1145885	1309078	1358407
a. Group Lending	9680	13136	15664	19007	939780	832165	
b. Personal Loan	340623	505295	647398	915838	150667	0	
c. Staff Loan	4327	7109	7766	5537	0	0	
d. Others	19009	30118	62341	59899	55438	476913	
4. OTHERS	292990	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. 41

SOURCES AND USES OF FUND OF MICRO CREDIT DEVELOPMENT BANKS

Mid-Jul. 2004

Rs. in Thousand

SOURCES OF FUNDS	Mid-July 2003	NIRDHAN 1	DIPROSC 2	CHHIMEK 3	RMDC 4	SANA KISAN 5	SWABALAMBAN 6	Total
1 CAPITAL FUND	312385	21845	13192	10058	98213	178697	28427	350432
a. Paid-up Capital	217003	9921	8120	10000	80000	105746	8500	222287
b. General Reserves	6799	610	276	58	4673	236	5119	10972
c. Retained Earning	20168		0	0	12596			12596
d. Other Reserves	68415	11314	4796	0	944	72715	14808	104577
2 DEPOSITS	174203	80270	17107	21735	0	10096	96606	225814
a. Term Deposit	20176							0
b. Other Deposit	154027	80270	17107	21735		10096	96606	225814
3 BORROWINGS	1065937	320639	105423	150181	0	577678	144826	1298747
a. NRB	33515	11321	8533					19854
b. Other Bank	377384	302341	92525	123931			88081	606878
c. Other Financial Institutions	655038	6977	4365	26250		577678	56745	672015
4 OTHER LIABILITIES	496147	61940	2217	4412	485072	110183	23767	687591
Sundry Creditors	5097	6573	0	894			786	8253
Other	491050	55367	2217	3518	485072	110183	22981	679338
5 P/L ACCOUNT	1012	5906	1590	1975	17750	1740	9291	38252
Total Sources and Uses	2049684	490600	139529	188361	601035	878394	302917	2600836
1 LIQUID FUNDS	230253	57714	48497	17739	104703	38746	96422	314917
a. Cash in Hand	4095	515	1096	250	9	283	1318	3471
b. Bal. with NRB	61082	2615	0	0	48771	0	1210	52596
c. Bal. with Dom. Bank	165076	54584	19396	17489	55923	23062	88396	258850
d. Bal. with Financial Insts.			0			0	0	0
e. Other Bank & Fin. Ins.			28005			15401	5498	48904
2 INVESTMENTS	510625	122580	0	94200	354000	77028	3074	650882
a. Govt. Securities	162500	120000			42500			162500
b. Share & Deben.	30	0					30	30
c. Other Investment	348095	2580		94200	311500	77028	3044	488352
3 LOANS & ADVANCES	1118459	267962	88998	74815	133467	704512	193966	1463720
a. Agriculture Sector	244431	141295	0					141295
b. Industrial Sector	0	6418						6418
c. Housing and Real Estate	21	0						0
d. Business Sector	0	581						581
e. Service Sector	0	108431						108431
f. Loan Against Fixed Deposit	0	0						0
g. Others	874007	11237	88998	74815	133467	704512	193966	1206995
4 OTHER ASSETS	190347	42344	2034	1607	8865	58108	9455	122413
a. Interest Accrued	3762	3518	0	530				4048
b. Sundry Debtors	504	5168	0	0			2930	8098
c. Other	186081	33658	2034	1077	8865	58108	6525	110267
5 P/L ACCOUNT	0	0	0	0	0	0	0	0
Total uses of Fund	2049684	490600	139529	188361	601035	878394	302917	2600836

