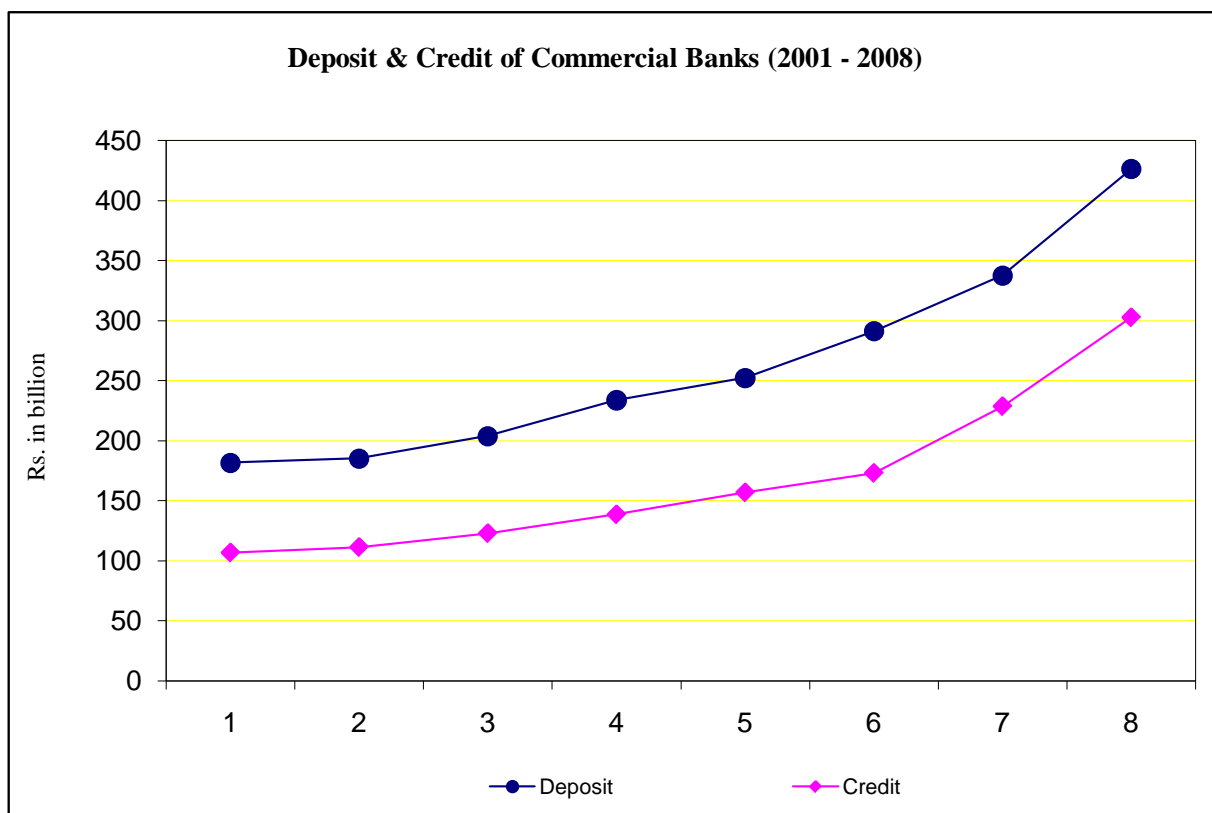


# BANKING AND FINANCIAL STATISTICS

Mid July - 2008

No. 51



**NEPAL RASTRA BANK**

Bank and Financial Institution Regulation Department

Statistics Division

# **BANKING AND FINANCIAL STATISTICS**

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**NEPAL RASTRA BANK**

**BANK & FINANCIAL INSTITUTION REGULATION DEPARTMENT**

**STATISTICS DIVISION**

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## Explanatory Notes

1. This issue of "**Banking and Financial Statistics, Mid-July 2008, Issue No. 51**" contains statistical information on NRB licensed banks and non-bank financial institutions.
2. This bulletin consists of 61 tables and a brief explanation on performance of NRB licensed banks and financial institutions.
3. The figures published in this bulletin are based on the actual monthly and quarterly returns of the banks and non-bank financial institutions.
4. Efforts have been made to present current data for mid-July 2008. If the data for mid-July 2008 are not available, the latest available data have been presented in this bulletin.
5. Format for tables of Sources and Uses of Funds of Commercial Banks has slightly been changed from Bulletin No. 44. Therefore, figures for new headings in these tables are not available for comparison.
6. As ADB/N is upgraded into "A" class-licensed institution, the financial figures of this bank are consolidated in commercial banking part.
7. Blank space in the heading and sub heading indicates the not availability of data or nil in transaction.
8. Because of subsequent revisions, differences with previously published figures are at times unavoidable.
9. The totals in the tables may not exactly tally with the sum of the constituent items due to rounding off the figures.
10. For convenience, the following abbreviations are used in different places in the bulletin:

A.B.C. = Advance on Bills Collection	Bal = Balance
Co. = Company	Dev. = Development
Ent. = Enterprises	Ex. Eq. Fund = Exchange Equalization Fund
FDR = Fixed Deposit Receipt	FC = Foreign Currency
Fin. = Financial	Govt. = Government
Ins. = Institutions	Inv. = Investment
Ltd. = Limited	No. = Number
Pvt. = Private	P. & D. = Purchase and Discount
Trans. = Transaction	RDB = Rural Development Bank
NBL = Nepal Bank Limited	NaBL = Nabil Bank Limited
RBB = Rastriya Banijya Bank	SCBNL = Standard Chartered Bank Nepal Limited.
NIBL = Nepal Investment Bank Limited	HBL = Himalayan Bank Limited
NBBL = Nepal Bangladesh Bank Limited	NSBIBL = Nepal SBI Bank Limited
EBL = Everest Bank Limited	BoKL = Bank of Kathmandu Limited

NCCBL = Nepal Credit and Commerce Bank Limited  
 NICBL = Nepal Industrial and Commercial Bank Limited  
 MBL = Machhapuchchhre Bank Limited  
 SBL = Sidhartha Bank Limited  
 SFDB = Small Farmers Development Bank  
 DBs = Development Banks  
 OMCDBs = Other Micro Credit Development Banks  
 NMBL = NMB Bank Ltd.

LuBL = Lumbini Bank Limited  
 KBL = Kumari Bank Limited  
 LaBL = Laxmi Bank Limited  
 ADBL = Agricultural Dev. Bank Ltd.  
 CBs = Commercial Banks  
 MCDBs = Micro Credit Development Banks  
 BOA = Bank of Asia Nepal Ltd.

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

<b>Gregorian Month</b>	<b>Nepalese Month</b>
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

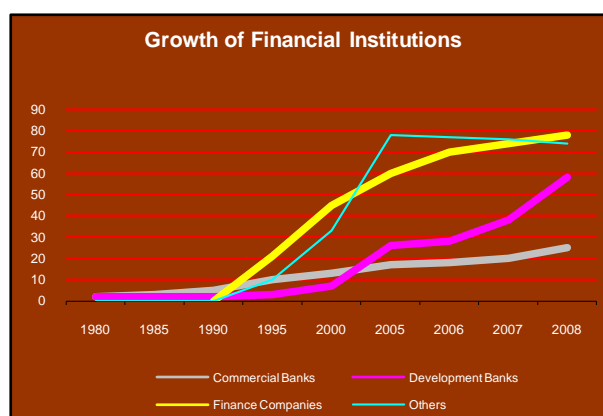
12. It is hoped that this publication will be of immense use to the researchers and all concerned people in the field of banking, management, economics and statistics.

## Highlights on Performance of Banks and Non-Bank Financial Institutions

### Financial Sector at a Glance

1. The Nepalese financial sector is composed of banking sector and non-banking sector. Banking sector comprises Nepal Rastra Bank (NRB) and commercial banks. The non-banking sector includes development banks, finance companies, micro-credit development banks, co-operative financial institutions, non-government organizations (NGOs) performing limited banking activities and other financial institutions such as insurance companies, employee's provident fund, citizen investment trust, postal saving offices and Nepal stock exchange. However, this bulletin contains information only on those financial institutions, which are licensed by NRB up to mid-July 2008.

2. During the last two and half decades the Nepalese financial system has grown significantly. At the beginning of 1980s there were only two commercial bank and two development banks. After the adoption of economic liberalization policy, particularly the financial sector liberalization that paved the way for establishment of new banks and non-bank financial institutions into the country. Consequently, by the end of mid July 2008, altogether 235 banks and non-bank financial institutions licensed by NRB are in operation. Out of them, 25 are "A" class commercial banks, 58 "B" class development banks, 78 "C" class finance companies, 12 "D" class micro-credit development banks, 16 saving and credit co-operatives, and 46 NGOs as shown in table below;

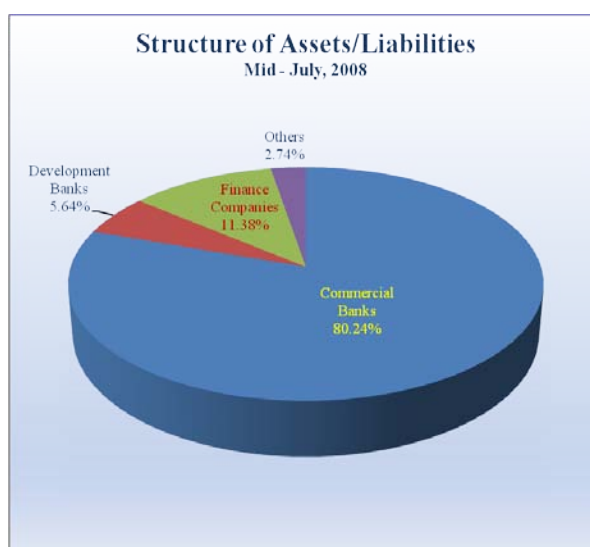


#### Growth of Financial Institutions:

Type of Financial Institutions	Mid-July								
	1980	1985	1990	1995	2000	2005	2006	2007	2008
Commercial Banks	2	3	5	10	13	17	18	20	25
Development Banks	2	2	2	3	7	26	28	38	58
Finance Companies	-		-	21	45	60	70	74	78
Micro Credit Development Banks	-		-	4	7	11	11	12	12
Saving and Credit Cooperatives	-		-	6	19	20	19	17	16
NGOs (limited Banking activities)	-		-	-	7	47	47	47	46
<b>Total</b>	<b>4</b>	<b>5</b>	<b>7</b>	<b>44</b>	<b>98</b>	<b>181</b>	<b>193</b>	<b>208</b>	<b>235</b>

3. As an increased in number of financial institutions as well as volume of transactions, the total assets/liabilities of the financial system witnessed continuous growth over the last seven years. During the period 2001 to 2008 the total assets of whole financial system increased by 14.62 percent per annum and reached to Rs.706324.0 million in mid-July 2008 from Rs.273946.2 million in mid-July 2001. In the mid-July 2008 the total assets registered a higher growth of 21.26 percent compared to 15.12 percent in the previous year.
4. The ratio of total assets/liabilities of the financial system to GDP at nominal prices increased to 86.05 percent at mid-July 2008 from 80.96 percent in mid-July 2007. The same ratio was 62.04 percent in mid-July 2001.

5. The structure of financial assets/liabilities shows that commercial bank alone hold more than 80 percent of the total assets and liabilities of the financial system. As of mid July 2008 commercial bank group occupied the 80.2 percent followed by finance companies 11.4 percent, development bank 5.0 percent, micro credit development bank 1.8 percent and others 1.0 percent. The respective shares were 84.2 percent, 9.2 percent, 3.9 percent and 1.8 percent and 0.9 percent in mid-July 2007.



6. The composition of the total liabilities shows as usual, deposit held dominant share of 72.05 followed by borrowing 4.44 percent and capital fund 3.65 percent respectively in mid July 2008. Likewise in the assets side, loan and advances accounted the largest share of 55.43 percent followed by investments 17.04percent, liquid funds 13.86 percent and other assets 13.67 percent in the same year.
7. Commercial banks held dominate share on the major balance sheet components of financial system. Of the total deposits Rs.508905.7 million in mid-July 2008, the commercial banks occupied 83.7 percent. Similarly, finance companies held 10.3 percent, development banks 5.1 percent, micro credit development banks 0.3 percent and others 0.6 percent. Likewise, on the loans and advances the share of commercial banks stood at 78.3 percent, development banks 6.0 percent, finance companies 13.2 percent, micro credit development banks 1.8 percent and others 0.7 percent in mid July 2008. In the same year the share of commercial banks in borrowings, liquid



funds and investments constituted 45.9 percent, 68.3 percent and 90.5 percent respectively.

8. The capital fund, one of the components of liabilities, witnessed a strong growth of 273.50 percent and reached to Rs.25778.0 million in mid July 2008 from Rs.6901.7 million in the last year. The borrowings and deposit, another component of liabilities, increased by 17.55 percent and 30.10 percent while other liabilities decreased by 0.11 percent compared to last year 2007. Similarly, loans and advances the major component of assets increased by 34.27 percent and reached to Rs. 391537.7 million in mid July 2008 from Rs.291605.8 million in mid July 2007. The liquid fund and investment increased by 58.55 percent and 18.11 percent in mid July 2008 compared to the previous year respectively.

#### **Growth of Major Balance-Sheet Indicators (%):**

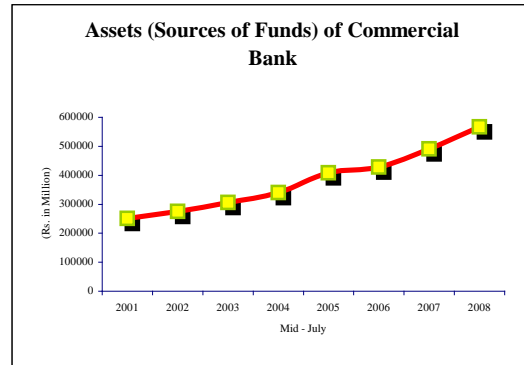
Particulars	Mid - July							
	2001	2002	2003	2004	2005	2006	2007	2008
Capital Fund	26.56	43.97	26.56	-107.36	516.43	-17.90	192.50	273.5
Borrowings	-	-	-	12.46	23.77	34.61	22.32	17.55
Deposits	21.95	23.59	11.51	13.12	9.81	15.42	19.28	30.10
Liquid Funds	16.20	-5.90	-20.59	22.08	-14.32	4.23	21.66	58.55
Investments	40.59	43.36	31.00	8.64	18.95	33.76	14.53	18.11
Loans and Advances	15.94	19.54	11.35	11.67	13.38	10.22	26.55	34.27

As loan and advances accelerated higher than the deposit growth rate, credit deposit ratio in mid July 2008 expanded to 76.94 percent from 74.55 percent in the last year.

#### **Commercial Banking at a Glance:**

9. The number of commercial bank branches operating in the country increased to 555 in mid July 2008 from 452 in the last year. Of the total bank branches 47.75 percent bank branches are concentrated in the central region alone. By the end of mid July 2008, total 265 branches are being operating in this region. However, in the eastern, western, mid-western and far-western region there are 20 percent (111), 19.29 percent (107), 8.29 percent (46) and 4.68 percent (26) bank branches respectively.

10. Entry of new banks in financial system along with increased in the business, the total assets i.e. sources of fund of commercial banks went up by higher rate of 15.51 percent compared to 14.45 percent in the previous year. By the end of this fiscal year the total assets of commercial banking sector reached to Rs.566736.0 million from Rs.490638.1 million in the last year.

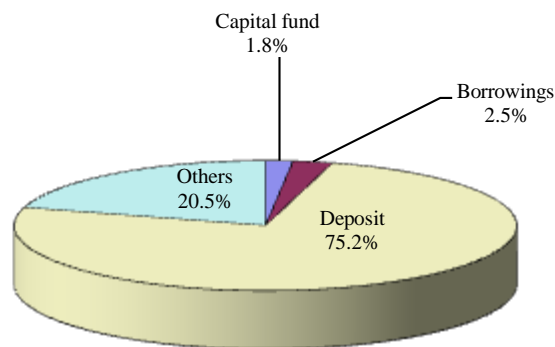


11. The share of loans and advances to total assets increased to 54.09 percent in mid July 2008 from 46.66 percent in mid July 2007. Similarly, investment and liquid funds registered the 19.22 percent and 11.80 percent respectively. In the preceding year the respective share were 19.06 percent and 8.98 percent..

12. The composition of liabilities of commercial banks shows that, the deposit has occupied the dominant share of 75.18 percent followed by borrowing 2.54 percent and capital fund 1.76 percent in the mid July 2008. The respective shares of deposit, borrowing and capital fund in the previous year were 68.79 percent, 2.60 percent and 8.98 percent. Of the component of assets, loans and advances occupied the highest share of 54.09 percent followed by total investment 19.22 percent and liquid fund 11.80 percent in the same year.

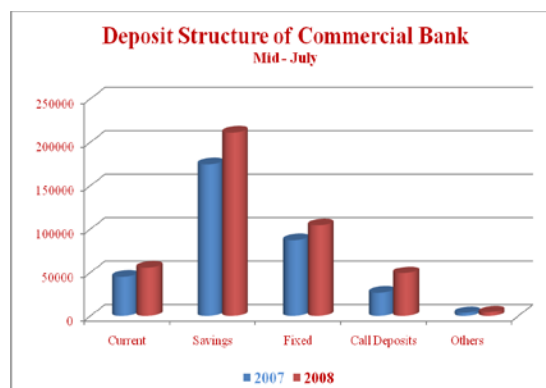
### Composition of Liabilities of Commercial Banks

Mid-July, 2008



- 13.** In the mid July 2008, the loans and advances increased marginally higher rate of 32.22 percent compare to 32.05 percent in the last year. By the end of mid July 2008 the total outstanding amount of loans and advances of commercial bank reached to Rs. 306538.0 million. It was Rs. Rs.228951.9 million in mid-July 2007.
- 14.** The total investment of commercial banks in the mid July 2008 increased by 16.49 percent and reached to Rs. 108954.8 million from Rs.1953530.8 million in mid July 2007. Similarly, liquid fund increased remarkably by 51.68 percent and amounted to Rs.66875.4 million.
- 15.** In the mid July 2008, total deposit of commercial bank increased significantly by 26.25 percent compare to 15.88 percent growth in the previous year. As of mid July 2008 it reached to Rs. 426080.3 million from Rs. 337497.2 in the last year. Of the component of deposit, current deposit increased with higher rate of 24.56 percent compared to 20.45 percent in last year. Similarly, saving deposit and fixed deposit increased by 21.01 percent and 20.13 percent respectively.

- 16.** The saving deposit comprises the major share in total deposit followed by fixed deposit and current deposit. As of mid July 2008, the proportion of saving, fixed and current deposit are 49.63 percent, 24.59 percent, and 13.16 percent respectively. In the last year the respective share of saving, fixed, and current deposit were 51.77 percent, 25.84 percent, and 12.84 percent.



- 17.** In the mid July 2008, the borrowing increased slower rate of 13.00 percent compared to 33.93 percent increased in the previous year. By the end of mid July 2008 it reached to Rs.14408.2 million from Rs. 12750.4 million in the last year.
- 18.** Despite the continuous negative figures in the capital fund during the last four years, the entry of new banks and raise the capital base by some of old banks attributed to change it to positive in mid July 2008. It is increased remarkably by 340.05 percent compared to previous year and reached to Rs. 9960.7 million in mid July 2008. It was Rs.-4149.5 million in the last year.
- 19.** Out of the Rs.307342.7 million outstanding sector wise credits in mid July 2008, the largest proportion of the loans and advances is occupied by manufacturing sector.

The share of this sector is 24.62 percent followed by wholesale & retailers 18.11 percent, others 15.39 percent, construction 10.55 percent and finance, insurance & fixed assets by 8.11 percent. Similarly, service industries comprise 6.67 percent, transportation, communication & public services by 5.25 percent and agriculture by 4.51 percent in the same year.

- 20.** The outstanding of deprived sector credit of commercial banks in the mid July 2008 increased by slower rate of 12.41 percent compared to 30.20 percent in the last year. By the end of mid July 2008, it increased to Rs. 7691.4 million from Rs. 6842.0 million in the last year. The ratio of deprived sector credit to total outstanding loans and advances stood at 2.82 percent in the current fiscal year. Last year it is was 3.24 percent.
- 21.** In mid July 2008, the credit to deposit ratio of the commercial banks enlarged to 71.94 percent from 67.84 percent in the mid July 2007. Higher growth rate of loans and advances compared to deposit contributed to scale up in the credit deposit ratio.
- 22.** In mid July 2008, the net profit of the banking system increased significantly by higher rate of 35.39 percent compared to 10.20 percent in the last year. By the end of mid July 2008 the net profit amounted to Rs. 11911.7 million. It was Rs.8797.9 in mid July 2007.
- 23.** The consolidated capital adequacy of commercial banks improved remarkably and turned to positive of 4.04 percent in the mid July 2008 as against the continued negative figures in the proceeding years.

#### **Soundness Indicators of Commercial Banking System**

Indicators	Mid - July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>Profitability (Rs.in million)</b>	-7843	-9428	-3317	3707	5205	7983.51	8797.9	11911.7
<b>NPL as Percentage of Total Loan</b>	29.3	30.4	28.8	22.8	18.94	14.22	9.65	6.08
<b>Total Capital Fund as Percentage of RWA</b>	-5.49	-9.88	-12.04	-9.07	-6.33	-5.30	-1.71	4.04

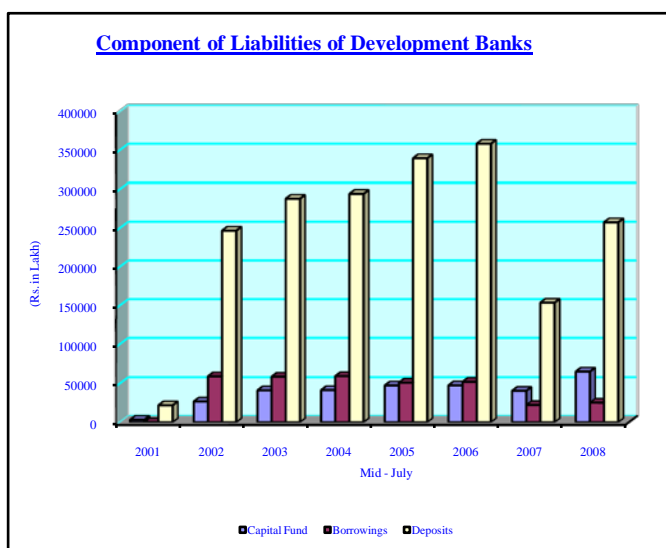
- 24.** The non-performing loan of commercial banks declined significantly to 6.08 percent in mid July 2008 from 9.65 percent in the last year. The total amount of NPA remained to Rs.18648.5 million from Rs.24215.85 million in the last year.

## Development Banks

**25.** The total number of development banks increased to 58 in mid July 2008 from 38 in the same period of last year. Out of them, 10 are national level and rests are district level development banks.

**26.** As against the declined around by 60 percent in total assets/liabilities in the last year these increased by 75.96 percent and reached to Rs.39868.8 million in the current fiscal year from Rs.22658.2 million in the last year. The entry of new development banks as well as rose in the paid up capital by some of the development banks resulted to increase in the total assets and liabilities.

**27.** Of the component of liabilities, deposit constituted 64.59 percent followed by capital fund 16.43 percent and borrowing 6.35 percent in mid July 2008. In the previous year the respective share of deposit, capital fund and borrowing were 67.84 percent, 17.92 percent and 9.85 percent. On the assets side, loans and advances constituted to 59.37 percent, liquid funds 25.0 percent and aggregate investment 8.34 percent in the same year.



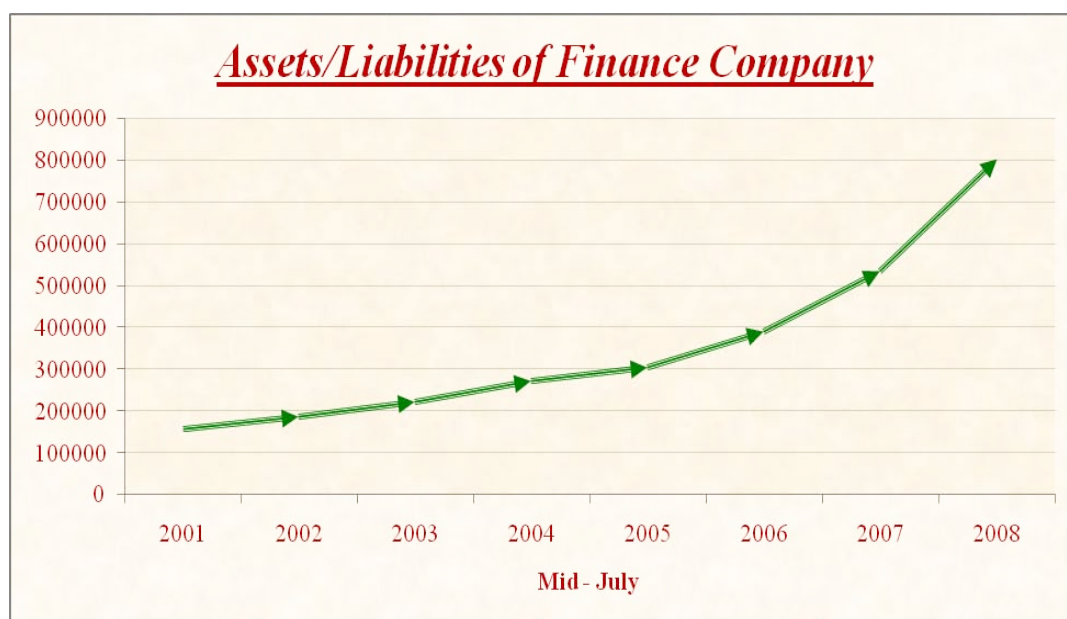
**28.** In the mid July 2008, deposit increased by 67.53 percent followed by capital fund 61.14 percent and borrowing 13.48 percent. Consequently, the total deposit, capital fund and borrowing reached to Rs.25749.9 million, Rs.6551.14 million and Rs.2532.67 million respectively. Similarly, in the assets side, the loans and advances increased by 53.97 percent followed by liquid fund 167.14 percent and total investment 116.38 percent in the same year. As of mid July 2008, the total loans and advances, liquid fund and total investment reached to Rs.2367.05 million Rs.9967.85 million and Rs.3324.78 million respectively.

**29.** Based on un-audited figures, development banks incurred the net profit of Rs.96.4 million in mid July 2008 as against the net loss of 5.84 million in the last year.

30. The proportion of non-performing loan to total outstanding loan of development banks marginally improved to 3.79 percent in mid July 2008 from 5.16 percent in the same period of last year. Total amount of NPL as end of the current fiscal year reached to Rs. 809.0 million. It was Rs.652.4 million in the previous year.

### Finance Companies

31. Following the liberalization of financial sector, the number of new finance companies came into operation in the country. By the end of mid July 2008 the total number of finance companies reached to 78 from 74 in the last year. Out of those only 25 are been operating outside the Kathmandu valley.
32. The total assets/liabilities of the finance companies increased by higher rate of 50.34 in mid July 2008 over 37.60 in the last year and reached to Rs.80383.95 million from Rs.53466.3 million in mid-July 2007. Of the total liabilities deposits held the largest share of 65.04 percent followed by capital funds 9.26 percent and borrowings 5.43 percent. The respective share of deposit, capital fund and borrowing were 64.55 percent, 10.05 percent and 6.49 percent in the previous year.



33. On the assets side, loans and advances held 71.55 percent of total assets followed by liquid funds 22.07 percent, Investments 5.36 percent and other assets 2.51 percent in mid-July 2008.
34. The total deposit mobilization by the finance companies in the current fiscal year increased by 25.81 percent in mid July 2008 and reached to Rs. 52282.17 million from Rs.34514.71 million in mid July 2007. Similarly, capital fund increased by 38.39 percent over 24.68 in the mid July 2007 and reached to Rs.7445.42 million

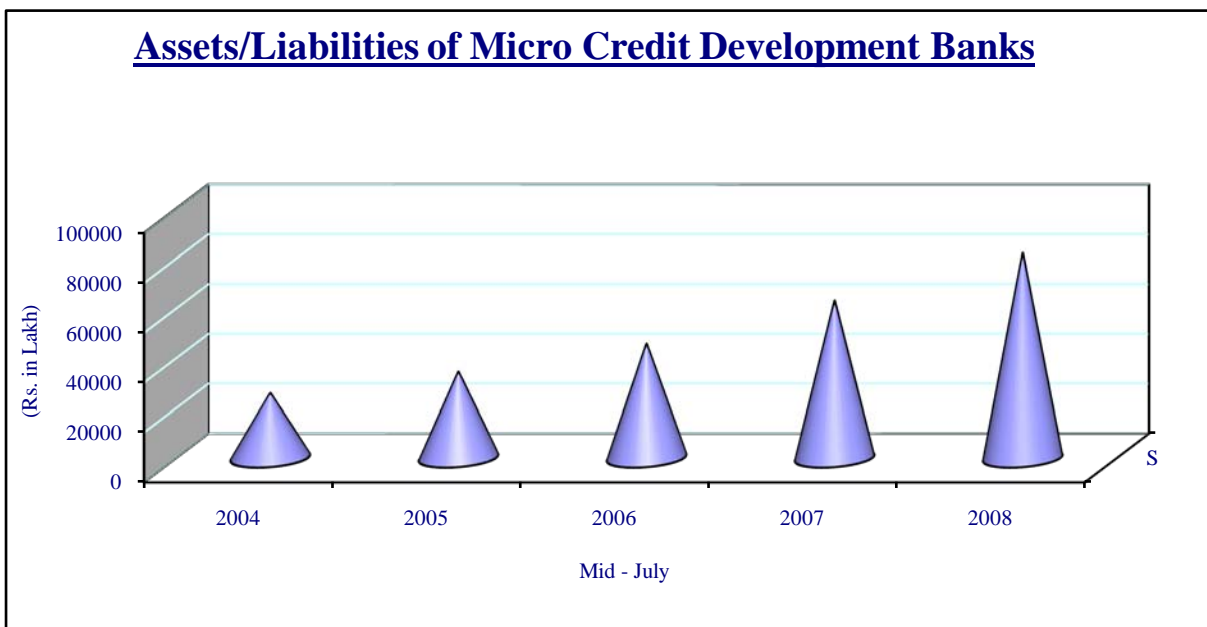
from 5379.86 million. Likewise, borrowing expanded by 25.81 percent and amounted to Rs4364.95 million in mid-July 2008.

**35.** In the mid July 2008, liquid fund and loans & advances observed a strong growth of 136.13 percent and 61.49 percent over 31.53 percent and 39.48 percent respectively. The total outstanding amount of loans and advances reached to Rs.57516.94 million in mid July 2008 from 35616.5 million in mid July 2007. As against 66.48 percent growth in the last year, the investment declined by 7.08 percent and remained to Rs.4307.4 million in mid July 2008.

**36.** Credit deposit ratio of finance companies scaled up to 110.01 in mid July 2008 from 103.19 percent in the last year.

**37.** The ratio of NPL to total outstanding loans and advances improved in the current year and dropped to 6.43 percent from 8.37 in the last year. By the end of mid July 2008 the total amount of NPL remained to Rs.213.9 million from Rs.216.4 million in the last year.

### Micro Credit Development Banks

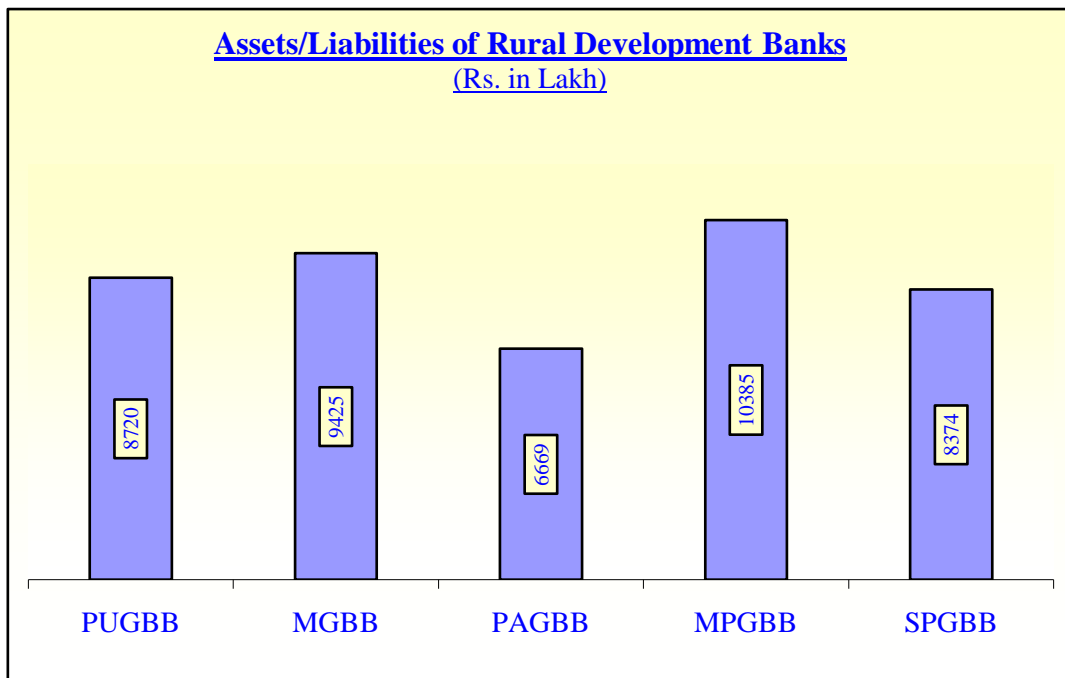


**38.** Currently there are 12 micro credit development banks in the country. Out of them five are regional level Rural Development Banks and remaining are other micro credit development banks.

39. In mid July 2008, the total assets/liabilities of micro credit development banks increased by higher rate of 22.38 percent over 2.54 percent in the last year. By the end of mid July 2008, the total assets/liabilities of these banks reached to Rs.12582.7 million from Rs. 10281.40 million in the last year. Of the total assets/liabilities Rural Development Banks held the 34.63 percent and rest by other micro credit development banks.

40. As of the mid July 2008 the total outstanding micro credit amount increased by 22.45 percent and reached to Rs.7078.2 million from Rs.5780.6 million in the last year.

### Rural Development Banks



41. The total assets/liabilities of five Rural Development Banks increased by 9.88 percent amounting Rs.4357.3 million in mid July 2008 from Rs. 3965.5 million in the last year. Of the total liabilities borrowing constituted the largest share of 70.49 percent followed by deposit 13.58 percent and capital fund 7.06 percent. Similarly, on the assets side, loans and advances constituted 45.18 percent followed by aggregate investment 39.32 percent and liquid fund 4.74 percent in the current fiscal year.

42. In the mid July 2008, deposit and borrowings are increased by 14.23 percent and 10.43 percent respectively. By the end of mid July, 2008, the total amount of deposit and borrowings reached to Rs. 591.6 million and Rs. 3071.6 million respectively.



Due to the negative retained earnings of Madhyapaschimanchal Gramin Bank, the total capital fund of Rural Development Banks declined by 38.62 percent and remained to Rs. 307.7 million. It was Rs. 338.4 million in the last year. Similarly in the assets side the loan and advances, investment and liquid funds increased by 9.56 percent, 34.23 percent and 4.51 percent respectively. As of mid July 2008, the total amount of loan and advances, investment and liquid funds stood at Rs. 1968.7 million, Rs. 1713.5 and Rs. 206.4 million respectively.

### **Other Micro Credit Development Banks**

43. The total assets/liabilities of other micro credit development banks increased by 30.23 percent amounting Rs. 8225.4 million in the current fiscal year. Of the component of liabilities, borrowing constituted 64.79 percent followed by capital fund 11.55 percent deposit 11.53 percent and other liabilities 10.65 percent in the mid July 2008. Likewise, loans and advances, the major chunk of total assets, constituted 62.12 percent followed by total investment 21.77 percent, liquid fund 11.63 percent and other assets 3.12 percent in the same year.
44. On the assets side, total investment witnessed a strong growth of 293.00 percent and reached to Rs. 1790.5 million in mid July 2008. In mid July 2007, it was Rs.455.6 million only. The total outstanding micro credit loan in the mid July 2008 increased by 27.43 percent and reached to Rs.5109.5 million from Rs.4009.6 million in the last year. While, in the current fiscal year, liquid fund decelerated by 39.27 percent and remained to Rs.956.7 million from Rs.1575.3 million in the last year.
45. In the mid July 2008, capital fund, borrowing and deposit increased by 21.80 percent, 27.99 percent and 62.06 percent respectively. The growth rate of respective components in the last year was 51.74 percent, 37.81 percent and 35.24 percent.

### **Cooperatives and NGOs**

46. The number of financial cooperatives licensed by NRB to conduct limited banking activities decreased to 16 in mid-July 2008 from 17 in the last year. NRB had revoked the license of Amarawoti Multipurpose Cooperatives in the current fiscal year for not fulfilling regulatory norms.
47. The aggregate assets/liabilities of cooperatives increased by 21.45 percent and reached to Rs.4360.55 million in mid-July 2008 from Rs. 3590.39 million in mid-July 2007. Of the total liabilities, deposits accounted 69.21 percent, capital funds 9.19 percent and borrowings 4.74 percent. Similarly, loans and advances constituted 61.05 percent of total assets. Other components of total assets namely liquid funds and investments held 17.44 percent and 5.11 percent respectively.

48. Of the component of liabilities, capital fund increased by higher rate of 15.87 percent in mid July 2008 compared to 6.52 percent in previous year. The total deposit, a major chunk of sources of fund, increased by 18.61 percent and reached to Rs. 3018.14 million during the current fiscal year. Similarly, the borrowing registered the 47.95 percent growth in mid July 2008 and reached to 206.70 million.
49. In the current fiscal year, loans and advances, the major component of uses of fund of cooperatives, increased by 19.39 percent and reached to Rs.2662.18million from Rs.2229.81 million. Similarly, in the same year, investment and liquid fund increased by 25.49 percent and 55.25 percent respectively.
50. In the current fiscal year, NRB cancelled the licensed of financial intermediaries of Nepal Grameen Bikas Samaj Kendra, Biratnagar with merged its micro credit program into Nerude Laghu Bitta Bikas Bank Ltd. Consequently. the total number of NGOs licensed by NRB to perform the financial intermediaries declined to 46 in the mid July 2008 from 46 in the last year. The total sources and uses of fund of these NGOs increased by 29.34 percent and reached to Rs. 2382.70 million in mid July 2008. It was accounted Rs. 1842.26 million in the last year. During the current fiscal year the total outstanding amount of micro credit of these NGOs stood at Rs. 982.48 million. It was Rs.775.69 million in the last year. Similarly, during this period micro saving mobilized by these NGOs reached to Rs. 235.24 million.