1. NIRDHAN=NIRDHAN UTTAN BANK LTD.

2. CHHIMEK=CHHIMEK DEVELOPMENT BANK LTD.

3. DIPROSC = DIPROSC DEVELOPMENT BANK

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	1998 (29)*	1999 (35)	2000 (35)	2001 (34)	2002 (34)	2003 (34)	2004 (21)
	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July	Mid- Jul
1. CAPITAL FUND	157124	204639	217636	246929	246929	272975	247185
a. Paid-up Capital	137713	169254	180283	191786	191786	218572	191665
b. General Reseves	9308	13953	16889	21746	21746	33521	31061
c. Others Reserve	10103	21432	20464	33397	33397	20882	24459
2. DEPOSITS	1073212	1425233	1456604	1570725	1570725	1924544	1679794
a. Saving	582856	653667	660227	730286	730286	971338	865316
b. Fixed	490336	654309	673544	697208	697208	802524	626773
c. Others	20	117257	122833	143231	143231	150682	187705
3. BORROWINGS	62493	66755	82381	58694	58694	66442	41108
a. NRB	808	493	2368	418	418	417	0
b. Commercial Banks	61610	58877	70654	56377	56377	61285	36425
c. ADB/N	-	-	-	0	0	0	0
d. Others	75	7385	9359	1899	1899	4740	4683
4. OTHERS	163892	303328	366350	413538	413538	394588	432188
5. P/L ACCOUNTS	26263	25405	16906	31989	31989	-8128.6	-47750
TOTAL SOURCES OF FUNDS	1482984	2025360	2139877	2321875	2321875	2650420	2352525
TOTAL USES OF FUNDS	1482984	2025360	2139877	2321875	2321875	2650420	2352524
1. LIQUID FUNDS	265163	354409	396052	448564	448564	389055	413128
a. Cash in Hand	32653	143183	38730	33289	33289	41995	34004
b. Bal. with NRB	6029	6953	3385	12299	12299	28296	20090
c. Bal. with Dom . Banks	226481	204273	353937	402976	402976	318764	359034
2. INVESTMENTS	138114	180565	179559	188796	188796	251874	181491
a. Govt. Securities	68766	62361	57331	56487	56487	48212	40874
b. NRB Bond	2306	18777	25052	26200	26200	54500	86800
c. Others	67042	99427	97176	106109	106109	149162	53817
3. LOANS & ADVANCES	875113	1221221	1273305	1313597	1313597	1463248	1310660
a. Commercial Loan	512071	627039	645009	659736	659736	609285	547579
b. Production Loan	69206	103388	106051	142115	142115	64539	40114
c. Loan against onFDR & Secu	43804	53529	43458	52009	52009	49617	70424
d. Others	250032	437265	478787	459737	459737	739807	652543
4. OTHERS	181949	277663	258884	343762	343762	532100	447246
5. P/L ACCOUNTS	22645	18502	32077	27156	27156	14143	

* Figures in Parantheses Show the no. of Cooperatives.

Table No.43
SOURCES AND USES OF FUNDS OF SAVING & CREDIT CO-OPERATIVE SOCIETIES
(Liscensed by NRB)
Mid-July, 2004

(Rs. In Thousand)