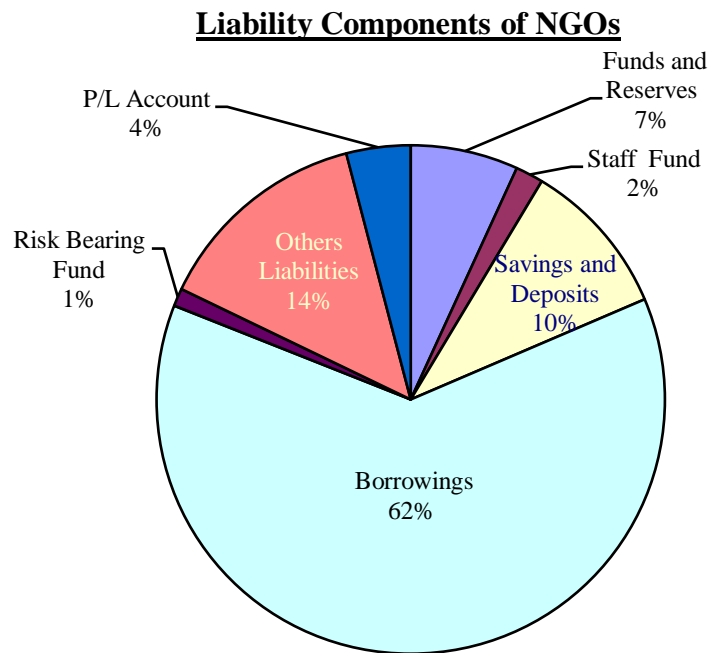


Table No.1  
Financial System at a Glance

(Rs in Million)

	Mid - July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>1 Capital Fund</b>	<b>10993.5</b>	<b>15827.2</b>	<b>20031.0</b>	<b>(1474.3)</b>	<b>(9088.1)</b>	<b>(7461.5)</b>	<b>6901.7</b>	<b>25778.0</b>
Commercial Banks	74.9%	64.5%	59.0%	-692.0%	-210.5%	-237.8%	-60.1%	38.6%
Development Banks	5.7%	17.2%	20.6%	282.0%	52.2%	63.9%	58.8%	25.4%
Finance Companies	17.5%	16.8%	16.0%	247.8%	46.8%	57.8%	78.0%	28.9%
Micro Credit Development Banks			3.1%	45.3%	8.1%	11.1%	16.2%	4.9%
Others	1.9%	1.6%	1.4%	16.9%	3.4%	5.0%	7.1%	2.2%
<b>2 Borrowing</b>			<b>11650.9</b>	<b>13102.9</b>	<b>16217.6</b>	<b>21830.3</b>	<b>26703.7</b>	<b>31391.5</b>
Commercial Banks			27.2%	23.1%	42.2%	43.6%	47.7%	45.9%
Development Banks			50.5%	45.5%	27.7%	23.9%	8.4%	8.1%
Finance Companies			1.2%	10.0%	6.1%	5.3%	13.0%	13.9%
Micro Cr. Development Banks			20.5%	21.1%	21.0%	24.4%	26.0%	26.8%
Others			0.6%	0.3%	3.0%	2.8%	4.9%	5.4%
<b>3 Deposits</b>	<b>197325.6</b>	<b>205135.3</b>	<b>228736.4</b>	<b>258742.3</b>	<b>284115.2</b>	<b>327925.3</b>	<b>391152.6</b>	<b>508905.7</b>
Commercial Banks	92.1%	90.3%	89.1%	90.4%	88.8%	88.8%	86.3%	83.7%
Development Banks	1.3%	2.4%	2.8%	1.5%	2.4%	1.8%	3.9%	5.1%
Finance Companies	5.9%	6.6%	7.2%	7.5%	7.9%	8.3%	8.8%	10.3%
Micro Cr. Development Banks			0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Others	0.7%	0.8%	0.5%	0.3%	0.6%	0.8%	0.7%	0.6%
<b>4 Other Liabilities</b>			<b>96632.6</b>	<b>117061.3</b>	<b>183080.3</b>	<b>163664.3</b>	<b>157719.2</b>	<b>140248.7</b>
Commercial Banks			89.7%	89.4%	93.4%	89.0%	91.6%	82.9%
Development Banks			6.8%	7.1%	4.0%	6.5%	0.6%	3.6%
Finance Companies			2.3%	2.4%	1.6%	3.7%	6.4%	11.6%
Micro Cr. Development Banks			0.7%	0.7%	0.8%	0.7%	0.7%	1.0%
Others			0.4%	0.3%	0.3%	0.1%	0.6%	0.9%
<b>5 Liquid Fund</b>	<b>58587.3</b>	<b>55133.5</b>	<b>43782.0</b>	<b>53448.8</b>	<b>45792.5</b>	<b>47728.1</b>	<b>58064.2</b>	<b>97917.7</b>
Commercial Banks	94.9%	90.6%	87.0%	86.3%	83.8%	81.4%	75.9%	68.3%
Development Banks	1.0%	3.4%	5.6%	4.1%	4.9%	3.3%	6.4%	10.2%
Finance Companies	3.5%	5.2%	5.9%	8.2%	8.5%	11.3%	12.9%	18.1%
Micro Cr. Development Banks			0.8%	0.9%	1.4%	2.8%	3.1%	1.2%
Others	0.6%	0.8%	0.7%	0.5%	1.3%	1.3%	1.6%	2.2%
<b>6 Investment</b>	<b>27398.5</b>	<b>39279.7</b>	<b>51457.9</b>	<b>55903.1</b>	<b>66499.1</b>	<b>88959.6</b>	<b>101888.2</b>	<b>120335.6</b>
Commercial Banks	92.9%	87.1%	88.2%	88.8%	90.5%	92.4%	91.8%	90.5%
Development Banks	1.8%	8.3%	6.7%	6.3%	3.0%	2.4%	1.5%	2.8%
Finance Companies	4.6%	4.1%	4.6%	4.5%	3.6%	3.1%	4.5%	3.6%
Micro Cr. Development Banks			2.0%	2.2%	2.3%	1.9%	2.0%	2.9%
Others	0.7%	0.5%	0.5%	0.3%	0.6%	0.2%	0.2%	0.2%
<b>7 Loans and Advances</b>	<b>124048.9</b>	<b>148290.7</b>	<b>165119.1</b>	<b>184389.1</b>	<b>209053.7</b>	<b>230424.7</b>	<b>291605.8</b>	<b>391537.7</b>
Commercial Banks	88.0%	76.3%	75.4%	75.9%	78.3%	76.7%	79.5%	78.3%
Development Banks	2.3%	14.7%	14.9%	13.8%	9.2%	8.7%	5.3%	6.0%
Finance Companies	8.8%	8.1%	8.8%	9.5%	10.2%	11.8%	12.2%	13.2%
Micro Cr. Development Banks			1.5%	1.5%	1.7%	1.9%	2.0%	1.8%
Others	1.0%	0.9%	0.9%	0.7%	0.7%	0.9%	1.0%	0.7%
<b>8 Other Assets</b>			<b>96691.9</b>	<b>93691.2</b>	<b>152979.7</b>	<b>138846.1</b>	<b>130919.0</b>	<b>96532.9</b>
Commercial Banks			100.8%	101.7%	97.2%	94.3%	92.6%	87.3%
Development Banks			-4.4%	-5.5%	0.0%	1.9%	1.5%	3.0%
Finance Companies			2.7%	2.9%	1.9%	2.6%	4.4%	7.1%
Micro Cr. Development Banks			0.3%	0.3%	0.4%	0.6%	0.6%	0.9%
Others			0.6%	0.5%	0.4%	0.6%	1.0%	1.7%
<b>9 Total Assets / Liabilities</b>	<b>273946.2</b>	<b>314567.1</b>	<b>357050.9</b>	<b>387432.2</b>	<b>474325.9</b>	<b>505958.5</b>	<b>582477.3</b>	<b>706324.0</b>
Commercial Banks	91.8%	87.4%	85.6%	87.7%	86.7%	84.7%	84.2%	80.2%
Development Banks	1.7%	6.0%	7.5%	4.7%	4.9%	5.2%	3.9%	5.6%
Finance Companies	5.8%	5.9%	6.2%	7.0%	6.4%	7.7%	9.2%	11.4%
Micro Cr. Development Banks			1.2%	1.3%	1.3%	1.6%	1.8%	1.8%
Others	0.7%	0.7%	0.7%	0.6%	0.7%	0.7%	0.9%	1.0%

Table No. 2  
Major Indicators of COMMERCIAL BANKS

	Unit	Mid July							
		2001	2002	2003	2004	2005	2006	2007	2008
1. Gross Domestic Product 1/	Rs.in million	441519.00	459443.00	492231.00	536749.00	589412.00	654055.00	727089.00	820814(P)
2. Number of Bank Branches	In Unit	430.00	413.00	447.00	423.00	422.00	437.00	470.00	555.00
3. Population per Bank Branches	In Thousand	53.84	57.31	54.14	58.49	59.95	59.18	56.26	48.70
4. Total Deposits	Rs.in million	181767.00	185144.70	203879.30	233811.20	252409.80	291245.50	337497.20	426080.30
A. Current		25100.70	24327.00	28862.50	33729.90	34646.40	37386.50	45031.20	56089.30
B. Savings		80988.40	83855.60	97238.90	114137.20	129995.00	151639.40	174732.50	211452.00
C. Fixed		65322.30	64171.40	63287.60	65130.90	67318.20	76572.80	87212.60	104772.50
D. Others		10355.60	12790.70	14490.30	20813.20	20450.20	25646.80	30520.90	53766.50
5. Total Credit	Rs.in million	109121.20	113174.60	124522.40	140031.40	163718.80	176820.30	231829.50	302913.40
6. Total Investment	Rs.in million	25446.50	34209.80	45386.30	49668.60	60181.10	82173.70	93530.80	108954.80
7. Credit to Government Enterprises	Rs.in million	2909.70	2651.10	2867.70	2519.40	2442.50	4988.70	5461.40	11893.70
8. Average Deposit per Bank Branch	Rs.in million	422.71	448.29	456.11	552.75	598.13	666.47	611.41	767.71
9. Per Capita Deposits	Rs. in Unit	7851.71	7997.61	8806.88	10099.84	10903.23	11515.46	13344.19	15763.24
10. Average Credit per Bank Branch	Rs.in million	253.77	274.03	278.57	331.04	387.96	404.62	419.98	545.79
11. Per Capita Credit	Rs. in Unit	4713.66	4888.75	5378.94	6048.87	7072.09	6991.24	9166.23	11206.56
12. Deposit Growth	In Percentage	17.31	1.86	10.12	14.68	7.95	9.60	15.88	26.25
13. Credit Growth	In Percentage	13.28	3.71	10.03	12.45	16.92	3.03	31.11	30.66
14. Investment Growth	In Percentage	41.63	34.44	32.67	9.44	21.17	24.51	13.82	16.49
15. Time Deposit Growth	In Percentage	14.39	1.17	8.44	11.68	10.07	10.04	13.90	20.13
16. Paid up Capital & Reserve Fund	Rs. in million	8230.20	10202.50	11814.60	14854.40	15153.30	16567.00	28640.70	41208.20

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

(P) = Provisional

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

(Rs. In million)

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>1 CAPITAL FUND</b>	<b>8230.2</b>	<b>10202.5</b>	<b>11814.6</b>	<b>(10201.7)</b>	<b>(19129.5)</b>	<b>(17742.1)</b>	<b>(4149.5)</b>	<b>9960.7</b>
a. Paid-up Capital	5504.1	6431.0	7726.0	8350.0	9723.9	10571.7	20017.1	31829.9
b. Statutory Reserves	1787.1	2540.0	2820.0	3385.0	3825.9	4841.7	6586.0	7467.1
c. Share Premium					10.0	10.0	10.0	347.4
d. Retained Earning		260.9	75.7	(25056.1)	(34292.8)	(34912.0)	(32800.2)	(31727.9)
e. Others Reserves	939.0	970.6	1192.9	3119.4	1062.5	1376.8	1607.8	1911.2
f. Exchange Fluctuation Fund					541.1	369.7	429.8	133.0
<b>2 BORROWINGS</b>	<b>2308.7</b>	<b>2349.5</b>	<b>3170.4</b>	<b>3023.6</b>	<b>6842.9</b>	<b>9519.6</b>	<b>12750.4</b>	<b>14408.2</b>
a. NRB	411.8	1167.7	1437.0	731.6	4488.6	3644.5	3767.7	2673.1
b. "A"Class Licensed Institution	1896.9	953.4	1599.2	1770.5	1347.2	1991.9	3119.3	4410.5
c. Foreign Banks and Fin. Ins.	0.0	228.5	134.2	521.4	27.6	2273.2	3692.1	4022.7
d. Other Financial Ins.					979.6		111.4	426.2
e. Bonds and Securities						1610.0	2060.0	2875.7
<b>3 DEPOSITS</b>	<b>181767.0</b>	<b>185144.7</b>	<b>203879.3</b>	<b>233811.2</b>	<b>252409.8</b>	<b>291245.6</b>	<b>337497.2</b>	<b>426080.3</b>
a. Current	25100.7	24327.0	28862.5	33729.9	34646.4	37386.6	45031.2	56089.3
Domestic					29196.3	32794.6	39967.0	48226.3
Foreign					5450.0	4592.0	5064.2	7863.0
b. Savings	80988.4	83855.6	97238.9	114137.2	129995.0	151639.4	174732.5	211452.0
Domestic					123899.0	145701.7	168419.0	203810.7
Foreign					6095.9	5937.7	6313.5	7641.3
c. Fixed	65322.3	64171.4	63287.6	65130.9	67318.2	76572.8	87212.6	104772.5
Domestic					59053.9	63555.6	72661.1	88824.5
Foreign					8264.3	13017.2	14551.4	15948.0
d. Call Deposits	7691.8	10531.9	12027.9	18061.1	17681.7	22722.1	26953.3	49417.4
e. Others	2663.8	2258.8	2462.4	2752.1	2768.5	2924.7	3567.6	4349.2
<b>4 Bills Payable</b>					<b>480.2</b>	<b>599.6</b>	<b>698.7</b>	<b>975.6</b>
<b>5 Other Liabilities</b>	<b>59221.3</b>	<b>77221.2</b>	<b>86697.4</b>	<b>113183.6</b>	<b>92900.7</b>	<b>86580.7</b>	<b>79854.6</b>	<b>81303.1</b>
1. Sundry Creditors					2986.1	4513.5	8064.9	15198.9
2. Loan Loss Provision					31419.2	26097.4	28485.1	24730.6
3. Interest Suspense a/c					39070.5	36083.1	33659.7	29554.2
4. Others	59221.3	77221.2	86697.4	113183.6	19424.9	19886.7	9644.6	11819.3
<b>6 Reconciliation A/c</b>					<b>65319.8</b>	<b>47230.1</b>	<b>60737.6</b>	<b>19151.2</b>
<b>7 Profit &amp; Loss A/c</b>					<b>10104.8</b>	<b>11272.7</b>	<b>3249.1</b>	<b>14856.8</b>
<b>SOURCES OF FUNDS</b>	<b>251527.2</b>	<b>274917.9</b>	<b>305561.7</b>	<b>339816.7</b>	<b>408928.8</b>	<b>428706.2</b>	<b>490638.1</b>	<b>566736.0</b>
<b>1 LIQUID FUNDS</b>	<b>55583.3</b>	<b>49937.2</b>	<b>38163.6</b>	<b>46252.8</b>	<b>38369.4</b>	<b>38842.1</b>	<b>44089.7</b>	<b>66875.4</b>
a. Cash Balance	4775.1	5494.8	5440.4	4719.3	5137.3	6306.6	7813.6	13010.3
Nepalese Notes & Coins	4116.9	4881.1	4735.9	4283.8	4763.8	5908.6	7359.7	12651.6
Foreign Currency	658.2	613.8	704.5	435.5	373.5	398.0	453.9	358.7
b. Bank Balance	37230.9	31115.2	21334.4	26579.7	21173.5	24309.2	28434.1	43459.7
1. In Nepal Rastra Bank	21440.9	23170.3	16867.6	22728.2	17859.5	21058.2	23233.2	30820.1
Domestic Currency					16501.0	20866.6	23085.4	30467.6
Foreign Currency					1358.6	191.6	147.9	352.5
2. "A"Class Licensed Institution	796.1	928.2	683.7	1825.1	848.9	1288.9	1545.4	7094.1
Domestic Currency					835.2	1287.7	1511.9	6942.8
Foreign Currency					13.7	1.2	33.0	151.3
3. Other Financial Ins.					0.0	0.0	258.6	320.2
4. In Foreign banks	14993.9	7016.7	3783.1	2026.4	2465.1	1962.1	3397.0	5225.2
c. Money at Call	13577.3	13327.3	11388.8	14953.8	12058.7	8226.3	7841.8	10405.4
Domestic Currency					1482.0	1805.5	2768.1	3591.0
Foreign Currency					10576.7	6420.8	5073.7	6814.4
<b>2 INVESTMENTS</b>	<b>25100.9</b>	<b>28573.8</b>	<b>39045.5</b>	<b>42384.3</b>	<b>50821.9</b>	<b>57539.1</b>	<b>64443.0</b>	<b>71495.5</b>
a. Govt. Securities	25100.9	28573.8	39045.5	42384.3	47678.2	57464.7	63889.5	71060.6
b. NRB Bond							0.0	5.2
c. Govt. Non-Fin. Ins.					100.4	0.0	0.0	17.0
d. Other Non-Fin Ins.					0.0	0.0	0.0	170.0
e. Non Residents					3043.4	74.4	553.5	242.7
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>345.6</b>	<b>5636.0</b>	<b>6340.8</b>	<b>7284.3</b>	<b>9359.1</b>	<b>24634.7</b>	<b>29087.8</b>	<b>37459.3</b>
1. Non Residents					6467.5	17515.0	21374.8	18240.7
2. Others					2891.5	7119.7	7713.2	19218.6
<b>4 LOANS &amp; ADVANCES</b>	<b>107118.9</b>	<b>111694.4</b>	<b>123211.1</b>	<b>138922.9</b>	<b>157198.9</b>	<b>173383.4</b>	<b>228951.9</b>	<b>302913.4</b>
a. Private Sector	104209.3	109043.3	120343.4	136403.5	157198.9	168394.7	218597.7	288246.8
b. Financial Institutions							4892.7	11893.7
c. Government Organizations	2909.6	2651.1	2867.7	2519.4	2442.5	4988.7	5461.4	2772.9
<b>5 BILL PURCHASED</b>	<b>1887.2</b>	<b>1322.2</b>	<b>1143.8</b>	<b>1050.4</b>	<b>3909.2</b>	<b>3353.8</b>	<b>2824.1</b>	<b>3694.9</b>
a. Domestic Bills Purchased					745.7	669.6	500.4	931.4
b. Foreign Bills Purchased	1887.2	1322.2	1143.8	1050.4	1053.4	1230.9	1060.3	1381.8
c. Import Bills & Imports					2110.1	1453.3	1263.3	1381.7
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>115.0</b>	<b>158.0</b>	<b>167.5</b>	<b>58.2</b>	<b>168.2</b>	<b>83.0</b>	<b>53.5</b>	<b>29.7</b>
a. Against Domestic Bills					21.7	21.2	1.4	29.6
b. Against Foreign Bills	115.0	158.0	167.5	58.2	146.5	61.8	52.1	0.0
<b>7 FIXED ASSETS</b>					<b>3809.6</b>	<b>4026.7</b>	<b>6077.7</b>	<b>8101.2</b>
<b>8 OTHER ASSETS</b>	<b>61376.3</b>	<b>77596.3</b>	<b>97489.4</b>	<b>103863.8</b>	<b>50728.6</b>	<b>52632.7</b>	<b>59145.6</b>	<b>55347.5</b>
a. Accrued Interests	19888.5	23742.8	27722.2	34458.5	38786.5	36718.0	33444.3	30046.4
Govt. Entp.	334.3	308.2	297.8	180.3	161.9	297.7	423.6	432.7
Private Sector	19554.2	23434.6	27424.4	34278.2	38624.6	36420.3	33020.8	29613.7
b. Staff Loans / Adv.					2427.5	4448.0	5877.6	7959.1
c. Sundry Debtors					795.8	513.6	584.8	1042.0
d. Cash In Transit	41487.8	53853.5	69767.2	69405.3	8718.8	9202.6	12186.9	12849.4
e. Others					262.4	377.5	350.0	390.8
<b>9 Expenses not Written off</b>					<b>1269.9</b>	<b>2109.7</b>	<b>2633.5</b>	<b>2257.1</b>
<b>10 Non Banking Assets</b>					<b>75288.9</b>	<b>59040.3</b>	<b>50313.4</b>	<b>7186.3</b>
<b>11 Reconciliation Account</b>					<b>15300.1</b>	<b>12683.2</b>	<b>2667.8</b>	<b>10984.9</b>
<b>12 Profit &amp; Loss A/c</b>								
<b>USES OF FUNDS</b>	<b>251527.2</b>	<b>274917.9</b>	<b>305561.7</b>	<b>339816.7</b>	<b>406486.3</b>	<b>428706.2</b>	<b>490638.1</b>	<b>566736.0</b>

Table No. 4  
Some Ratios of COMMERCIAL BANKS

	Mid July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b><u>A. GDP, DEPOSITS, CREDIT &amp; INVESTMENT</u></b>								
1. Deposit / GDP	44.25	43.85	41.42	43.56	42.82	44.53	46.91	51.91
2. Credit / GDP	26.56	26.80	25.30	26.09	27.78	27.03	32.22	36.90
3. Investment / GDP	6.19	8.10	9.22	9.25	10.21	12.56	13.00	13.27
4. Credit & Investment / GDP	32.76	34.91	34.52	35.34	37.99	39.60	45.22	50.18
5. Time Deposit / GDP	35.62	35.06	32.61	33.40	33.48	34.89	36.41	38.53
6. Current Deposit / GDP	8.63	8.79	5.86	6.28	5.88	5.72	6.26	6.83
7. Credit / Total Deposit	60.03	61.13	61.08	59.89	64.86	60.71	68.69	71.09
8. Investment / Total Deposit	14.00	18.48	22.26	21.24	23.84	28.21	27.71	25.57
9. Credit & Investment / Total Deposit	74.03	79.60	83.34	81.13	88.70	88.93	96.40	96.66
10. Time Deposit / Total Deposit	80.49	79.95	78.74	76.67	78.17	78.36	77.61	74.22
11. Current Deposit / Total Deposit	19.51	20.05	14.16	14.43	13.73	12.84	13.34	13.16
12. Credit to Govt. Entp. / Total Credit	2.67	2.34	2.30	1.80	1.49	2.82	2.36	3.93
13. Credit to Pvt.Sector / Total Credit	97.33	97.66	97.70	98.20	98.51	97.18	95.53	95.16
<b><u>B. LIQUIDITY</u></b>								
1. NRB Balance / Total Deposit	12.51	13.44	8.91	9.72	7.08	7.23	6.88	7.23
2. Vault / Total Deposit	2.79	3.19	2.87	1.83	1.89	2.17	2.32	2.97
3. Total Liquid Fund / Total Deposit	32.43	28.97	20.15	19.78	15.20	13.34	13.06	15.70
<b><u>C. CAPITAL ADEQUACY</u></b>								
1. Capital / Total Deposit	4.53	5.51	5.79	(4.36)	(7.58)	(6.09)	(1.23)	2.34
2. Capital / Total Credit	7.54	9.01	9.49	(7.29)	(10.82)	(10.03)	(1.79)	3.29
3. Capital / Total Assets	3.27	3.71	3.87	(3.00)	(4.65)	(4.14)	(0.85)	1.76
4. Capital Fund / Risk weighted Assets	(5.49)	(9.88)	(12.04)	(9.07)	(6.33)	(5.30)	(1.71)	4.04

Table No. 5  
Capital Fund to Risk Weighted Assets of COMMERCIAL BANKS

(Rs. in million)

Banks	Mid-July 2003		Mid-July 2004		Mid-July 2005		Mid-January 2006		Mid-July 2006		Mid-July 2007		Mid-July 2008	
	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund (In Million)	Capital Fund to Risk Weighted Assets (In %)	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund	Capital Fund to Risk Weighted Assets (%)
1 Nepal Bank Limited	(9449.14)	(28.25)	(8806.67)	(24.97)	(7514.79)	(19.54)	(7072.25)	(30.47)	(5008.40)	(29.67)	(6334.74)	(32.47)	(5744.60)	(22.60)
2 Rastriya Banijya Bank	(21998.92)	(44.28)	(21009.57)	(42.12)	(20288.80)	(40.54)	(19693.87)	(59.89)	(17865.29)	(50.30)	(17265.78)	(48.45)	(17162.60)	(44.17)
3 Agriculture Development Bank Ltd.											1753.24	4.19	6661.59	14.93
4 NABIL Bank Limited	1455.09	13.05	1609.42	13.56	1766.07	12.44	1828.89	12.73	2567.79	15.08	2307.63	12.04	3207.70	11.91
5 Nepal Investment Bank Limited	698.24	8.85	1099.38	11.18	1579.21	11.58	1366.69	11.30	2246.10	12.36	2851.62	12.17	3898.50	11.31
6 Standard Chartered Bank Nepal Limited.	1464.85	14.21	1560.16	15.99	1664.36	16.36	1922.27	19.67	2344.60	19.13	2225.28	15.71	3115.40	16.80
7 Himalayan Bank Limited	1604.21	11.03	1790.57	10.62	2034.01	11.10	2056.96	11.26	2588.90	13.10	2651.37	12.11	3348.00	12.50
8 Nepal SBI Bank Limited	686.28	13.78	671.41	10.25	744.88	9.47	897.39	12.61	1348.08	15.01	1444.80	13.29	1726.00	12.54
9 Nepal Bangladesh Bank Limited	843.26	8.11	743.80	5.61	386.64	3.02	291.67	3.10	835.76	6.70	(2707.44)	(23.55)	(2151.40)	(16.49)
10 Everest Bank Limited	703.74	12.33	766.88	11.07	1247.56	13.57	934.97	12.33	1414.79	12.86	1676.12	11.19	2387.13	11.34
11 Bank of Kathmandu Limited	658.31	12.05	704.86	11.18	777.45	11.22	785.65	14.37	1216.70	15.71	1265.83	12.38	1635.16	11.47
12 Nepal Credit and Commerce Bank Limited	269.65	6.51	223.23	3.42	404.79	5.51	269.60	5.11	383.77	5.22	(574.91)	(9.13)	734.10	11.22
13 Lumbini Bank Limited	361.77	11.37	337.08	8.71	274.13	6.35	88.17	3.26	(648.20)	(13.29)	(435.81)	(7.80)	366.90	5.99
14 Nepal Industrial & Commercial Bank Limited	594.51	18.87	656.36	13.75	730.99	13.29	722.35	12.10	1037.50	13.62	1208.61	12.20	1626.90	12.96
15 Machhapuchhre Bank Limited	517.87	24.75	579.38	17.82	688.84	11.36	678.32	10.61	987.90	12.98	1110.67	12.07	1264.17	11.30
16 Kumari Bank Limited	390.91	15.46	570.15	12.81	701.50	11.15	739.70	10.51	961.65	12.64	1115.21	11.20	1898.80	14.96
17 Laxmi Bank Limited	334.58	38.56	574.56	29.13	639.44	20.72	655.09	15.84	695.40	14.18	921.93	12.43	1213.24	11.16
18 Siddhartha Bank Limited	355.01	41.85	383.29	19.36	413.43	13.93	562.10	15.85	641.00	14.83	863.82	11.84	1178.00	11.20
19 Global Bank Ltd											487.34	14.69	767.61	11.66
20 Citizens Bank International Ltd.											565.12	21.43	668.00	11.80
21 Prime Commercial Bank Ltd													776.41	13.28
22 Sunrise Bank Ltd.													707.89	14.16
23 Bank of Asia Nepal Ltd.													732.10	21.30
24 Development Credit Bank Ltd.													1318.80	28.23
25 NMB Bank Ltd.													1286.50	36.25
<b>Total</b>	<b>(20509.78)</b>	<b>(12.04)</b>	<b>(17545.71)</b>	<b>(9.07)</b>	<b>(13750.28)</b>	<b>(6.33)</b>	<b>(12966.30)</b>	<b>(4.72)</b>	<b>(4251.95)</b>	<b>(5.30)</b>	<b>(4870.10)</b>	<b>(1.71)</b>	<b>15460.31</b>	<b>4.04</b>

Table No. 6  
Non Performing Loan Status of Commercial Banks

(Rs. in million)

Banks	2003			2004			2005			2006			2007			2008		
	Total Gross Loan	NPL	NPL to Total Gross Loan (%)	Total Gross Loan	NPL	NPL to Total Gross Loan	Total Gross Loan	NPL	NPL to Total Gross Loan	Total Gross Loan	NPL	NPL to Total Gross Loan	Total Gross Loan	NPL	NPL to Total Gross Loan	Total Gross Loan	NPL	NPL to Total Gross Loan
1 Nepal Bank Limited	18132.33	10964.91	<b>60.47</b>	17937.66	9640.08	<b>53.74</b>	16866.50	8372.00	<b>49.64</b>	12441.59	2262.18	<b>18.18</b>	13756.60	1856.00	<b>13.49</b>	15770.70	1410.80	<b>8.95</b>
2 Rastriya Banijya Bank	26608.83	16005.32	<b>60.15</b>	25105.68	14470.52	<b>57.64</b>	27000.90	13689.30	<b>50.70</b>	23100.87	8045.50	<b>34.83</b>	24871.36	6876.50	<b>27.65</b>	27494.60	5951.80	<b>21.65</b>
3 Agriculture Development Bank Ltd.										33310.75	6858.99	<b>20.59</b>	34440.37	6185.29	<b>17.96</b>	36585.40	4256.20	<b>11.63</b>
4 NABIL Bank Limited	8113.68	449.63	<b>5.54</b>	8548.66	286.68	<b>3.35</b>	10946.74	144.51	<b>1.32</b>	13278.78	182.60	<b>1.38</b>	15903.00	178.30	<b>1.12</b>	21769.80	171.40	<b>0.79</b>
5 Nepal Investment Bank Limited	5921.79	117.09	<b>1.98</b>	7338.57	181.44	<b>2.47</b>	10453.16	280.87	<b>2.69</b>	13171.54	272.49	<b>2.07</b>	17769.00	421.97	<b>2.37</b>	27529.30	309.40	<b>1.12</b>
6 Standard Chartered Bank Nepal Limited.	6000.16	247.95	<b>4.13</b>	6693.86	252.20	<b>3.77</b>	8420.87	226.31	<b>2.69</b>	9206.28	195.90	<b>2.13</b>	10790.10	197.10	<b>1.83</b>	13964.40	128.70	<b>0.92</b>
7 Himalayan Bank Limited	10844.60	1092.84	<b>10.08</b>	12919.63	1147.46	<b>8.88</b>	13451.17	1001.35	<b>7.44</b>	15761.97	1040.75	<b>6.60</b>	17793.70	641.60	<b>3.61</b>	20233.90	475.80	<b>2.35</b>
8 Nepal SBI Bank Limited	4795.84	426.90	<b>8.90</b>	5531.83	345.82	<b>6.25</b>	6739.35	441.02	<b>6.54</b>	8241.45	505.30	<b>6.13</b>	10065.00	45.80	<b>4.56</b>	12742.60	464.90	<b>3.65</b>
9 Nepal Bangladesh Bank Limited	7961.51	1013.28	<b>12.73</b>	9644.70	1042.18	<b>10.81</b>	9626.91	1832.94	<b>19.04</b>	9796.38	2927.00	<b>29.88</b>	9169.40	3645.90	<b>39.76</b>	9469.60	2945.30	<b>31.10</b>
10 Everest Bank Limited	5049.58	111.19	<b>2.20</b>	6095.84	104.76	<b>1.72</b>	7900.09	128.81	<b>1.63</b>	10136.25	129.20	<b>1.27</b>	14082.68	113.17	<b>0.80</b>	18836.40	121.00	<b>0.64</b>
11 Bank of Kathmandu Limited	4856.03	420.87	<b>8.67</b>	6008.31	399.94	<b>6.66</b>	6182.05	308.51	<b>4.99</b>	7488.70	203.60	<b>2.72</b>	9694.00	243.29	<b>2.51</b>	12747.80	223.80	<b>1.76</b>
12 Nepal Credit and Commerce Bank Ltd	3396.41	700.83	<b>20.63</b>	4717.30	600.05	<b>12.72</b>	6011.90	519.26	<b>8.64</b>	5899.16	1289.90	<b>21.87</b>	5122.20	1606.87	<b>31.37</b>	5281.00	864.00	<b>16.36</b>
13 Lumbini Bank Limited	2622.36	306.77	<b>11.70</b>	3222.75	237.30	<b>7.36</b>	3685.13	561.13	<b>15.23</b>	4321.58	1339.20	<b>30.99</b>	4944.60	1007.00	<b>20.37</b>	5367.40	798.20	<b>14.87</b>
14 Nepal Industrial & Commercial Bank Ltd	2562.86	170.69	<b>6.66</b>	3743.09	146.59	<b>3.92</b>	4909.36	185.43	<b>3.78</b>	6902.10	179.55	<b>2.60</b>	9128.70	1001.10	<b>1.11</b>	11465.46	98.30	<b>0.86</b>
15 Machhapuchhre Bank Limited	1495.86	31.10	<b>2.08</b>	2540.79	24.98	<b>0.98</b>	5130.22	19.86	<b>0.39</b>	6146.57	16.92	<b>0.28</b>	7319.90	85.16	<b>1.16</b>	8969.80	92.90	<b>1.04</b>
16 Kumari Bank Limited	2137.59	36.32	<b>1.70</b>	3697.99	28.19	<b>0.76</b>	5681.01	53.99	<b>0.95</b>	7007.78	64.35	<b>0.92</b>	9062.50	66.20	<b>0.73</b>	11530.80	156.00	<b>1.35</b>
17 Laxmi Bank Limited	775.94	0.00	<b>0.00</b>	1750.93	0.00	<b>0.00</b>	2726.14	44.49	<b>1.63</b>	4279.80	33.50	<b>0.78</b>	6529.20	23.10	<b>0.35</b>	9794.40	12.70	<b>0.13</b>
18 Siddhartha Bank Limited	629.03	0.00	<b>0.00</b>	1567.83	25.22	<b>1.61</b>	2634.93	67.93	<b>2.58</b>	3869.27	33.57	<b>0.87</b>	6319.90	21.50	<b>0.34</b>	9481.20	57.00	<b>0.60</b>
19 Global Bank Ltd.													2601.70	0.00	<b>0.00</b>	5134.07	0.00	<b>0.00</b>
20 Citizens Bank International Ltd.																4798.30	0.00	<b>0.00</b>
21 Prime Commercial Bank Ltd																5156.00	0.00	<b>0.00</b>
22 Sunrise Bank Ltd.																4057.69	0.00	<b>0.00</b>
23 Bank of Asia Nepal Ltd.																2755.30	0.00	<b>0.00</b>
24 Development Credit Bank Ltd.																3692.54	79.80	<b>2.16</b>
25 NMB Bank Ltd.																2009.90	30.50	<b>1.52</b>
<b>Total</b>	<b>111904.40</b>	<b>32095.69</b>	<b>28.68</b>	<b>127065.40</b>	<b>28933.41</b>	<b>22.77</b>	<b>148366.43</b>	<b>27877.70</b>	<b>18.79</b>	<b>194360.82</b>	<b>25580.50</b>	<b>13.16</b>	<b>229363.91</b>	<b>24215.85</b>	<b>10.56</b>	<b>306638.36</b>	<b>18648.50</b>	<b>6.08</b>



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

(Rs. In million)

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>1 CAPITAL FUND</b>	<b>1125.7</b>	<b>1349.5</b>	<b>1449.1</b>	<b>1064.3</b>	<b>(10347.5)</b>	<b>(10066.5)</b>	<b>1820.6</b>	<b>1906.5</b>
a. Paid-up Capital	380.4	380.4	380.4	380.4	380.4	380.4	380.4	380.4
b. Statutory Reserves	544.6	544.6	557.2	557.2	699.3	1045.3	1286.8	1332.2
c. Share Premium					0.0	0.0		0.0
d. Retained Earning					(11672.7)	(11672.7)		0.0
e. Others Reserves	200.7	424.6	511.5	126.7	127.4	180.5	127.7	193.9
f. Exchange Fluctuation Fund					118.1	0.0	25.7	0.0
<b>2 BORROWINGS</b>	<b>266.2</b>	<b>215.0</b>	<b>52.4</b>	<b>0.0</b>	<b>1124.9</b>	<b>1717.4</b>	<b>1604.9</b>	<b>1820.1</b>
a. NRB	264.8	213.7	52.4	0.0	1124.5	1717.4	1604.9	1820.1
b. "A"Class Licensed Institution	1.4	1.4	0.0	0.0	0.3	0.0	0.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.					0.1	0.0	0.0	0.0
e. Bonds and Securities								0.0
<b>3 DEPOSITS</b>	<b>35528.6</b>	<b>34060.1</b>	<b>34737.4</b>	<b>36288.5</b>	<b>34744.2</b>	<b>35444.9</b>	<b>38715.2</b>	<b>41451.7</b>
a. Current	5000.7	4311.7	4689.5	6300.0	5714.4	6030.5	6761.5	7799.1
Domestic					5522.7	5873.6	6605.7	7639.1
Foreign					191.8	156.9	155.8	160.0
b. Savings	20281.6	19851.5	21534.5	22063.0	22671.8	23547.9	26425.4	28545.1
Domestic					22665.5	23538.9	26412.9	28530.9
Foreign					6.3	9.0	12.5	14.1
c. Fixed	9921.8	9731.8	8396.9	7481.0	6269.3	5790.9	5393.2	4757.9
Domestic					6263.3	5784.5	5387.6	4752.0
Foreign					5.9	6.4	5.6	6.0
d. Call Deposits	0.0	7.8	12.4	270.0	2.8	0.0		250.0
e. Others	324.5	157.4	104.1	174.5	86.0	75.6	135.1	99.6
<b>4 Bills Payable</b>					<b>169.2</b>	<b>76.1</b>	<b>92.4</b>	<b>35.9</b>
<b>5 Other Liabilities</b>	<b>13947.3</b>	<b>28191.9</b>	<b>30090.6</b>	<b>26711.0</b>	<b>36401.0</b>	<b>23875.4</b>	<b>10265.5</b>	<b>9718.7</b>
1. Sundry Creditors					814.5	1641.5	2362.0	2556.3
2. Loan Loss Provision					9249.9	3269.6	2376.3	2141.8
3. Interest Suspense a/c					13629.7	6456.8	5090.4	4510.5
4. Others	13947.3	28191.9	30090.6	26711.0	12707.0	12207.5	436.8	510.1
<b>6 Reconciliation A/c</b>					<b>1768.0</b>	<b>1056.0</b>	<b>3085.8</b>	<b>2033.4</b>
<b>7 Profit &amp; Loss A/c</b>					<b>1399.5</b>	<b>2329.7</b>	<b>(7877.3)</b>	
<b>SOURCES OF FUNDS</b>	<b>50867.7</b>	<b>63816.6</b>	<b>66329.5</b>	<b>64063.8</b>	<b>65259.2</b>	<b>54133.0</b>	<b>47707.1</b>	<b>56966.3</b>
<b>1 LIQUID FUNDS</b>	<b>8050.5</b>	<b>8063.8</b>	<b>4770.6</b>	<b>6444.0</b>	<b>5886.2</b>	<b>5517.4</b>	<b>7003.6</b>	<b>5055.2</b>
a. Cash Balance	1784.8	1648.9	1420.9	969.4	1020.7	1116.5	1084.9	1180.5
Nepalese Notes & Coins	1479.4	1409.9	1198.1	885.9	942.5	1048.4	1012.9	1120.2
Foreign Currency	305.4	239.0	222.8	83.5	78.2	68.1	72.0	60.3
b. Bank Balance	6265.7	6410.9	3349.7	4452.6	4315.5	4400.9	5918.7	3874.7
1. In Nepal Rastra Bank	3050.4	3307.4	2524.1	3783.5	3793.6	3702.9	5112.8	2868.8
Domestic Currency					2626.6	3702.2	5125.8	2868.8
Foreign Currency					1167.0	0.7	(13.0)	0.0
2. "A"Class Licensed Institution	328.1	244.0	84.8	129.1	183.8	291.8	327.6	316.4
Domestic Currency					183.8	291.8	320.0	316.4
Foreign Currency					0.0	0.0	7.6	0.0
3. Other Financial Ins.					0.0	0.0		0.0
4. In Foreign banks	2887.2	2859.5	740.8	540.0	338.1	406.2	478.3	689.5
c. Money at Call	0.0	4.1	0.0	1022.0	550.0	0.0	0.0	0.0
Domestic Currency					550.0	0.0	0.0	0.0
Foreign Currency								0.0
<b>2 INVESTMENTS</b>	<b>6720.0</b>	<b>7115.2</b>	<b>11722.8</b>	<b>10593.8</b>	<b>13838.6</b>	<b>11776.9</b>	<b>13226.3</b>	<b>12918.4</b>
a. Govt. Securities	6720.0	7115.2	11722.8	10593.8	11278.0	11776.9	13226.3	12918.4
b. NRB Bond					0.0	0.0	0.0	0.0
c. Govt. Non-Fin. Ins.					0.0	0.0	0.0	0.0
d. Other Non-Fin Ins.					0.0	0.0	0.0	0.0
e. Non Residents					2560.6	0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>56.3</b>	<b>37.6</b>	<b>59.8</b>	<b>429.9</b>	<b>51.2</b>	<b>2644.5</b>	<b>3057.0</b>	<b>3733.5</b>
1. Non Residents					0.0	2597.2	2045.5	2426.9
2. Others					51.2	47.3	1011.5	1306.6
<b>4 LOANS &amp; ADVANCES</b>	<b>21728.8</b>	<b>20755.6</b>	<b>19078.1</b>	<b>19108.0</b>	<b>17456.0</b>	<b>12180.4</b>	<b>13377.5</b>	<b>15480.6</b>
a. Private Sector	21131.0	20103.4	18335.1	18616.7	16883.7	11414.9	12424.1	14809.8
b. Financial Institutions							210.7	274.8
c. Government Organizations	597.8	652.2	743.0	491.3	572.3	765.5	742.7	396.1
<b>5 BILL PURCHED</b>	<b>234.2</b>	<b>139.2</b>	<b>88.4</b>	<b>33.7</b>	<b>1073.3</b>	<b>610.7</b>	<b>373.1</b>	<b>290.1</b>
a. Domestic Bills Purchased					22.6	1.6		7.9
b. Foreign Bills Purchased	234.2	139.2	88.4	33.7	21.2	15.3	6.8	6.1
c. Import Bills & Imports					1029.5	593.8	366.3	276.2
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>99.3</b>	<b>102.7</b>	<b>99.6</b>	<b>0.0</b>	<b>1.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills					1.3	0.0	0.0	0.0
b. Against Foreign Bills	99.3	102.7	99.6	0.0				0.0
<b>7 FIXED ASSETS</b>					<b>208.9</b>	<b>210.6</b>	<b>189.7</b>	<b>229.4</b>
<b>8 OTHER ASSETS</b>	<b>13978.6</b>	<b>27602.5</b>	<b>30510.2</b>	<b>27454.4</b>	<b>15731.5</b>	<b>10504.9</b>	<b>8933.9</b>	<b>9382.5</b>
a. Accrued Interests	6958.2	8793.0	9772.9	11498.8	12950.6	6456.0	4146.0	4510.6
Govt. Entp.	101.9	132.1	195.1	141.0	161.9	128.3	306.8	273.2
Private Sector	6856.3	8660.9	9577.8	11357.8	12788.7	6327.7	3839.2	4237.4
b. Staff Loans / Adv.					322.4	1314.2	1251.2	1579.9
c. Sundry Debtors					147.1	513.6	293.2	131.4
d. Cash In Transit							3243.5	544.8
e. Others	7020.4	18809.5	20737.3	15955.6	2311.4	1966.2		2615.7
<b>9 Expenses not Written off</b>					<b>122.3</b>	<b>128.0</b>	<b>91.6</b>	<b>90.2</b>
<b>10 Non Banking Assets</b>					<b>169.3</b>	<b>798.2</b>	<b>838.5</b>	<b>702.6</b>
<b>11 Reconciliation Account</b>					<b>388.4</b>	<b>737.4</b>	<b>615.9</b>	<b>1777.5</b>
<b>12 Profit &amp; Loss A/c</b>					<b>10332.2</b>	<b>9024.0</b>		<b>7306.3</b>
<b>USES OF FUNDS</b>	<b>50867.7</b>	<b>63816.6</b>	<b>66329.5</b>	<b>64063.8</b>	<b>65259.2</b>	<b>54133.0</b>	<b>47707.1</b>	<b>56966.3</b>