SOURCES AND USES	Naba-jiban	Naba-Kshitij	Sagun	NCFS	Makalu	Sahara	Binda-Basini	Mahila	Bahoo-Uddesya	Raj-Shree	Sah-Bittiya	Mana-Kamana	BCFSL	Vyccu	Amara-wati	Kisan	United	Himalay	Star	Yeti	Upakar Saving	Total
	1	2	3	4	5	6	7	8	9	10 #	11	12	13	14	15	16	17	18	19	20	21	
1 CAPITAL FUNDS	20410	22846	12229	19162	2993	24023	9670	14661	7852	17454	7375	9423	6288	5044	8804	3392	4473	39964	2011	8022	1089	247185
a. Paid up Capital	13169	18126	10910	14878	2993	20190	7141	10602	7506	13423	6150	8050	4716	2691	7452	3027	3605	28129	2011	5837	1059	191665
b. General Reserves	3202	4414	988	1973	-	2079	992	3026	276	2194	769	346	474	1001	671	143	262	7169	-	1052	30	31061
c. Other Reserves	4039	306	331	2311	-	1754	1537	1033	70	1837	456	1027	1098	1352	681	222	606	4666	-	1133	-	24459
2 DEPOSITS	146298	151743	122943	136876	19445	214075	51667	87447	64933	130746	68604	37651	28177	33043	79913	5650	38271	197320	12997	49046	2949	1679794
a. Saving	112766	43884	60287	59222	17612	42934	51667	67677	34459	125200	34396	22928	12997	33043	5966	3821	7821	78103	12997	34847	2689	865316
b. Fixed	33532	107859	61957	77654	1833	23012	0	19770	30474	5546	7538	14723	5665	-	73947	1829	30450	116525	-	14199	260	626773
c. Others	-	-	699	0	-	148129	-	-	0	-	26670	-	9515	0	-	-	-	2692	-	-	0	187705
3 BORROWINGS	0	0	0	37425	0	0	0	0	0	0	0	723	0	2960	0	0	0	0	0	0	0	41108
a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0
b. Commercial Banks	-	0	-	36425	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	0	-	36425
c. ADB/N	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
d. Other Financial Institutions	-	0	-	1000	-	-	0	-	-	-	-	723	-	2960	0	-	-	-	-	-	0	4683
4 OTHERS LIABILITIES	61053	93003	53072	17221	7720	54733	3053	16137	7286	21062	25105	3515	8044	1385	14311	690	23076	14606	1214	5733	169	432188
5 P/L Account	839	-51547	-904	3730	-1028	9215	0	4563	0	-3926	0	3728	271	1714	-5164	-122	-15276	5143	-88	1044	58	-47750
TOTAL SOURCES OF FUND	228600	216045	187340	214414	29130	302046	64390	122808	80071	165336	101084	55040	42780	44146	97864	9610	50544	257033	16134	63845	4265	2352525
TOTAL USES OF FUNDS	228600	216045	187340	214414	29130	302046	64390	122808	80071	165336	101084	55040	42780	44146	97864	9610	50544	257033	16134	63845	4265	2352525
6 LIQUID FUNDS	80559	28854	42574	30079	7506	57307	12167	26703	9628	17854	11994	2902	10959	8252	6647	1798	12561	26845	2322	15250	367	413128
a. Cash in Hand	1816	2830	536	4376	2289	2376	527	187	1910	7502	1111	1000	720	832	426	335	2582	1274	266	773	336	34004
b. Bal.with NRB	2417	850	871	1431	2016	1800	400	410	0	5703	-	300	-	400	-	1605	1022	200	650	15	20090	
c. Bal.with Dom. Bank	76326	25174	41167	24272	3201	53131	11240	26106	7718	10352	5180	1902	9939	7420	5821	1463	8374	24549	1856	13827	16	359034
7 INVESTMENTS	628	18218	24435	69835	200	10101	80	0	1152	0	10001	35	100	1388	0	10	10	41562	22	3686	28	181491
a. Govt. Securities	-	0	20027	16500	200	0	-	0	-	-	-	-	-	-	-	-	-	450	22	3675	-	40874
b. NRB Bond/Fixed Depos	-	0	-	36000	0	-	-	-	-	-	10000	-	-	0	-	0	0	40800	-	-	-	86800
c. Others	628	18218	4408	17335	-	10101	80	-	1152	-	1	35	100	1388	-	10	10	312	-	11	28	53817
8 LOANS & ADVANCES	90315	88191	66642	86055	13105	197649	49764	66516	62449	102241	67548	51275	27484	32251	56103	5928	28463	164750	11670	38577	3684	1310660
a. Commercial Loan	43367	30979	15999	23411	829	153237	29670	16582	42297	62049	4697	15175	9161	-	13777	3882	21297	37664	8058	14571	877	547579
b. Production Loan	9125	-	809	18761	0	1857	0	1502	-	0	4717	0	679	0	0	157	-	546	795	886	280	40114
c. Loan on FDR & Secu	2028	7418	3099	3320	164	10538	1359	138	3835	26025	217	2014	260	-	1587	610	4232	2660	455	465	0	70424
d. Others	35795	49794	46735	40563	12112	32017	18735	48294	16317	14167	57917	34086	17384	32251	40739	1279	2934	123880	2362	22655	2527	652543
9 OTHERS ASSETS	57098	80782	53689	28445	8319	36989	2379	29589	6842	45241	11541	828	4237	2255	35114	1874	9510	23876	2120	6332	186	447246

as of Mid-April 2004

1 Nabajiban Co-operative Society Ltd.
2 Nabakshitij Co-operative Society Ltd.
3 Sagun Co-operative Society Ltd.
4 Nepal Co-operative Finance Society Ltd
5 Makalu Transport Co-operative Society

6 The Sahara Loan, Saving & Investment Society L
7 Bindabashini Saving Fund Co-operative Society L
8 Mahila Co-operatives Society Ltd.
9 Bahoudeshiya Saving & Loan Co-op. Society Lr
10 Raj Shree Saving & Investment Co-op. Society Ltd.