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

(Rs. In million)

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>1 CAPITAL FUND</b>	<b>1506.7</b>	<b>1538.2</b>	<b>1557.5</b>	<b>(23839.8)</b>	<b>(21437.9)</b>	<b>(20282.5)</b>	<b>(18385.1)</b>	<b>(17219.5)</b>
a. Paid-up Capital	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3
b. Statutory Reserves	68.2	68.2	68.2	369.2	276.2	540.8	1195.4	1182.5
c. Share Premium					0.0	0.0	0.0	0.0
d. Retained Earning				(25607.0)	(23032.3)	(22085.0)	(20826.9)	(19675.7)
e. Others Reserves	266.2	297.7	317.0	225.7	5.5	5.5	5.5	101.4
f. Exchange Fluctuation Fund					140.4	83.9	68.6	0.0
<b>2 BORROWINGS</b>	<b>146.9</b>	<b>156.1</b>	<b>161.9</b>	<b>338.0</b>	<b>3215.7</b>	<b>4351.5</b>	<b>2213.1</b>	<b>2516.0</b>
a. NRB	146.9	156.1	161.9	338.0	3215.7	1646.0	149.5	165.3
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	440.0	0.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	2265.5	2063.6	2350.7
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Bonds and Securities						0.0	0.0	0.0
<b>3 DEPOSITS</b>	<b>40500.4</b>	<b>38964.6</b>	<b>39308.6</b>	<b>40313.6</b>	<b>43489.2</b>	<b>45700.7</b>	<b>50192.6</b>	<b>57990.8</b>
a. Current	4864.0	4639.7	4687.9	5227.5	6419.8	7891.2	10084.7	12853.0
Domestic					6341.1	7872.8	9946.0	12678.2
Foreign					78.7	18.4	138.7	174.8
b. Savings	18822.1	18997.2	20861.2	23288.9	26848.2	29494.9	32909.4	40213.0
Domestic					25690.0	29480.3	32847.4	40134.3
Foreign					1158.2	14.6	62.0	78.7
c. Fixed	16477.2	15166.6	13579.5	11572.8	9001.5	8103.8	6997.5	4479.8
Domestic					8712.2	8099.9	6698.6	4093.1
Foreign					289.3	3.9	298.9	386.7
d. Call Deposits	0.8	6.7	2.2	134.6	1034.9	45.0	6.6	14.4
e. Others	336.3	154.4	177.8	89.8	184.8	165.8	194.4	430.6
<b>4 Bills Payable</b>					<b>38.3</b>	<b>40.8</b>	<b>62.6</b>	<b>70.9</b>
<b>5 Other Liabilities</b>	<b>31490.7</b>	<b>35459.2</b>	<b>41070.3</b>	<b>64012.7</b>	<b>40601.2</b>	<b>42099.9</b>	<b>29501.0</b>	<b>26952.2</b>
1. Sundry Creditors					575.2	602.7	663.9	724.3
2. Loan Loss Provision					15214.4	13593.1	8967.5	7709.4
3. Interest Suspense a/c					21558.6	24786.8	19059.7	17715.9
4. Others	31490.7	35459.2	41070.3	64012.7	3253.0	3117.3	809.9	802.6
<b>6 Reconciliation A/c</b>					<b>11299.2</b>	<b>7227.0</b>	<b>6680.0</b>	<b>12528.9</b>
<b>7 Profit &amp; Loss A/c</b>					<b>388.4</b>	<b>1949.7</b>	<b>1777.1</b>	<b>1846.9</b>
<b>SOURCES OF FUNDS</b>	<b>73644.7</b>	<b>76118.1</b>	<b>82098.3</b>	<b>80824.5</b>	<b>77594.1</b>	<b>81087.1</b>	<b>72041.3</b>	<b>84686.2</b>
<b>1 LIQUID FUNDS</b>	<b>14559.8</b>	<b>15089.9</b>	<b>8158.8</b>	<b>10704.1</b>	<b>6714.9</b>	<b>7495.5</b>	<b>5707.9</b>	<b>14584.8</b>
a. Cash Balance	899.6	853.8	1016.4	840.4	1027.1	1086.6	1431.2	2307.5
Nepalese Notes & Coins	736.1	725.0	884.6	738.4	919.8	1006.5	1339.2	2256.0
Foreign Currency	163.5	128.8	131.8	102.0	107.3	80.1	92.0	51.5
b. Bank Balance	13660.2	14236.1	7142.4	9763.7	5687.8	6408.9	4256.7	11727.3
1. In Nepal Rastra Bank	11881.8	13077.4	5917.5	8845.8	4788.2	5959.7	3749.7	11105.4
Domestic Currency					4788.2	5959.7	3749.7	11105.4
Foreign Currency					0.0	0.0	0.0	0.0
2. "A"Class Licensed Institution	(36.0)	(43.7)	6.8	709.9	105.2	109.2	84.0	96.8
Domestic Currency					107.7	109.2	84.0	96.8
Foreign Currency					(2.5)	0.0	0.0	0.0
3. Other Financial Ins.					0.0	0.0	0.0	0.0
4. In Foreign banks	1814.4	1202.4	1218.1	208.0	794.4	340.0	423.0	525.1
c. Money at Call	0.0	0.0	0.0	100.0	0.0	0.0	20.0	550.0
Domestic Currency					0.0	0.0	20.0	550.0
Foreign Currency					0.0	0.0	0.0	0.0
<b>2 INVESTMENTS</b>	<b>5576.3</b>	<b>4088.5</b>	<b>4137.1</b>	<b>2918.9</b>	<b>6494.8</b>	<b>9025.7</b>	<b>10129.2</b>	<b>10565.9</b>
a. Govt. Securities	5576.3	4088.5	4137.1	2918.9	6494.8	9025.7	10129.2	10565.9
b. NRB Bond					0.0	0.0	0.0	0.0
c. Govt. Non-Fin. Ins.					0.0	0.0	0.0	0.0
d. Other Non-Fin Ins.					0.0	0.0	0.0	0.0
e. Non Residents					0.0	0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>80.6</b>	<b>82.1</b>	<b>95.8</b>	<b>223.1</b>	<b>2058.1</b>	<b>2753.2</b>	<b>2693.0</b>	<b>4165.6</b>
1. Non Residents					0.0	2445.8	0.0	0.0
2. Others					2058.1	307.4	2693.0	4165.6
<b>4 LOANS &amp; ADVANCES</b>	<b>28081.2</b>	<b>28183.5</b>	<b>27969.6</b>	<b>26514.4</b>	<b>28614.0</b>	<b>26863.8</b>	<b>25214.8</b>	<b>27353.6</b>
a. Private Sector	27446.5	27622.5	27403.5	26211.5	28291.2	25257.8	23271.9	25867.2
b. Financial Institutions							818.2	746.6
c. Government Organizations	634.7	561.0	566.1	302.9	322.8	1606.0	1124.7	739.8
<b>5 BILL PURCHED</b>	<b>327.7</b>	<b>316.6</b>	<b>276.8</b>	<b>267.3</b>	<b>305.8</b>	<b>300.9</b>	<b>207.5</b>	<b>137.6</b>
a. Domestic Bills Purchased					19.2	28.0	87.4	21.7
b. Foreign Bills Purchased	327.7	316.6	276.8	267.3	286.6	272.9	120.1	115.9
c. Import Bills & Imports					0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>15.8</b>	<b>15.9</b>	<b>12.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.2</b>	<b>0.0</b>	<b>3.4</b>
a. Against Domestic Bills						0.2	0.0	3.4
b. Against Foreign Bills	15.8	15.9	12.5	0.0	0.0	0.0	0.0	0.0
<b>7 FIXED ASSETS</b>					<b>549.4</b>	<b>603.3</b>	<b>670.1</b>	<b>731.7</b>
<b>8 OTHER ASSETS</b>	<b>25003.3</b>	<b>28341.6</b>	<b>41447.7</b>	<b>40196.7</b>	<b>25419.8</b>	<b>30034.5</b>	<b>25707.7</b>	<b>23373.3</b>
a. Accrued Interests	11277.3	13302.1	15401.4	19136.8	21504.1	24739.4	19042.9	17682.9
Govt. Entp.	232.4	162.8	92.8	29.5	0.0	142.3	57.2	2.4
Private Sector	11044.9	13139.3	15308.6	19107.3	21504.1	24597.1	18985.7	17680.5
b. Staff Loans / Adv.						1944.7	2141.2	2949.5
c. Sundry Debtors					1128.4	536.8	1013.0	770.7
d. Cash In Transit					645.5	0.0	532.8	269.0
e. Others	13726.0	15039.5	26046.3	21059.9	2141.8	2813.6	2977.8	1701.2
<b>9 Expenses not Written off</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>10.4</b>
<b>10 Non Banking Assets</b>					<b>273.2</b>	<b>403.0</b>	<b>316.2</b>	<b>295.8</b>
<b>11 Reconciliation Account</b>					<b>7164.1</b>	<b>3607.0</b>	<b>1394.9</b>	<b>3464.1</b>
<b>12 Profit &amp; Loss A/c</b>								
<b>USES OF FUNDS</b>	<b>73644.7</b>	<b>76118.1</b>	<b>82098.3</b>	<b>80824.5</b>	<b>77594.1</b>	<b>81087.1</b>	<b>72041.3</b>	<b>84686.2</b>

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

(Rs. In million)

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>1 CAPITAL FUND</b>	<b>1046.9</b>	<b>1062.8</b>	<b>1146.4</b>	<b>1804.2</b>	<b>1482.4</b>	<b>1657.7</b>	<b>1874.8</b>	<b>2057.0</b>
a. Paid-up Capital	849.1	491.7	491.7	491.7	491.7	491.7	491.7	689.2
b. Statutory Reserves	0.0	514.5	568.8	652.0	743.2	847.0	975.0	983.5
c. Share Premium					0.7	0.1	0.1	0.1
d. Retained Earning		26.2	2.1	26.1	29.8	30.0	33.4	112.4
e. Others Reserves	197.8	30.4	83.8	634.4	183.1	251.1	330.4	271.8
f. Exchange Fluctuation Fund					33.9	37.8	44.2	0.0
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>280.0</b>	<b>961.5</b>	<b>229.7</b>	<b>17.1</b>	<b>173.2</b>	<b>882.6</b>	<b>1600.0</b>
a. NRB	0.0	0.0	611.5	0.0	0.0	0.0	600.0	600.0
b. "A"Class Licensed Institution	0.0	280.0	350.0	229.7	17.1	173.2	282.6	760.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	240.0
e. Bonds and Securities						0.0	0.0	0.0
<b>3 DEPOSITS</b>	<b>15838.9</b>	<b>15370.6</b>	<b>13437.7</b>	<b>14098.0</b>	<b>14586.8</b>	<b>19348.4</b>	<b>23342.4</b>	<b>31915.0</b>
a. Current	2957.1	2723.0	3025.0	2687.0	2843.5	2953.3	3446.1	5365.8
Domestic					2046.1	2326.5	2603.3	3210.0
Foreign					797.4	626.8	842.8	2155.8
b. Savings	4917.1	4889.0	5237.4	5994.1	7026.4	8770.8	10187.4	12160.0
Domestic					6114.6	7757.0	9103.6	10959.0
Foreign					911.8	1013.8	1083.8	1201.0
c. Fixed	3719.2	2446.8	2252.6	2310.6	2078.6	3450.2	5435.2	8464.1
Domestic					1012.9	1105.1	2892.4	5877.2
Foreign					1065.7	2345.1	2542.8	2586.9
d. Call Deposits	3948.3	4944.7	2540.7	2801.6	2341.3	3851.2	3961.6	5563.4
e. Others	297.2	367.1	382.0	304.7	297.0	322.9	312.1	361.8
<b>4 Bills Payable</b>					<b>71.3</b>	<b>113.8</b>	<b>94.2</b>	<b>141.9</b>
<b>5 Other Liabilities</b>	<b>2568.6</b>	<b>2932.4</b>	<b>2730.3</b>	<b>2102.4</b>	<b>1639.4</b>	<b>1862.4</b>	<b>2780.8</b>	<b>2014.4</b>
1. Sundry Creditors					176.9	216.9	478.0	296.7
2. Loan Loss Provision					392.0	352.9	356.3	404.6
3. Interest Suspense a/c					166.6	145.0	112.2	132.4
4. Others	2568.6	2932.4	2730.3	2102.4	903.9	1147.6	1834.3	1180.7
<b>6 Reconciliation A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>					<b>817.9</b>	<b>979.1</b>	<b>685.6</b>	<b>750.4</b>
<b>SOURCES OF FUNDS</b>	<b>19454.4</b>	<b>19645.7</b>	<b>18275.9</b>	<b>18234.3</b>	<b>18614.9</b>	<b>24134.6</b>	<b>29660.4</b>	<b>38478.6</b>
<b>1 LIQUID FUNDS</b>	<b>6284.9</b>	<b>4999.3</b>	<b>4162.1</b>	<b>3916.9</b>	<b>1345.2</b>	<b>2365.2</b>	<b>1963.1</b>	<b>4623.5</b>
a. Cash Balance	208.2	318.1	190.6	286.9	146.3	237.8	270.4	511.4
Nepalese Notes & Coins	182.3	285.4	157.6	263.2	132.4	220.1	243.1	485.6
Foreign Currency	25.9	32.7	33.0	23.7	13.9	17.7	27.3	25.9
b. Bank Balance	602.6	593.8	957.1	682.5	413.2	392.5	1129.2	2159.7
1. In Nepal Rastra Bank	510.2	366.3	892.8	606.4	107.3	318.4	1113.2	1829.5
Domestic Currency					85.7	299.1	1100.8	1827.4
Foreign Currency					21.6	19.3	12.4	2.1
2. "A"Class Licensed Institution	4.8	24.0	16.2	37.8	26.2	26.9	31.5	23.0
Domestic Currency					26.2	26.9	31.5	23.0
Foreign Currency					0.0	0.0	0.0	0.0
3. Other Financial Ins.				0.0	0.0	0.0	0.0	0.0
4. In Foreign banks	87.6	203.5	48.1	38.3	279.7	47.2	(15.5)	307.2
c. Money at Call	5474.1	4087.4	3014.4	2947.5	785.7	1734.9	563.5	1952.4
Domestic Currency					102.5	670.0	100.0	20.0
Foreign Currency					683.2	1064.9	463.5	1932.4
<b>2 INVESTMENTS</b>	<b>2732.9</b>	<b>4120.3</b>	<b>3663.5</b>	<b>3672.6</b>	<b>2826.8</b>	<b>2372.3</b>	<b>5359.2</b>	<b>4889.6</b>
a. Govt. Securities	2732.9	4120.3	3663.5	3672.6	2413.9	2297.9	4805.7	4646.9
b. NRB Bond					0.0	0.0	0.0	0.0
c. Govt. Non-Fin. Ins.					0.0	0.0	0.0	0.0
d. Other Non-Fin Ins.					0.0	0.0	0.0	0.0
e. Non Residents					412.9	74.4	553.5	242.7
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>19.8</b>	<b>1081.8</b>	<b>24.3</b>	<b>24.5</b>	<b>1526.5</b>	<b>3802.5</b>	<b>3593.1</b>	<b>5077.0</b>
1. Non Residents					1497.9	3711.2	3521.5	4995.2
2. Others					28.6	91.3	71.6	81.8
<b>4 LOANS &amp; ADVANCES</b>	<b>8173.1</b>	<b>7072.0</b>	<b>7996.9</b>	<b>8635.1</b>	<b>11078.0</b>	<b>13021.3</b>	<b>15657.1</b>	<b>21514.6</b>
a. Private Sector	7807.3	6751.1	7719.2	8497.3	11018.0	12661.3	15199.6	20857.5
b. Financial Institutions							397.5	596.4
c. Government Organizations	101.3	64.7	20.8	20.3	60.0	360.0	60.0	60.8
<b>5 BILL PURCHASED</b>	<b>264.5</b>	<b>256.2</b>	<b>256.9</b>	<b>117.5</b>	<b>144.7</b>	<b>218.1</b>	<b>221.2</b>	<b>255.1</b>
a. Domestic Bills Purchased					77.2	66.7	63.0	216.6
b. Foreign Bills Purchased	264.5	256.2	256.9	117.5	67.5	151.4	158.2	38.6
c. Import Bills & Imports					0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>14.0</b>	<b>17.1</b>	<b>137.6</b>	<b>39.4</b>	<b>24.7</b>	<b>0.0</b>
a. Against Domestic Bills					20.4	21.0	0.0	0.0
b. Against Foreign Bills	0.0	0.0	14.0	17.1	117.2	18.4	24.7	0.0
<b>7 FIXED ASSETS</b>					<b>361.2</b>	<b>319.1</b>	<b>289.0</b>	<b>511.6</b>
<b>8 OTHER ASSETS</b>	<b>1979.2</b>	<b>2116.3</b>	<b>2158.2</b>	<b>1850.6</b>	<b>1194.9</b>	<b>1996.7</b>	<b>2553.0</b>	<b>1607.1</b>
a. Accrued Interests	369.5	377.3	241.2	212.7	185.0	288.1	220.0	224.2
Govt. Entp.	0.0	3.6	3.6	0.0	0.0	0.6	0.0	0.0
Private Sector	369.5	373.7	237.6	212.7	185.0	287.5	220.0	224.2
b. Staff Loans / Adv.						286.7	335.2	392.2
c. Sundry Debtors					126.6	148.7	374.6	2.1
d. Cash In Transit		0.1			0.0	0.0	0.0	0.0
e. Others	1609.7	1738.9	1917.0	1637.9	883.3	1273.2	1623.2	988.6
<b>9 Expenses not Written off</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>10 Non Banking Assets</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>11 Reconciliation Account</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>19454.4</b>	<b>19645.7</b>	<b>18275.9</b>	<b>18234.3</b>	<b>18614.9</b>	<b>24134.6</b>	<b>29660.4</b>	<b>38478.6</b>

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

(Rs. In million)

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>1 CAPITAL FUND</b>	<b>407.1</b>	<b>419.9</b>	<b>557.1</b>	<b>740.7</b>	<b>1234.5</b>	<b>1158.1</b>	<b>1370.8</b>	<b>1959.0</b>
a. Paid-up Capital	135.3	170.0	295.3	295.3	587.7	590.6	801.4	1203.9
b. Statutory Reserves	222.5	233.8	245.2	268.7	299.3	345.7	415.8	516.1
c. Share Premium					0.0	0.0	0.0	0.0
d. Retained Earning				49.9	0.0	0.0	0.0	0.0
e. Others Reserves	49.3	16.1	16.6	126.8	329.6	203.5	131.5	213.1
f. Exchange Fluctuation Fund					17.9	18.3	22.1	25.9
<b>2 BORROWINGS</b>	<b>120.0</b>	<b>98.5</b>	<b>6.8</b>	<b>61.5</b>	<b>50.0</b>	<b>550.0</b>	<b>800.0</b>	<b>1050.0</b>
a. NRB	0.0	98.5	6.8	61.5	50.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	120.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.		0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Bonds and Securities					550.0	800.0	1050.0	
<b>3 DEPOSITS</b>	<b>4256.2</b>	<b>4174.8</b>	<b>7922.8</b>	<b>11706.3</b>	<b>14254.8</b>	<b>18927.3</b>	<b>24488.9</b>	<b>34451.8</b>
a. Current	769.0	787.5	979.0	1625.1	1583.2	1705.6	2175.1	3138.7
Domestic					1233.7	1307.0	1749.6	2590.1
Foreign					349.5	398.6	425.5	548.6
b. Savings	1259.6	1276.7	2433.9	4922.0	6703.5	8082.0	10742.2	13688.8
Domestic					6352.2	7695.5	10262.6	13060.1
Foreign					351.3	386.5	479.6	628.7
c. Fixed	1658.7	945.9	1672.8	2294.7	3212.4	5413.0	7516.8	7944.2
Domestic					2242.2	3293.4	5265.6	5789.3
Foreign					970.2	2119.6	2251.2	2154.9
d. Call Deposits	502.5	1052.0	2610.6	2576.6	2469.7	3448.2	3683.1	9073.0
e. Others	66.4	112.7	226.5	287.9	286.0	278.5	371.7	607.1
<b>4 Bills Payable</b>					<b>14.3</b>	<b>18.8</b>	<b>32.4</b>	<b>78.8</b>
<b>5 Other Liabilities</b>	<b>750.2</b>	<b>694.6</b>	<b>615.7</b>	<b>1056.8</b>	<b>804.0</b>	<b>943.0</b>	<b>1308.2</b>	<b>1835.2</b>
1. Sundry Creditors					114.5	192.8	223.4	290.7
2. Loan Loss Provision					256.2	374.3	442.7	537.2
3. Interest Suspense a/c					54.1	78.0	90.5	106.7
4. Others	750.2	694.6	615.7	1056.8	379.2	297.9	551.6	900.6
<b>6 Reconciliation A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>10.8</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>					<b>280.3</b>	<b>410.0</b>	<b>561.7</b>	<b>830.7</b>
<b>SOURCES OF FUNDS</b>	<b>5533.5</b>	<b>5387.8</b>	<b>9102.4</b>	<b>13565.3</b>	<b>16637.9</b>	<b>22007.2</b>	<b>28572.8</b>	<b>40205.5</b>
<b>1 LIQUID FUNDS</b>	<b>446.7</b>	<b>1899.1</b>	<b>926.4</b>	<b>1215.2</b>	<b>1340.4</b>	<b>2354.9</b>	<b>2791.5</b>	<b>3755.0</b>
a. Cash Balance	71.5	61.5	200.9	315.4	374.2	562.5	764.0	1464.5
Nepalese Notes & Coins	62.9	50.8	178.6	288.0	350.4	542.0	736.9	1434.6
Foreign Currency	8.6	10.7	22.3	27.4	23.8	20.5	27.1	29.9
b. Bank Balance	375.2	1837.6	725.5	899.8	966.2	1792.4	1677.5	2290.5
1. In Nepal Rastra Bank	212.3	166.3	450.4	533.9	780.2	1526.1	1381.3	1820.1
Domestic Currency					739.1	1506.3	1357.6	1736.5
Foreign Currency					41.1	19.8	23.7	83.6
2. "A"Class Licensed Institution	3.8	2.8	3.5	85.8	15.6	25.7	20.8	70.8
Domestic Currency					15.3	21.1	19.2	69.0
Foreign Currency					0.3	4.6	1.6	1.8
3. Other Financial Ins.					0.0	0.0	0.0	0.0
4. In Foreign banks	159.1	1668.5	271.6	280.1	170.4	240.6	275.4	399.6
c. Money at Call	0.0	0.0	0.0	0.0	0.0	0.0	350.0	0.0
Domestic Currency							350.0	0.0
Foreign Currency							0.0	0.0
<b>2 INVESTMENTS</b>	<b>300.0</b>	<b>224.4</b>	<b>400.0</b>	<b>2001.1</b>	<b>1948.5</b>	<b>2522.3</b>	<b>3256.4</b>	<b>3155.0</b>
a. Govt. Securities	300.0	224.4	400.0	2001.1	1948.5	2522.3	3256.4	3155.0
b. NRB Bond								0.0
c. Govt. Non-Fin. Ins.								0.0
d. Other Non-Fin. Ins.								0.0
e. Non Residents								0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>12.7</b>	<b>37.6</b>	<b>1345.3</b>	<b>2171.4</b>	<b>2125.7</b>	<b>3150.6</b>	<b>3262.2</b>	<b>3724.4</b>
1. Non Residents					1922.2	3043.1	3207.4	3664.5
2. Others					203.5	107.5	54.8	59.9
<b>4 LOANS &amp; ADVANCES</b>	<b>2385.5</b>	<b>2693.0</b>	<b>5872.6</b>	<b>7174.4</b>	<b>10295.4</b>	<b>13007.2</b>	<b>17482.0</b>	<b>27145.5</b>
a. Private Sector	2360.5	2668.0	5757.6	7004.4	10180.4	12923.2	16904.8	26533.4
b. Financial Institutions							493.4	561.9
c. Government Organizations	25.0	25.0	115.0	170.0	115.0	84.0	83.8	50.2
<b>5 BILL PURCHED</b>	<b>45.8</b>	<b>22.7</b>	<b>76.6</b>	<b>115.8</b>	<b>195.0</b>	<b>164.3</b>	<b>287.1</b>	<b>383.8</b>
a. Domestic Bills Purchased					30.4	49.3	144.7	200.9
b. Foreign Bills Purchased	45.8	22.7	76.6	115.8	70.1	0.0	0.0	0.0
c. Inport Bills & Imports					94.5	115.0	142.4	182.9
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								0.0
b. Against Foreign Bills								0.0
<b>7 FIXED ASSETS</b>	<b>2342.8</b>	<b>511.0</b>	<b>481.5</b>	<b>887.4</b>	<b>335.9</b>	<b>372.5</b>	<b>759.5</b>	<b>970.1</b>
<b>8 OTHER ASSETS</b>	<b>120.6</b>	<b>79.3</b>	<b>110.6</b>	<b>112.0</b>	<b>131.2</b>	<b>158.1</b>	<b>174.7</b>	<b>184.0</b>
a. Accrued Interests	120.6	79.3	110.6	112.0	131.2	158.1	174.7	184.0
Govt. Entp.	0.0	0.6	0.6	1.0	0.0	0.0	0.1	0.0
Private Sector	120.6	78.7	110.0	111.0	131.2	158.1	174.6	184.0
b. Staff Loans / Adv.						40.3	56.2	62.9
c. Sundry Debtors					61.1	64.6	97.7	118.9
d. Cash In Transit					0.0	0.0	0.0	0.0
e. Others	2222.2	431.7	370.9	775.4	200.0	169.5	401.1	697.2
<b>9 Expenses not Written off</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>10 Non Banking Assets</b>					<b>4.6</b>	<b>2.9</b>	<b>4.4</b>	<b>1.5</b>
<b>11 Reconciliation Account</b>					<b>0.1</b>	<b>0.0</b>	<b>0.0</b>	<b>7.2</b>
<b>12 Profit &amp; Loss A/c</b>								<b>0.0</b>
<b>USES OF FUNDS</b>	<b>5533.5</b>	<b>5387.8</b>	<b>9102.4</b>	<b>13565.3</b>	<b>16637.9</b>	<b>22007.2</b>	<b>28572.8</b>	<b>40205.5</b>

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

(Rs. In million)

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>1 CAPITAL FUND</b>	<b>920.3</b>	<b>1012.3</b>	<b>1119.0</b>	<b>1527.9</b>	<b>1278.2</b>	<b>1576.3</b>	<b>1755.3</b>	<b>2117.2</b>
a. Paid-up Capital	339.5	339.5	339.5	374.6	374.6	374.6	413.3	620.8
b. Statutory Reserves	508.9	595.0	679.1	679.1	749.3	749.3	749.3	826.5
c. Share Premium						0.0	0.0	0.0
d. Retained Earning		0.0	0.0	99.6		245.2	370.6	504.7
e. Others Reserves	71.9	77.8	100.4	374.6	37.5	75.0	74.9	165.2
f. Exchange Fluctuation Fund					116.8	132.2	147.2	0.0
<b>2 BORROWINGS</b>	<b>1590.0</b>	<b>671.5</b>	<b>79.1</b>	<b>78.3</b>	<b>43.8</b>	<b>10.2</b>	<b>1190.9</b>	<b>0.0</b>
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	400.0	0.0
b. "A"Class Licensed Institution	1590.0	671.5	28.1	64.7	16.2	10.2	6.5	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	51.0	13.6	27.6	0.0	784.4	0.0
d. Other Financial Ins.		0.0	0.0	0.0	0.0	0.0		0.0
e. Bonds and Securities								0.0
<b>3 DEPOSITS</b>	<b>15430.1</b>	<b>15835.7</b>	<b>18755.5</b>	<b>21161.4</b>	<b>19344.0</b>	<b>23050.5</b>	<b>24640.3</b>	<b>29743.9</b>
a. Current	3279.4	3808.4	5768.6	5816.9	4356.3	4681.8	4794.5	6174.6
Domestic					2360.6	3071.6	2806.9	3855.5
Foreign					1995.7	1610.2	1987.6	2319.1
b. Savings	8404.6	9441.8	10633.1	12771.8	13027.7	14597.5	15244.2	17856.0
Domestic					10733.3	12078.9	12685.8	14580.4
Foreign					2294.4	2518.6	2558.4	3275.6
c. Fixed	3471.7	2264.9	1948.5	1428.5	1416.4	2136.3	3196.5	3301.1
Domestic					631.9	386.5	413.2	478.5
Foreign					784.5	1749.8	2783.3	2822.6
d. Call Deposits	0.0	101.1	185.2	941.0	294.9	1125.5	919.0	1938.2
e. Others	274.4	219.5	220.1	203.2	248.7	509.4	486.1	474.0
<b>4 Bills Payable</b>					<b>55.0</b>	<b>55.8</b>	<b>36.2</b>	<b>87.4</b>
<b>5 Other Liabilities</b>	<b>3477.7</b>	<b>2156.1</b>	<b>2355.5</b>	<b>1691.5</b>	<b>1279.9</b>	<b>1442.5</b>	<b>1622.6</b>	<b>1550.0</b>
1. Sundry Creditors					116.8	192.6	259.3	253.9
2. Loan Loss Provision					277.7	270.4	287.5	245.4
3. Interest Suspense a/c					133.5	160.1	240.6	115.5
4. Others	3477.7	2156.1	2355.5	1691.5	751.9	819.4	835.2	935.2
<b>6 Reconciliation A/c</b>					0.0	0.0	0.0	0.0
<b>7 Profit &amp; Loss A/c</b>					<b>757.9</b>	<b>662.5</b>	<b>692.1</b>	<b>814.4</b>
<b>SOURCES OF FUNDS</b>	<b>21418.1</b>	<b>19675.6</b>	<b>22309.1</b>	<b>24459.1</b>	<b>22758.8</b>	<b>26797.8</b>	<b>29937.4</b>	<b>34312.9</b>
<b>1 LIQUID FUNDS</b>	<b>8086.5</b>	<b>2890.6</b>	<b>3170.0</b>	<b>4241.8</b>	<b>3370.8</b>	<b>3253.5</b>	<b>3996.1</b>	<b>4247.7</b>
a. Cash Balance	187.6	257.8	198.7	187.7	195.4	279.4	378.4	414.9
Nepalese Notes & Coins	169.9	224.0	153.2	154.2	162.1	243.3	336.4	382.8
Foreign Currency	17.7	33.8	45.5	33.5	33.3	36.1	42.0	32.1
b. Bank Balance	7898.9	570.8	1313.4	1835.5	915.7	996.8	1856.5	1635.3
1. In Nepal Rastra Bank	659.5	369.8	1141.1	1534.2	692.2	749.8	1613.7	1266.2
Domestic Currency					681.0	731.8	1592.3	1232.6
Foreign Currency					11.2	18.0	21.4	33.6
2. "A"Class Licensed Institution	1.4	16.7	112.3	165.1	15.5	18.6	28.8	49.6
Domestic Currency					15.5	18.6	28.8	49.6
Foreign Currency					0.0	0.0	0.0	0.0
3. Other Financial Ins.					0.0	0.0	0.0	0.0
4. In Foreign banks	7238.0	184.3	60.0	136.2	208.0	228.4	214.0	319.5
c. Money at Call	0.0	2062.0	1657.9	2218.6	2259.7	1977.3	1761.2	2197.5
Domestic Currency								0.0
Foreign Currency					2259.7	1977.3	1761.2	2197.5
<b>2 INVESTMENTS</b>	<b>4811.0</b>	<b>5784.8</b>	<b>6722.8</b>	<b>7948.2</b>	<b>7204.6</b>	<b>8644.9</b>	<b>7115.7</b>	<b>8146.1</b>
a. Govt. Securities	4811.0	5784.8	6722.8	7948.2	7204.6	8644.9	7115.7	8137.6
b. NRB Bond								0.0
c. Govt. Non-Fin. Ins.								8.5
d. Other Non-Fin Ins.								0.0
e. Non Residents								0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>11.2</b>	<b>3491.2</b>	<b>3634.9</b>	<b>3412.1</b>	<b>2499.5</b>	<b>4205.7</b>	<b>6448.3</b>	<b>5756.7</b>
1. Non Residents					2486.1	4190.3	6403.4	5756.7
2. Others					13.4	15.4	44.9	
<b>4 LOANS &amp; ADVANCES</b>	<b>5838.7</b>	<b>5675.6</b>	<b>6028.5</b>	<b>6662.0</b>	<b>8213.5</b>	<b>8905.1</b>	<b>10538.1</b>	<b>13355.0</b>
a. Private Sector	5478.8	5389.4	5977.0	6655.3	7898.3	8821.9	9596.3	12599.0
b. Financial Institutions							566.6	357.3
c. Government Organizations	359.9	286.2	51.5	6.7	315.2	83.2	375.2	398.7
<b>5 BILL PURCHASED</b>	<b>85.4</b>	<b>112.3</b>	<b>52.2</b>	<b>67.6</b>	<b>313.6</b>	<b>301.2</b>	<b>251.9</b>	<b>609.4</b>
a. Domestic Bills Purchased					3.0	4.5	2.6	1.8
b. Foreign Bills Purchased	85.4	112.3	52.2	67.6	235.9	296.7	249.3	607.6
c. Import Bills & Imports					74.7	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>					0.0	0.0	0.0	0.0
a. Against Domestic Bills								0.0
b. Against Foreign Bills								0.0
<b>7 FIXED ASSETS</b>					<b>394.4</b>	<b>390.7</b>	<b>427.4</b>	<b>440.5</b>
<b>8 OTHER ASSETS</b>	<b>2585.3</b>	<b>1721.1</b>	<b>2700.7</b>	<b>2127.4</b>	<b>754.1</b>	<b>1095.4</b>	<b>1158.3</b>	<b>1755.9</b>
a. Accrued Interests	186.6	216.0	167.6	290.7	266.6	378.4	441.9	293.5
Govt. Entp.	0.0	0.0	2.5	0.0		14.2	0.6	0.0
Private Sector	186.6	216.0	165.1	290.7	266.6	364.2	441.3	293.5
b. Staff Loans / Adv.						122.9	146.1	161.8
c. Sundry Debtors					94.1	59.5	109.0	87.6
d. Cash In Transit					0.0	0.0	0.0	0.0
e. Others	2398.7	1505.1	2533.1	1836.7	393.4	534.6	461.3	1213.0
<b>9 Expenses not Written off</b>					<b>8.3</b>	<b>1.3</b>	<b>1.6</b>	<b>1.6</b>
<b>10 Non Banking Assets</b>						0.0	0.0	0.0
<b>11 Reconciliation Account</b>						0.0	0.0	0.0
<b>12 Profit &amp; Loss A/c</b>						0.0	0.0	0.0
<b>USES OF FUNDS</b>	<b>21418.1</b>	<b>19675.6</b>	<b>22309.1</b>	<b>24459.1</b>	<b>22758.8</b>	<b>26797.8</b>	<b>29937.4</b>	<b>34312.9</b>

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

(Rs. In million)