11 Sahakari Bittiya Bikas Sanstha
12 Manakamana Finance Co-op.
13 Bhery Co-operative Finance S
14 Vyccu Saving and Credit Co-

15 Amarwati Bahoudeshya Sahakari Sanstha L
16 Kisan Bahoudeshya Sahakari Sanstha Ltd.
17 United Saving and Credit Co-operative Ltd.
18 Himalaya Co-operative Finance Ltd.
19 Shree Star Bahoudeshya Saving and Credit Co-operative Ltd.

20.Yeti Saving and Credit Co-operative Ltd.
21.Welfare Saving Fund and Credit Co-operative Soc

Table NO.45
LIST OF NON BANK FINANCIAL INSTITUTIONS
Mid-JULY-2004

DEVELOPMENT BANKS	Licensed Date from NRB	Operation Date (B.S)	Head Office
1 Agriculture Development Bank	2024/11/07	2024/11/07	Kathmandu
2 Nepal Industrial Development Corporation	2016/03/01	2016/03/01	Kathmandu
3 Nepal Development Bank	2055/10/17	2055/10/17	Kathmandu
4 Udayam Development Bank	2055/11/10	2055/11/10	Tandi, Chitwan
5 Makalu Development Bank	2055/09/12	2055/09/12	Kailali
6 Sochatha Development Bank	2055/05/04	2055/05/04	Buwal
7 Development Credit Bank Ltd.	2057/10/10	2057/10/10	Kathmandu
8 United Development Banks Ltd.	2057/12/31	2058/01/23	Bara
9 Nepal cottage and Small Ind. Dev. Banks	2058/02/17	2058/03/05	Kathmandu
10 Narayani Ind. Development Bank	2058/06/30	2058/07/01	Tandi, Chitwan
11 Paschimanchal Bikas Bank	2058/11/28	2058/11/28	Rupendhaha
12 Bahawal Bikas Bank	2059/07/04	2059/07/04	Janakpur
13 Paschatt Bikas Bank	2059/09/17	2059/09/17	Katni
14 Kamali Bikas Bank	2060/10/22	2060/11/05	Nepalgunj

Rural Micro Finance Development Banks (Licensed by NRB)	Licensed Date from NRB	Operation Date (B.S)	Head Office
1 Purbanchal Gramen Bikas Bank	2049/11/17	2049/11/17	Biratnagar
2 Sudur Pashchimanchal Gramen Bikas Bank	2049/11/17	2049/11/17	Dhangadhi
3 Pashchimanchal Gramen Bikas Bank	2051/12/18	2051/12/18	Buwal
4 Madhya Pashchimanchal Gramen Bikas Bank	2051/12/18	2051/12/18	Nepalgunj
5 Madhymanchal Gramen Bikas Bank	2053/03/24	2053/03/24	Janakpur
6 Nirvan Uthan Bank	2055/12/30	2055/12/30	Bhairawa
7 Rural Microfinance Development Centre	2056/06/23	2056/06/23	Kathmandu
8 Deponic Development Bank	2057/09/28	2058/03/19	Tandi, Chitwan
9 Chamek Development Banks	2058/08/11	2058/08/25	Hetauda
10 Shawabaman Development Banks Ltd	2058/09/19	2058/11/10	Janakpur
11 Sana Kisan Vikas Banks	2058/11/27	2058/11/27	Kathmandu

Contd....