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>1 CAPITAL FUND</b>	<b>501.6</b>	<b>651.6</b>	<b>740.6</b>	<b>1435.9</b>	<b>1328.2</b>	<b>1541.7</b>	<b>1766.1</b>	<b>2146.5</b>
a. Paid-up Capital	300.0	390.0	429.0	536.3	643.5	772.2	810.8	1013.5
b. Statutory Reserves	183.6	239.7	288.8	329.2	381.8	443.4	534.9	633.3
c. Share Premium					0.0	0.0	0.0	0.0
d. Retained Earning		0.0		68.9	173.9	158.2	156.6	184.4
e. Others Reserves	18.0	21.9	22.8	501.5	102.9	154.3	244.3	295.8
f. Exchange Fluctuation Fund					26.1	13.6	19.5	19.5
<b>2 BORROWINGS</b>	<b>5.4</b>	<b>48.2</b>	<b>538.8</b>	<b>66.4</b>	<b>485.0</b>	<b>383.0</b>	<b>360.0</b>	<b>870.0</b>
a. NRB	0.0	47.6	403.7	66.4	25.0	23.0		0.0
b. "A"Class Licensed Institution	5.4	0.6	135.1	0.0	100.0	0.0		10.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0		0.0
d. Other Financial Ins.		0.0	0.0	0.0	360.0	0.0		0.0
e. Bonds and Securities						360.0	360.0	860.0
<b>3 DEPOSITS</b>	<b>17613.6</b>	<b>18595.2</b>	<b>21002.8</b>	<b>22760.9</b>	<b>24831.1</b>	<b>26456.2</b>	<b>29905.8</b>	<b>31803.3</b>
a. Current	2313.7	2652.8	3702.2	4353.1	5013.0	4993.6	5447.1	6801.3
Domestic					3446.9	3647.4	4370.2	4983.3
Foreign					1566.1	1346.2	1076.9	1818.0
b. Savings	9164.1	9102.8	10840.8	11719.7	12852.4	14582.8	15784.7	17935.0
Domestic					11925.3	13287.7	14573.0	16727.3
Foreign					927.1	1295.1	1211.7	1207.6
c. Fixed	5668.1	6044.9	5880.7	6043.7	6364.3	6350.2	8201.1	6423.9
Domestic					2540.0	2353.3	4076.4	3101.8
Foreign					3824.3	3996.9	4124.7	3322.0
d. Call Deposits	0.0	343.8	201.3	219.6	15.4	41.6	97.9	0.0
e. Others	467.7	450.9	377.8	424.8	586.0	488.0	375.0	645.2
<b>4 Bills Payable</b>						<b>101.3</b>	<b>94.9</b>	<b>101.3</b>
<b>5 Other Liabilities</b>	<b>2808.4</b>	<b>2085.7</b>	<b>2439.0</b>	<b>2488.0</b>	<b>1705.9</b>	<b>2067.2</b>	<b>1557.4</b>	<b>1516.7</b>
1. Sundry Creditors					17.2	83.6	24.0	25.6
2. Loan Loss Provision					937.1	1029.0	760.1	679.0
3. Interest Suspense a/c					518.2	558.2	343.1	350.5
4. Others	2808.4	2085.7	2439.0	2488.0	233.4	396.4	430.2	461.7
<b>6 Reconciliation A/c</b>					0.0	1.7	132.8	36.1
<b>7 Profit &amp; Loss A/c</b>					752.4	513.8	828.5	1050.8
<b>SOURCES OF FUNDS</b>	<b>20929.0</b>	<b>21380.7</b>	<b>24721.2</b>	<b>26751.2</b>	<b>29102.6</b>	<b>31064.9</b>	<b>34645.5</b>	<b>37526.8</b>
<b>1 LIQUID FUNDS</b>	<b>7192.6</b>	<b>7658.8</b>	<b>8281.7</b>	<b>8613.5</b>	<b>8173.2</b>	<b>2677.6</b>	<b>3259.6</b>	<b>2503.4</b>
a. Cash Balance	149.9	462.8	382.7	274.2	287.2	305.4	177.2	278.2
Nepalese Notes & Coins	131.7	450.1	350.0	274.2	287.2	263.3	154.6	260.4
Foreign Currency	18.2	12.7	32.7	0.0	0.0	42.1	22.6	17.8
b. Bank Balance	1136.9	768.6	1770.0	1494.5	1262.2	1366.9	1372.4	1118.5
1. In Nepal Rastra Bank	1073.2	695.4	1130.0	1623.9	1412.0	1093.0	1269.5	959.3
Domestic Currency					1373.2	1109.6	1255.0	922.2
Foreign Currency					38.8	(16.6)	14.5	37.0
2. "A"Class Licensed Institution	11.0	36.3	40.0	33.0	2.5	78.6	40.8	42.3
Domestic Currency					2.5	78.6	38.8	42.0
Foreign Currency					0.0	0.0	2.0	0.3
3. Other Financial Ins.								0.0
4. In Foreign banks	52.7	36.9	600.0	(162.4)	(152.3)	195.3	62.1	117.0
c. Money at Call	5905.8	6427.4	6129.0	6844.8	6623.8	1005.3	1710.0	1106.7
Domestic Currency					200.0	0.0	130.0	0.0
Foreign Currency					6423.8	1005.3	1580.0	1106.7
<b>2 INVESTMENTS</b>	<b>2224.3</b>	<b>2588.6</b>	<b>3980.0</b>	<b>2781.7</b>	<b>5469.7</b>	<b>5144.4</b>	<b>6454.8</b>	<b>7471.7</b>
a. Govt. Securities	2224.3	2588.6	3980.0	2781.7	5469.7	4577.7	6454.8	7471.7
b. NRB Bond						566.7		0.0
c. Govt. Non-Fin. Ins.								0.0
d. Other Non-Fin Ins.								0.0
e. Non Residents								0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>10.7</b>	<b>34.3</b>	<b>34.3</b>	<b>96.6</b>	<b>39.9</b>	<b>5746.1</b>	<b>5366.8</b>	<b>5280.3</b>
1. Non Residents					0.0	5746.1	5294.7	5190.8
2. Others					39.9		72.1	89.6
<b>4 LOANS &amp; ADVANCES</b>	<b>8836.6</b>	<b>9673.5</b>	<b>10894.2</b>	<b>13081.7</b>	<b>13245.0</b>	<b>15515.7</b>	<b>17672.0</b>	<b>19985.2</b>
a. Private Sector	8300.2	9321.0	10151.5	12315.5	12499.6	14911.1	16969.7	19985.2
b. Financial Institutions								0.0
c. Government Organizations	536.4	352.5	742.7	766.2	745.4	604.6	702.3	0.0
<b>5 BILL PURCHASD</b>	<b>340.3</b>	<b>0.0</b>	<b>180.0</b>	<b>0.0</b>	<b>345.9</b>	<b>252.6</b>	<b>169.5</b>	<b>248.7</b>
a. Domestic Bills Purchased					345.9	252.6	30.3	44.7
b. Foreign Bills Purchased	340.3	0.0	180.0	0.0			139.2	204.0
c. Import Bills & Imports								0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>					0.0	0.0	0.0	0.0
a. Against Domestic Bills								0.0
b. Against Foreign Bills								0.0
<b>7 FIXED ASSETS</b>	<b>2324.5</b>	<b>1425.7</b>	<b>1351.0</b>	<b>2177.7</b>	<b>481.0</b>	<b>540.8</b>	<b>575.0</b>	<b>705.2</b>
<b>8 OTHER ASSETS</b>	<b>115.5</b>	<b>313.4</b>	<b>313.5</b>	<b>661.9</b>	<b>701.4</b>	<b>688.2</b>	<b>415.3</b>	<b>407.4</b>
a. Accrued Interests	0.0	5.5	0.9	2.2		0.0	0.0	0.0
Govt. Entp.								0.0
Private Sector	115.5	307.9	312.6	659.7	701.4	688.2	415.3	407.4
b. Staff Loans / Adv.						109.4	151.7	170.9
c. Sundry Debtors					58.8	27.1	33.2	24.1
d. Cash In Transit					0.0	0.0		0.4
e. Others	2209.0	1112.3	1037.5	1515.8	275.6	225.3	409.7	589.0
<b>9 Expenses not Written off</b>						<b>121.5</b>	<b>118.3</b>	<b>115.7</b>
<b>10 Non Banking Assets</b>					<b>57.9</b>	<b>16.2</b>	<b>19.6</b>	<b>24.8</b>
<b>11 Reconciliation Account</b>					<b>254.2</b>	0.0	0.0	0.0
<b>12 Profit &amp; Loss A/c</b>					0.0	0.0	0.0	0.0
<b>USES OF FUNDS</b>	<b>20929.0</b>	<b>21380.7</b>	<b>24721.2</b>	<b>26751.2</b>	<b>29102.6</b>	<b>31064.9</b>	<b>34645.5</b>	<b>37526.8</b>

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

(Rs. In million)

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>1 CAPITAL FUND</b>	<b>243.5</b>	<b>541.5</b>	<b>582.9</b>	<b>823.2</b>	<b>689.3</b>	<b>1119.8</b>	<b>989.9</b>	<b>1163.3</b>
a. Paid-up Capital	143.9	424.9	425.2	426.9	431.9	840.2	647.8	874.5
b. Statutory Reserves	73.2	75.7	83.9	136.2	191.0	245.7	140.7	191.7
c. Share Premium					0.0	0.0	0.0	0.0
d. Retained Earning		12.2	40.9	12.2	38.2	5.3	1.7	0.7
e. Others Reserves	26.4	28.7	32.9	247.9	22.4	22.4	192.4	88.6
f. Exchange Fluctuation Fund					5.8	6.2	7.3	7.8
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>264.2</b>	<b>65.8</b>	<b>0.0</b>	<b>67.4</b>	<b>0.0</b>	<b>1015.4</b>	<b>1827.5</b>
a. NRB	0.0	264.2	65.8	0.0	67.4	0.0		0.0
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0				20.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0			815.4	1607.5
d. Other Financial Ins.		0.0	0.0	0.0				0.0
e. Bonds and Securities							200.0	200.0
<b>3 DEPOSITS</b>	<b>6618.4</b>	<b>5572.2</b>	<b>6522.8</b>	<b>7232.1</b>	<b>8645.8</b>	<b>10852.7</b>	<b>11445.2</b>	<b>13715.4</b>
a. Current	2359.9	1086.7	1300.0	1712.6	1774.1	1375.4	1930.4	1738.1
Domestic					1724.2	1326.9	1884.3	1694.8
Foreign					49.9	48.5	46.1	43.3
b. Savings	1259.5	1274.7	1820.7	2024.2	2684.7	2832.7	3274.7	4171.2
Domestic					2601.0	2764.9	3175.6	4103.7
Foreign					83.7	67.8	99.1	67.5
c. Fixed	2929.4	3132.7	3337.6	3371.4	4086.4	6116.2	5517.3	6854.9
Domestic					4086.4	5970.4	5354.8	6834.8
Foreign					0.0	145.8	162.5	20.1
d. Call Deposits	0.0	26.3	0.0	0.0	0.0	449.0	624.7	828.8
e. Others	69.6	51.9	64.5	123.9	100.6	79.4	98.1	122.4
<b>4 Bills Payable</b>					<b>32.7</b>	<b>35.5</b>	<b>61.6</b>	<b>75.1</b>
<b>5 Other Liabilities</b>	<b>538.5</b>	<b>574.3</b>	<b>829.1</b>	<b>877.7</b>	<b>957.2</b>	<b>1263.1</b>	<b>1490.4</b>	<b>1547.9</b>
1. Sundry Creditors					11.4	86.1	311.2	109.0
2. Loan Loss Provision					397.3	613.6	589.2	616.2
3. Interest Suspense a/c					475.5	462.8	464.6	513.2
4. Others	538.5	574.3	829.1	877.7	73.0	100.6	125.4	309.4
<b>6 Reconciliation A/c</b>					<b>7.1</b>	<b>244.7</b>	<b>0.2</b>	<b>9.7</b>
<b>7 Profit &amp; Loss A/c</b>					<b>217.1</b>	<b>219.8</b>	<b>394.5</b>	<b>255.1</b>
<b>SOURCES OF FUNDS</b>	<b>7400.4</b>	<b>6952.2</b>	<b>8000.6</b>	<b>8933.0</b>	<b>10616.6</b>	<b>13735.6</b>	<b>15397.2</b>	<b>18594.0</b>
<b>1 LIQUID FUNDS</b>	<b>2348.2</b>	<b>1403.2</b>	<b>1331.6</b>	<b>775.0</b>	<b>459.6</b>	<b>894.5</b>	<b>1754.5</b>	<b>1651.6</b>
a. Cash Balance	148.5	166.6	269.6	161.2	143.7	269.7	287.5	314.7
Nepalese Notes & Coins	133.2	147.8	243.1	140.1	125.3	244.1	262.2	301.2
Foreign Currency	15.3	18.8	26.5	21.1	18.4	25.6	25.3	13.5
b. Bank Balance	1809.7	1236.6	1062.0	613.8	315.9	261.6	835.1	1032.9
1. In Nepal Rastra Bank	294.2	1177.5	892.3	578.3	390.1	629.9	556.7	403.8
Domestic Currency					387.6	626.3	544.0	391.8
Foreign Currency					2.5	3.6	12.7	12.0
2. "A"Class Licensed Institution	4.7	12.9	12.2	7.3	8.1	4.7	11.8	19.5
Domestic Currency					8.1	4.1	10.8	16.8
Foreign Currency						0.6	1.0	2.7
3. Other Financial Ins.								0.0
4. In Foreign banks	1510.8	46.2	157.5	28.2	(82.3)	(373.0)	266.6	609.6
c. Money at Call	390.0	0.0	0.0	0.0	0.0	363.2	631.9	304.0
Domestic Currency						215.0	350.0	0.0
Foreign Currency						148.2	281.9	304.0
<b>2 INVESTMENTS</b>	<b>364.7</b>	<b>503.2</b>	<b>1189.4</b>	<b>1871.5</b>	<b>2588.2</b>	<b>3680.4</b>	<b>2345.6</b>	<b>3093.6</b>
a. Govt. Securities	364.7	503.2	1189.4	1871.5	2470.0	3680.4	2345.6	3093.6
b. NRB Bond					118.2	0.0		0.0
c. Govt. Non-Fin. Ins.								0.0
d. Other Non-Fin. Ins.								0.0
e. Non Residents								0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>8.9</b>	<b>17.9</b>	<b>17.9</b>	<b>17.9</b>	<b>19.5</b>	<b>19.5</b>	<b>31.9</b>	<b>53.3</b>
1. Non Residents					0.0	0.0	0.0	0.0
2. Others					19.5	19.5	31.9	53.3
<b>4 LOANS &amp; ADVANCES</b>	<b>4091.0</b>	<b>4528.6</b>	<b>4761.1</b>	<b>5490.9</b>	<b>6619.1</b>	<b>8059.6</b>	<b>9846.7</b>	<b>12574.9</b>
a. Private Sector	4002.7	4441.2	4711.1	5418.0	6576.1	7896.6	9464.4	12231.0
b. Financial Institutions							176.4	239.3
c. Government Organizations	88.3	87.4	50.0	72.9	43.0	163.0	205.9	104.5
<b>5 BILL PURCHASED</b>	<b>85.3</b>	<b>65.3</b>	<b>5.0</b>	<b>61.6</b>	<b>146.1</b>	<b>190.8</b>	<b>218.4</b>	<b>167.7</b>
a. Domestic Bills Purchased					29.5	26.8	51.6	17.8
b. Foreign Bills Purchased	85.3	65.3	5.0	61.6	116.6	164.0	166.8	149.8
c. Import Bills & Imports								0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								0.0
b. Against Foreign Bills								0.0
<b>7 FIXED ASSETS</b>	<b>502.3</b>	<b>433.9</b>	<b>695.6</b>	<b>716.1</b>	<b>132.6</b>	<b>147.2</b>	<b>194.3</b>	<b>249.0</b>
<b>8 OTHER ASSETS</b>	<b>164.6</b>	<b>198.5</b>	<b>389.7</b>	<b>421.2</b>	<b>494.0</b>	<b>431.4</b>	<b>1000.5</b>	<b>802.9</b>
a. Accrued Interests	164.6	198.5	389.7	421.2	494.0	431.4	485.2	475.2
Govt. Entp.	0.0	2.3	0.5	0.4		0.0	0.0	20.0
Private Sector	164.6	196.2	389.2	420.8	494.0	431.4	485.2	455.1
b. Staff Loans / Adv.						46.5	53.4	57.8
c. Sundry Debtors					1.0	0.9	250.7	38.7
d. Cash In Transit					0.0	0.0	0.0	0.0
e. Others	337.7	235.6	305.9	294.9	137.1	218.8	211.2	231.1
<b>9 Expenses not Written off</b>					<b>0.0</b>	<b>2.4</b>	<b>1.5</b>	<b>1.0</b>
<b>10 Non Banking Assets</b>					<b>19.4</b>	<b>43.6</b>	<b>3.8</b>	<b>0.0</b>
<b>11 Reconciliation Account</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>7400.4</b>	<b>6952.2</b>	<b>8000.6</b>	<b>8933.0</b>	<b>10616.6</b>	<b>13735.6</b>	<b>15397.2</b>	<b>18594.0</b>

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

(Rs. In million)

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>1 CAPITAL FUND</b>	<b>299.7</b>	<b>595.6</b>	<b>622.6</b>	<b>1038.7</b>	<b>1038.1</b>	<b>234.6</b>	<b>(1562.4)</b>	<b>(2783.4)</b>
a. Paid-up Capital	119.1	238.1	359.9	359.9	719.9	719.9	719.9	744.1
b. Statutory Reserves	137.9	178.2	190.9	205.2	201.7	201.7	201.7	201.7
c. Share Premium					3.5	3.5	3.5	3.5
d. Retained Earning		145.8	0.0	145.8	0.0	(803.7)	(2605.4)	(3850.6)
e. Others Reserves	42.7	33.5	71.8	327.8	72.0	72.0	72.0	72.0
f. Exchange Fluctuation Fund					41.0	41.2	45.9	46.0
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>152.5</b>	<b>68.3</b>	<b>67.2</b>	<b>0.0</b>	<b>71.0</b>	<b>230.0</b>	<b>30.0</b>
a. NRB	0.0	152.5	8.3	30.0	0.0	71.0	230.0	30.0
b. "A" Class Licensed Institution	0.0	0.0	60.0	0.0	0.0	0.0	0.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	37.2	0.0	0.0	0.0	0.0
d. Other Financial Ins.		0.0		0.0	0.0	0.0	0.0	0.0
e. Bonds and Securities								0.0
<b>3 DEPOSITS</b>	<b>8578.8</b>	<b>9514.0</b>	<b>10548.0</b>	<b>12747.3</b>	<b>12125.5</b>	<b>13014.8</b>	<b>9464.0</b>	<b>10883.7</b>
a. Current	634.1	864.5	884.2	1137.0	1077.6	1117.5	872.5	1147.1
Domestic					950.9	1032.0	822.8	972.2
Foreign					126.7	85.5	49.7	174.8
b. Savings	1694.9	2086.9	2913.6	4225.9	5475.2	7414.8	5582.9	6867.2
Domestic					5454.3	7390.2	5562.1	6835.5
Foreign					20.9	24.6	20.8	31.7
c. Fixed	5236.8	5453.6	5031.6	4875.7	3536.6	2867.0	1578.1	1166.7
Domestic					3444.8	2848.2	1575.4	1166.7
Foreign					91.8	18.8	2.7	0.0
d. Call Deposits	682.1	766.0	1439.8	2208.8	1770.4	1363.6	1155.7	1489.0
e. Others	330.9	343.0	278.8	299.9	265.7	251.9	274.8	213.7
<b>4 Bills Payable</b>					<b>(94.9)</b>	<b>(252.1)</b>	<b>22.7</b>	<b>29.4</b>
<b>5 Other Liabilities</b>	<b>1452.2</b>	<b>1737.0</b>	<b>1690.3</b>	<b>2043.4</b>	<b>2499.2</b>	<b>3292.7</b>	<b>5571.0</b>	<b>6357.5</b>
1. Sundry Creditors					114.4	162.4	161.1	1507.7
2. Loan Loss Provision					1184.5	1691.9	3633.7	3301.4
3. Interest Suspense a/c					702.6	984.6	1249.8	843.2
4. Others	1452.2	1737.0	1690.3	2043.4	497.8	453.8	526.4	705.2
<b>6 Reconciliation A/c</b>					<b>(104.1)</b>	<b>(96.2)</b>	<b>(19.9)</b>	<b>382.7</b>
<b>7 Profit &amp; Loss A/c</b>					<b>76.1</b>	<b>457.0</b>	<b>576.9</b>	<b>684.3</b>
<b>SOURCES OF FUNDS</b>	<b>10330.7</b>	<b>11999.1</b>	<b>12929.2</b>	<b>15896.6</b>	<b>15540.0</b>	<b>16721.8</b>	<b>14282.3</b>	<b>15584.2</b>
<b>1 LIQUID FUNDS</b>	<b>1810.1</b>	<b>1836.7</b>	<b>891.8</b>	<b>1488.8</b>	<b>1493.2</b>	<b>1764.7</b>	<b>1195.3</b>	<b>1962.2</b>
a. Cash Balance	242.8	362.8	309.8	350.7	300.9	354.5	391.7	612.0
Nepalese Notes & Coins	221.5	334.2	267.4	319.7	279.4	333.3	371.0	602.0
Foreign Currency	21.3	28.6	42.4	31.0	21.5	21.2	20.7	10.1
b. Bank Balance	756.1	1395.6	582.0	1056.2	1054.4	1292.8	771.1	1350.1
1. In Nepal Rastra Bank	634.1	1170.7	511.0	800.3	747.7	1110.4	613.2	1005.8
Domestic Currency					735.5	1009.1	599.1	996.5
Foreign Currency					12.2	101.3	14.1	9.3
2. "A" Class Licensed Institution	22.2	20.9	15.1	33.2	21.4	11.3	21.5	61.2
Domestic Currency					20.2	10.9	21.2	60.8
Foreign Currency					1.2	0.4	0.3	0.4
3. Other Financial Ins.								0.0
4. In Foreign banks	99.8	204.0	55.9	222.7	285.3	171.1	136.4	283.1
c. Money at Call	811.2	78.3	0.0	81.9	137.9	117.4	32.5	0.0
Domestic Currency					0.0	30.0	32.5	0.0
Foreign Currency					137.9	87.4		0.0
<b>2 INVESTMENTS</b>	<b>262.5</b>	<b>891.0</b>	<b>2040.4</b>	<b>2578.9</b>	<b>2212.5</b>	<b>2525.3</b>	<b>826.8</b>	<b>1221.8</b>
a. Govt. Securities	262.5	891.0	2040.4	2578.9	2212.5	2525.3	826.8	1221.8
b. NRB Bond								0.0
c. Govt. Non-Fin. Ins.								0.0
d. Other Non-Fin Ins.								0.0
e. Non Residents								0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>15.0</b>	<b>138.4</b>	<b>236.3</b>	<b>38.4</b>	<b>62.8</b>	<b>64.8</b>	<b>182.2</b>	<b>194.2</b>
1. Non Residents							102.4	136.4
2. Others					62.8	64.8	79.8	57.8
<b>4 LOANS &amp; ADVANCES</b>	<b>7022.3</b>	<b>7969.1</b>	<b>8362.9</b>	<b>9995.6</b>	<b>8739.8</b>	<b>9010.7</b>	<b>8302.8</b>	<b>8420.0</b>
a. Private Sector	6703.4	7708.4	8079.9	9662.1	8681.8	8852.1	7862.6	8104.5
b. Financial Institutions							381.6	228.0
c. Government Organizations	318.9	260.7	283.0	333.5	58.0	158.6	58.6	87.6
<b>5 BILL PURCHASED</b>	<b>325.1</b>	<b>245.4</b>	<b>129.0</b>	<b>258.0</b>	<b>984.5</b>	<b>895.2</b>	<b>856.3</b>	<b>1049.7</b>
a. Domestic Bills Purchased					18.9	8.4	10.5	23.1
b. Foreign Bills Purchased	325.1	245.4	129.0	258.0	128.2	144.2	101.0	107.6
c. Import Bills & Imports					837.4	742.6	744.8	918.9
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>7.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								0.0
b. Against Foreign Bills	0.0	7.6	0.0	0.0	0.0	0.0	0.0	0.0
<b>7 FIXED ASSETS</b>	<b>895.7</b>	<b>910.9</b>	<b>1268.8</b>	<b>1536.9</b>	<b>199.4</b>	<b>172.1</b>	<b>141.2</b>	<b>147.7</b>
<b>8 OTHER ASSETS</b>	<b>91.9</b>	<b>124.2</b>	<b>160.8</b>	<b>300.9</b>	<b>364.7</b>	<b>984.5</b>	<b>1249.8</b>	<b>843.8</b>
a. Accrued Interests	91.9	124.2	160.8	300.9	364.7	984.5	1249.8	843.8
Govt. Entp.	0.0	0.0	0.8	3.1		7.7	15.0	16.0
Private Sector	91.9	124.2	160.0	297.8	364.7	976.8	1234.8	827.8
b. Staff Loans / Adv.						71.4	93.4	125.3
c. Sundry Debtors					21.0	21.1	12.9	39.8
d. Cash In Transit					0.0	0.0		0.0
e. Others	803.8	786.7	1108.0	1236.0	1123.4	716.4	970.5	1206.4
<b>9 Expenses not Written off</b>					<b>10.6</b>	<b>10.7</b>	<b>6.8</b>	<b>6.2</b>
<b>10 Non Banking Assets</b>					<b>328.1</b>	<b>484.9</b>	<b>444.3</b>	<b>367.2</b>
<b>11 Reconciliation Account</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>10330.7</b>	<b>11999.1</b>	<b>12929.2</b>	<b>15896.6</b>	<b>15540.0</b>	<b>16721.8</b>	<b>14282.3</b>	<b>15584.2</b>