FINANCE COMPANIES	Licensed Date from NRB	Operation Date (B.S)	Head Office
1 Nepal Housing Development Finance Co.Ltd.	2049/04/11	2049/04/11	Kathmandu
2 Nepal Finance and Savings Co.Ltd.	2049/09/22	2049/12/30	Kathmandu
3 NIDC Capital Markets Ltd.	2049/10/13	2049/10/13	Kathmandu
4 National Finance Co.Ltd.	2049/12/29	2050/01/25	Kathmandu
5 Annapurna Finance Co.Ltd.	2050/05/21	2050/06/14	Pokhara
6 Nepal Share Markets & Finance Ltd.	2050/07/03	2050/07/03	Kathmandu
7 Peoples Finance Ltd.	2050/12/04	2051/01/02	Kathmandu
8 Himalaya Finance & Savings Co.Ltd.	2051/05/29	2051/07/25	Kathmandu
9 United Finance and Leasing Co. Ltd.	2051/08/09	2052/10/11	Kathmandu
10 Union Finance Co. Ltd.	2051/08/31	2051/08/26	Kathmandu
11 Mercantile Finance Co. Ltd.	2051/07/26	2051/07/24	Birgunj
12 Kathmandu Finance Ltd.	2051/02/26	2051/07/24	Kathmandu
13 Inbesta Finance Ltd.	2051/11/16	2052/04/01	Birgunj
14 Narayan Finance Ltd.	2051/11/18	2051/11/24	Narayangadh
15 Gorcha Finance Ltd.	2051/11/26	2051/11/28	Kathmandu
16 Nepal Housing & Merchant Finance Ltd.	2051/12/06	2051/12/28	Kathmandu
17 Paschimanchal Finance Co.Ltd.	2051/12/23	2051/12/26	Buwal
18 Universal Finance & Capital Markets Ltd.	2052/01/03	2052/01/20	Kathmandu
19 Samjhana Finance Co. Ltd.	2052/01/10	2052/01/20	Banepa
20 Goodwill Finance Co. Ltd.	2052/01/29	2052/02/01	Kathmandu
21 Shree Investment & Finance Co. Ltd.	2051/01/29	2052/02/18	Kathmandu
22 Siddhartha Finance Ltd.	2052/02/07	2052/02/11	Siddharthanagar
23 Lumbini Finance & Leasing Co. Ltd.	2052/03/04	2052/03/12	Kathmandu
24 Yati Finance Co. Ltd.	2052/03/30	2052/04/01	Hetauda
25 Standard Finance Ltd.	2052/03/26	2052/04/01	Kathmandu
26 ACE Finance Co. Ltd.	2052/04/21	2052/04/30	Kathmandu
27 International Leasing & Finance Co. Ltd.	2052/08/02	2052/07/14	Kathmandu
28 Mahalaxmi Finance Co. Ltd.	2052/08/10	2052/08/15	Birgunj
29 Lalitpur Finance Co. Ltd.	2052/08/26	2052/08/28	Lalitpur
30 Merchant Finance Co. Ltd.	2052/08/18	2052/11/14	Kathmandu
31 Bhasuraha Finance & Saving Co. Ltd.	2052/09/23	2052/09/25	Kathmandu
32 General Finance Ltd.	2052/10/05	2052/10/18	Kathmandu
33 Nepal Shresthika Merchant Bank Ltd.	2052/10/08	2052/10/21	Kathmandu
34 Alpine Everest Finance Ltd.	2052/10/18	2053/04/01	Kathmandu
35 Nepal Merchant Banking & Finance Ltd.	2053/09/04	2053/09/11	Kathmandu
36 Nava Durga Finance Co.Ltd.	2053/09/22	2053/10/27	Bhaktapur
37 Pokhara Finance Ltd.	2053/11/21	2053/12/03	Pokhara
38 Janani Finance Co.Ltd.	2053/11/21	2053/11/24	Janakpur
39 Central Finance Co. Ltd.	2054/01/02	2054/01/02	Lalitpur
40 Premier Finance Co. Ltd.	2054/01/26	2054/02/26	Lalitpur
41 Anun Finance & Saving Co. Ltd.	2054/04/02	2054/05/01	Dharan
42 Multipurpose Saving & Investment Finance Co.	2054/11/17	2055/01/02	Rajbiraj
43 Buwal Finance Ltd.	2055/03/07	2055/03/07	Buwal
44 Nepal Bangladesh Finance & Leasing Co. Ltd.	2055/12/29	2056/01/05	Biratnagar
45 Srijana Finance Ltd.	2056/08/09	2056/08/28	Lahan
46 Cm Finance Ltd.	2057/05/29	2057/06/01	Pokhara
47 Cosmic Merchant Banking & Finance Ltd.	2057/07/30	2057/08/05	Kathmandu
48 World Merchant Banking & Finance Ltd.	2058/04/18	2058/04/26	Hetauda
49 Capital Merchant Banking & Finance Ltd.	2058/10/17	2058/10/19	Kathmandu
50 Crystal Finance Ltd.	2058/11/01	2058/11/01	Kathmandu
51 Royal Merchant Banking & Finance Co.Ltd.	2058/11/02	2058/11/02	Kathmandu
52 Subshresth Merchant Banking & Finance Ltd.	2059/02/27	2059/02/30	Lalitpur
53 Patan Finance Co. Ltd.	2059/03/05	2059/03/05	Lalitpur
54 Kat Merchant Banking & Finance Ltd.	2059/10/22	2059/11/09	Kathmandu
55 Fewa Finance Ltd.	2060/01/09	2060/01/17	Pokhara
56 Everest Finance Co. Ltd.	2060/03/11	2060/03/18	Siddharthanagar
57 Birgunj Finance Ltd.	2060/06/07	2060/06/11	Birgunj
58 Prudential Merchant Banking & Finance Co. Ltd.	2061/02/18	2061/02/24	Kathmandu

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SAVING AND CREDIT CO-OPERATIVE SOCIETIES (Licensed by NRB)	Licensed Date from NRB	Operation Date (B.S)	Head Office
1 Nabawan Co-operative Society Ltd.	2050/08/20	2050/08/20	Dhangadi
2 Nab-Khali Co-operative Society Ltd.	2051/02/08	2051/04/02	Kathmandu
3 Sagun Co-operative Society Ltd.	2051/01/26	2051/06/23	Kathmandu
4 Nepal Co-operative Society Ltd.	2051/07/20	2051/09/15	Kathmandu
5 Makalu Transport Co-operative Society Ltd.	2051/11/16	2051/11/24	Biratnagar
6 The Sahara Loan Savings & Investment Co-op.Soc. Ltd.	2051/12/13	2052/01/22	Saraha
7 Bondhasan Saving Fund Co-operative Society Ltd.	2052/03/07	2052/03/07	Khosi, Kewa
8 Mahila Co-operative Society Ltd.	2052/06/11	2052/06/11	Kathmandu
9 Bahooddeshya Saving & Loan Co-op.Society Ltd.	2052/08/12	2052/09/10	Jhapa
10 Roshree Saving & Invest Co-op.Society Ltd.	2052/11/04	2052/11/07	Saraha
11 Sana Kisan Bikas Bank Ltd.	2058/11/27	2058/11/27	Kathmandu
12 Manakamal Sahakari Sanstha Ltd.	2053/10/13	2053/11/07	Banepa
13 Viro Co-operative Sanstha Ltd.	2053/11/22	2053/09/10	Kathmandu
14 Vico Saving & Loan Co-operative Sanstha	2054/04/27	2053/11/07	Banepa
15 Amaravati Bahoo-uddesya Co-op. Sanstha Ltd.	2054/08/18	2053/11/22	Nepalgunj
16 Kisan Bahoo-uddesya Co-op. Sanstha Ltd.	2054/09/11	2054/04/27	Nawalparasi
17 United Saving & Credit Co-op. Sanstha Ltd.	2054/10/21	2054/08/18	Kathmandu
18 Himalaya Co-operative Ltd.	2054/11/01	2054/09/14	Kailali
19 Star Banko-Uddesya Saving & Credit Co-op.Ltd.	2054/12/10	2054/11/01	Kathmandu
20 Yati Saving & Credit Co-operative Sanstha Ltd.	2055/01/06	2055/01/16	Kathmandu
21 Upakar Sanstha Bank & Credit Co-operative Soc. Ltd.	2056/12/27	2056/01/01	Biratnagar

Note:11 Sanakisan Co-operatives Sanstha Ltd.were handover to Sanakisan Kisan Bikas Bank Ltd.Nayabanshwar,Ktm on 2060/01/20.

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NON- GOVERNMENT ORGANISATIONS (NGOs) (Licensed by NRB)	Licensed Date from NRB	Operation Date (B.S)	Head Office
1 Nepal Gramen Bikas Samaj Kendra	2057/02/23	2057/02/23	Biratnagar
2 Nepal Gramen Bikas Sanstha	2057/02/23	2057/02/23	Kathmandu
3 Nepal Sikara Gramen Bikas Karyakram	2057/02/23	2057/02/23	Chitwan
4 Chaitanya Yuba Club	2057/02/23	2057/02/23	Rajbiraj
5 Samudayik Yuba Club	2057/02/30	2057/02/30	Saptari
6 Samudayik Yuba Club	2057/03/15	2057/03/15	Saptari
7 Samudayik Mahila Bikas Kendra	2057/03/20	2057/03/20	Saptari
8 Gramen Samudayiko Lagi yojana Pratavuti, Nepal	2057/05/07	2057/05/07	Dhankuta
9 Gramen Jagaran Manch (Program Co-ordination Office)	2057/05/26	2057/05/26	Baglung
10 Sanakisan Gramen Bikas Sangh	2057/06/10	2057/06/10	Saraha
11 Jan Jagaran Manch	2057/07/04	2057/07/04	Rauwal
12 Rastriya Shachik Tatha Samajik Bikas Sanstha	2057/07/16	2057/07/16	Parbat
13 Dhausaigri Community Research Dev. Centre	2057/08/06	2057/08/06	Baglung
14 Nepal Environment & Pollution Eradication UNESCO Nepal	2058/03/21	2058/03/21	Gangabu
15 Society of Local Volunteers Efforts Nepal (Solve)	2058/03/26	2058/03/26	Dhankuta
16 Women Enterprises Association of Nepal	2058/06/08	2058/06/08	Kathmandu
17 Center for Women's Right and Development	2058/12/30	2058/12/30	Kathmandu
18 MANASHI	2059/01/20	2059/01/20	Kathmandu
19 Life Development Society	2059/03/04	2059/03/04	Morang
20 Women Development and Child Care Foundation	2059/03/18	2059/03/18	Saptari
21 Mahila Adarsha Sewa Kendra	2059/03/18	2059/03/18	Khmandu
22 Patan Business and Professional Women	2059/03/18	2059/03/18	Lalitpur
23 Women Development Centre	2059/03/18	2059/03/18	Chitwan
24 Women Self-Reliance Society	2059/03/28	2059/03/28	Chitwan
25 Women Development Centre of Nepal	2059/03/28	2059/03/28	Lalitpur
26 Bhagawan Youth Club, Alpot, Ktm.	2059/04/07	2059/04/07	Kathmandu
27 Creative Women Environment Development Association Kathmandu	2059/04/08	2059/04/08	Kathmandu
28 Srijana Community Development Center Siraha	2059/04/09	2059/04/09	Siraha
29 Shreejana Development Center, Kasbi	2059/05/06	2059/05/06	Kasbi
30 Srijana Youth Club Baglung	2059/05/17	2059/05/17	Baglung
31 Cottage & Small Industries Organization Kathmandu	2059/05/17	2059/05/17	Kathmandu
32 Rural Area Dev. & Research Program Parbat	2059/05/18	2059/05/18	Parbat
33 Adarsha Yuba Club, Bhaktapur	2059/05/21	2059/05/21	Bhaktapur
34 Society Welfare Action Nepal (SWAN) Dang	2059/07/08	2059/07/08	Dang
35 Social Upgrader in Progress of Education Region (SUPER) Dang	2059/07/15	2059/07/15	Dang
36 Nepal Women Community Service Center Dang	2059/07/13	2059/07/13	Dang
37 Forum for Rural Women Agency Development Sunsari	2059/09/15	2059/09/15	Sunsari
38 Gramen Mahila Bikas Sanstha	2060/01/10	2060/01/10	Dang
39 Ama Samaj Shangh Chitwan	2060/01/16	2060/01/16	Chitwan
40 Gramen Mahila Uthan Kendra Dang	2060/03/04	2060/03/04	Dang
41 Khurkot Yuba Club, Parbat	2060/05/28	2060/05/28	Parbat
42 Tharu Tatha Raji Mahila Samaj, Kailali	2060/06/08	2060/06/08	Kailali
43 Nari Avudya Kendra	2060/07/07	2060/07/07	Chitwan
44 Mahila Upakar Manch	2060/07/12	2060/07/12	Banke