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

(Rs. In million)

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>1 CAPITAL FUND</b>	<b>249.4</b>	<b>497.8</b>	<b>587.1</b>	<b>665.8</b>	<b>980.3</b>	<b>832.5</b>	<b>963.6</b>	<b>1601.5</b>
a. Paid-up Capital	197.0	399.3	455.0	455.0	755.0	518.0	518.0	831.4
b. Statutory Reserves	13.4	27.3	44.9	64.5	93.2	127.3	180.8	232.8
c. Share Premium					6.4	6.4	6.4	206.4
d. Retained Earning		62.5	72.9	62.5	46.9	70.5	108.6	130.5
e. Others Reserves	39.0	8.7	14.3	83.8	63.0	94.5	133.1	183.3
f. Exchange Fluctuation Fund					15.8	15.8	16.7	17.0
<b>2 BORROWINGS</b>	<b>80.0</b>	<b>310.3</b>	<b>83.2</b>	<b>433.3</b>	<b>0.0</b>	<b>300.0</b>	<b>300.0</b>	<b>300.0</b>
a. NRB	0.0	81.8	0.0	0.0	0.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	80.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	228.5	83.2	433.3	0.0	0.0	0.0	0.0
d. Other Financial Ins.		0.0	0.0	0.0	0.0	300.0	300.0	0.0
e. Bonds and Securities								300.0
<b>3 DEPOSITS</b>	<b>4574.5</b>	<b>5461.1</b>	<b>6694.9</b>	<b>8064.0</b>	<b>10097.8</b>	<b>13802.5</b>	<b>19097.7</b>	<b>23976.3</b>
a. Current	399.7	489.6	562.4	719.8	1025.2	1155.2	2620.0	2492.3
Domestic					997.8	1128.5	2585.2	2443.0
Foreign					27.4	26.7	34.8	49.3
b. Savings	1384.1	1733.3	2758.0	3730.7	4806.9	6929.2	9018.0	11883.9
Domestic					4767.5	6815.0	8887.7	11724.2
Foreign					39.4	114.2	130.3	159.7
c. Fixed	2470.2	2694.6	2803.4	2914.1	3444.5	4298.2	5658.7	6598.0
Domestic					3418.0	3758.1	5368.4	6406.0
Foreign					26.5	540.1	290.3	192.0
d. Call Deposits	225.6	439.4	428.0	565.6	704.4	1293.3	1578.9	2780.6
e. Others	94.9	104.2	143.1	133.8	116.8	126.6	222.1	221.4
<b>4 Bills Payable</b>					<b>17.6</b>	<b>11.1</b>	<b>26.8</b>	<b>49.4</b>
<b>5 Other Liabilities</b>	<b>336.3</b>	<b>505.0</b>	<b>895.0</b>	<b>804.1</b>	<b>782.1</b>	<b>1176.5</b>	<b>1398.8</b>	<b>1491.5</b>
1. Sundry Creditors					231.9	29.4	44.5	78.7
2. Loan Loss Provision					317.7	356.1	418.6	497.3
3. Interest Suspense a/c					57.8	61.6	83.1	92.2
4. Others	336.3	505.0	895.0	804.1	174.7	729.4	852.6	823.2
<b>6 Reconciliation A/c</b>					<b>2915.4</b>	<b>211.4</b>	<b>1247.8</b>	<b>424.4</b>
<b>7 Profit &amp; Loss A/c</b>					<b>275.8</b>	<b>380.5</b>	<b>300.6</b>	<b>722.8</b>
<b>SOURCES OF FUNDS</b>	<b>5240.2</b>	<b>6774.2</b>	<b>8260.2</b>	<b>9967.2</b>	<b>15069.0</b>	<b>16714.5</b>	<b>23335.3</b>	<b>28565.9</b>
<b>1 LIQUID FUNDS</b>	<b>824.1</b>	<b>809.2</b>	<b>1156.1</b>	<b>869.7</b>	<b>1624.2</b>	<b>1619.6</b>	<b>3329.7</b>	<b>3198.4</b>
a. Cash Balance	108.0	169.9	136.6	128.7	192.6	259.4	535.0	823.0
Nepalese Notes & Coins	92.9	146.3	109.8	117.8	180.6	246.1	512.3	809.2
Foreign Currency	15.1	23.6	26.8	10.9	12.0	13.3	22.7	13.8
b. Bank Balance	716.1	502.3	982.0	508.9	861.6	1360.2	2794.7	2029.4
1. In Nepal Rastra Bank	385.6	357.7	724.8	441.9	774.5	1139.5	1846.8	1080.9
Domestic Currency					757.1	1136.5	1841.7	1063.2
Foreign Currency					17.4	3.0	5.1	17.7
2. "A"Class Licensed Institution	2.3	3.1	5.9	4.2	13.4	6.1	36.3	47.8
Domestic Currency					12.5	6.1	32.6	38.0
Foreign Currency					0.9	0.0	3.7	9.8
3. Other Financial Ins.					0.0	0.0	0.0	0.0
4. In Foreign banks	328.2	141.5	251.3	62.8	73.7	214.6	911.6	900.7
c. Money at Call	0.0	137.0	37.5	232.1	570.0	0.0	0.0	346.0
Domestic Currency					570.0	0.0	0.0	0.0
Foreign Currency					0.0	0.0	0.0	346.0
<b>2 INVESTMENTS</b>	<b>823.0</b>	<b>1538.9</b>	<b>1599.4</b>	<b>2466.4</b>	<b>2100.3</b>	<b>3548.6</b>	<b>4704.6</b>	<b>4906.5</b>
a. Govt. Securities	823.0	1538.9	1599.4	2466.4	2100.3	3548.6	4704.6	4906.5
b. NRB Bond								0.0
c. Govt. Non-Fin. Ins.								0.0
d. Other Non-Fin. Ins.								0.0
e. Non Residents								0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>3.7</b>	<b>89.7</b>	<b>17.1</b>	<b>17.1</b>	<b>19.4</b>	<b>652.7</b>	<b>280.5</b>	<b>154.6</b>
1. Non Residents						646.2	274.0	138.4
2. Others					19.4	6.5	6.5	16.2
<b>4 LOANS &amp; ADVANCES</b>	<b>2963.7</b>	<b>3969.6</b>	<b>5030.9</b>	<b>6116.6</b>	<b>7914.4</b>	<b>10124.2</b>	<b>14059.2</b>	<b>18814.3</b>
a. Private Sector	2963.7	3969.6	4970.9	6047.4	7914.4	9630.6	13027.4	17718.2
b. Financial Institutions							388.9	572.9
c. Government Organizations	0.0	0.0	60.0	69.2	0.0	493.6	642.9	523.2
<b>5 BILL PURCHED</b>					<b>29.7</b>	<b>30.7</b>	<b>40.8</b>	<b>22.1</b>
a. Domestic Bills Purchased					16.4	21.7	28.8	16.3
b. Foreign Bills Purchased					13.3	9.0	12.0	5.8
c. Import Bills & Imports					0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								0.0
b. Against Foreign Bills								0.0
<b>7 FIXED ASSETS</b>					<b>133.7</b>	<b>152.0</b>	<b>170.3</b>	<b>314.9</b>
<b>8 OTHER ASSETS</b>	<b>582.8</b>	<b>353.7</b>	<b>438.0</b>	<b>482.9</b>	<b>449.9</b>	<b>576.9</b>	<b>750.2</b>	<b>1155.0</b>
a. Accrued Interests	94.3	99.8	147.6	176.6	180.6	110.2	72.2	127.5
Govt. Entp.	0.0	0.0	0.9	0.2	0.0	0.0	0.5	35.3
Private Sector	94.3	99.8	146.7	176.4	180.6	110.2	71.7	92.2
b. Staff Loans / Adv.						72.8	102.6	156.6
c. Sundry Debtors					20.9	9.7	56.9	168.7
d. Cash In Transit					3.3	0.0	0.0	0.0
e. Others	531.4	267.0	309.1	320.8	245.1	384.1	518.5	702.1
<b>9 Expenses not Written off</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>10 Non Banking Assets</b>					<b>48.7</b>	<b>9.9</b>	<b>0.0</b>	<b>0.0</b>
<b>11 Reconciliation Account</b>					<b>2748.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>5240.2</b>	<b>6774.2</b>	<b>8260.2</b>	<b>9967.2</b>	<b>15069.0</b>	<b>16714.5</b>	<b>23335.3</b>	<b>28565.9</b>

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

(Rs. In million)

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>1 CAPITAL FUND</b>	<b>259.8</b>	<b>510.7</b>	<b>520.2</b>	<b>734.6</b>	<b>650.8</b>	<b>720.7</b>	<b>840.2</b>	<b>982.0</b>
a. Paid-up Capital	233.6	463.6	463.6	463.6	463.6	463.6	603.1	603.1
b. Statutory Reserves	20.1	33.1	35.0	51.4	76.9	104.8	145.3	197.8
c. Share Premium					0.0	0.0	0.0	0.0
d. Retained Earning		5.5	12.9	51.9	6.5	1.0	8.3	6.7
e. Others Reserves	6.1	8.5	8.7	167.7	92.9	139.2	68.9	174.4
f. Exchange Fluctuation Fund					10.9	12.1	14.6	0.0
<b>2 BORROWINGS</b>	<b>100.0</b>	<b>0.0</b>	<b>498.2</b>	<b>912.2</b>	<b>6.0</b>	<b>753.2</b>	<b>930.0</b>	<b>300.0</b>
a. NRB	0.0	0.0	107.0	8.0	6.0	0.0	360.0	0.0
b. "A"Class Licensed Institution	100.0	0.0	391.2	904.2	0.0	553.2	370.0	100.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.		0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Bonds and Securities						200.0	200.0	200.0
<b>3 DEPOSITS</b>	<b>5724.1</b>	<b>5735.9</b>	<b>6169.6</b>	<b>7741.6</b>	<b>8942.8</b>	<b>10429.3</b>	<b>12358.6</b>	<b>15832.7</b>
a. Current	681.5	789.6	935.7	997.9	1302.6	1409.2	1661.8	2092.3
Domestic					1135.7	1218.8	1490.7	1908.9
Foreign					166.9	190.4	171.1	183.4
b. Savings	1848.9	1862.6	2267.3	2873.8	3447.5	4582.0	5526.8	6595.2
Domestic					3244.5	4297.3	5298.3	6330.3
Foreign					203.0	284.7	228.5	264.9
c. Fixed	1948.5	1958.8	1991.1	2279.7	2878.9	2709.8	3037.2	3703.1
Domestic					2194.2	1940.1	2216.5	3025.2
Foreign					684.7	769.7	820.7	677.9
d. Call Deposits	1050.1	995.1	854.7	1450.7	1162.1	1618.6	1966.5	3198.1
e. Others	195.1	129.8	120.8	139.5	151.7	109.7	166.3	244.0
<b>4 Bills Payable</b>					<b>19.2</b>	<b>11.0</b>	<b>9.3</b>	<b>34.2</b>
<b>5 Other Liabilities</b>	<b>444.9</b>	<b>567.7</b>	<b>777.6</b>	<b>574.6</b>	<b>398.4</b>	<b>415.9</b>	<b>580.9</b>	<b>642.6</b>
1. Sundry Creditors					(12.8)	69.1	46.4	43.5
2. Loan Loss Provision					269.7	236.2	286.5	279.0
3. Interest Suspense a/c					27.8	24.0	14.7	14.8
4. Others	444.9	567.7	777.6	574.6	113.7	86.6	233.3	305.3
<b>6 Reconciliation A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>					<b>228.8</b>	<b>330.7</b>	<b>278.5</b>	<b>367.6</b>
<b>SOURCES OF FUNDS</b>	<b>6528.8</b>	<b>6814.3</b>	<b>7965.6</b>	<b>9963.0</b>	<b>10246.0</b>	<b>12660.8</b>	<b>14997.5</b>	<b>18159.1</b>
<b>1 LIQUID FUNDS</b>	<b>1529.9</b>	<b>810.7</b>	<b>692.7</b>	<b>1150.0</b>	<b>1428.3</b>	<b>1945.6</b>	<b>1560.9</b>	<b>1513.1</b>
a. Cash Balance	171.2	193.1	157.4	139.2	161.5	184.0	219.0	536.7
Nepalese Notes & Coins	157.1	178.0	133.0	111.1	150.6	171.2	198.0	524.3
Foreign Currency	14.1	15.1	24.4	28.1	10.9	12.8	21.0	12.4
b. Bank Balance	972.3	490.2	527.8	655.7	579.0	544.7	1082.6	903.7
1. In Nepal Rastra Bank	399.9	298.2	362.4	447.4	417.9	349.3	883.5	606.1
Domestic Currency					386.7	336.7	877.1	592.5
Foreign Currency					31.2	12.6	6.4	13.6
2. "A"Class Licensed Institution	11.3	59.3	19.9	26.1	29.3	21.3	42.3	85.6
Domestic Currency					24.3	20.7	41.2	85.1
Foreign Currency					5.0	0.6	1.1	0.5
3. Other Financial Ins.					0.0	0.0	0.0	0.0
4. In Foreign banks	561.1	132.7	145.5	182.2	131.8	174.1	156.8	212.0
c. Money at Call	386.4	127.4	7.5	355.1	687.8	1216.9	259.3	72.7
Domestic Currency					0.0	0.0		6.9
Foreign Currency					687.8	1216.9	259.3	65.8
<b>2 INVESTMENTS</b>	<b>300.8</b>	<b>542.7</b>	<b>1510.8</b>	<b>2371.8</b>	<b>2216.5</b>	<b>2654.8</b>	<b>2332.0</b>	<b>2113.2</b>
a. Govt. Securities	300.8	542.7	1510.8	2371.8	2146.6	2654.8	2332.0	2113.2
b. NRB Bond								0.0
c. Govt. Non-Fin. Ins.								0.0
d. Other Non-Fin. Ins.								0.0
e. Non Residents					69.9	0.0	0.0	0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>24.6</b>	<b>88.0</b>	<b>108.0</b>	<b>22.8</b>	<b>19.2</b>	<b>93.6</b>	<b>663.2</b>	<b>1090.8</b>
1. Non Residents								0.0
2. Others					19.2	93.6	663.2	1090.8
<b>4 LOANS &amp; ADVANCES</b>	<b>4275.3</b>	<b>4840.1</b>	<b>4913.3</b>	<b>6049.7</b>	<b>6166.9</b>	<b>7525.2</b>	<b>9663.6</b>	<b>12692.9</b>
a. Private Sector	4275.3	4751.7	4913.3	6049.7	6166.9	7443.3	9370.9	12692.9
b. Financial Institutions								0.0
c. Government Organizations	0.0	88.4	0.0	0.0	0.0	81.9	292.7	0.0
<b>5 BILL PURCHED</b>	<b>51.8</b>	<b>137.5</b>	<b>27.7</b>	<b>25.0</b>	<b>82.3</b>	<b>17.6</b>	<b>31.1</b>	<b>46.4</b>
a. Domestic Bills Purchased					19.5	9.7	21.3	14.0
b. Foreign Bills Purchased	51.8	137.5	27.7	25.0	15.0	6.0		28.7
c. Import Bills & Imports					47.8	1.9	9.8	3.7
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>15.2</b>	<b>30.2</b>	<b>29.3</b>	<b>43.4</b>	<b>27.4</b>	<b>8.5</b>
a. Against Domestic Bills								8.5
b. Against Foreign Bills	0.0	0.0	15.2	30.2	29.3	43.4	27.4	0.0
<b>7 FIXED ASSETS</b>	<b>346.4</b>	<b>395.3</b>	<b>697.9</b>	<b>313.5</b>	<b>53.7</b>	<b>269.0</b>	<b>489.3</b>	<b>553.0</b>
<b>8 OTHER ASSETS</b>					<b>225.8</b>	<b>104.3</b>	<b>226.4</b>	<b>116.3</b>
a. Accrued Interests	(5.5)	12.4	41.1	31.4	23.6	58.0	56.6	38.3
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	(5.5)	12.4	41.1	31.4	23.6	58.0	56.6	38.3
b. Staff Loans / Adv.						0.0	29.9	32.3
c. Sundry Debtors					17.4	26.0	126.7	7.9
d. Cash In Transit					0.0	0.0	0.0	20.5
e. Others	351.9	382.9	656.8	282.1	12.7	20.3	13.2	17.3
<b>9 Expenses not Written off</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>24.4</b>
<b>10 Non Banking Assets</b>					<b>24.0</b>	<b>7.3</b>	<b>3.6</b>	<b>0.5</b>
<b>11 Reconciliation Account</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>6528.8</b>	<b>6814.3</b>	<b>7965.6</b>	<b>9963.0</b>	<b>10246.0</b>	<b>12660.8</b>	<b>14997.5</b>	<b>18159.1</b>

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

(Rs. In million)

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>1 CAPITAL FUND</b>	<b>364.2</b>	<b>380.8</b>	<b>510.7</b>	<b>941.3</b>	<b>725.5</b>	<b>260.7</b>	<b>(308.3)</b>	<b>200.7</b>
a. Paid-up Capital	350.0	350.0	490.0	595.0	693.6	698.4	699.1	1399.6
b. Statutory Reserves	9.8	13.4	13.4	29.8	30.5	30.5	30.5	30.5
c. Share Premium					0.0	0.0	0.0	0.0
d. Retained Earning		0.0	0.0	113.6	0.0	(468.2)	(1063.2)	(1265.2)
e. Others Reserves	4.4	17.4	7.3	202.9	0.0	0.0	25.3	35.8
f. Exchange Fluctuation Fund					1.4	0.0	0.0	0.0
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>19.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. NRB	0.0	0.0	19.7	0.0	0.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.		0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Bonds and Securities								0.0
<b>3 DEPOSITS</b>	<b>3772.7</b>	<b>3709.0</b>	<b>4294.1</b>	<b>5959.6</b>	<b>6630.1</b>	<b>6619.5</b>	<b>6500.3</b>	<b>7320.2</b>
a. Current	261.2	362.4	252.3	452.5	380.3	372.6	451.4	440.8
Domestic					374.3	361.4	440.7	427.6
Foreign					6.0	11.2	10.7	13.2
b. Savings	600.6	798.3	1024.6	1919.8	2626.1	3370.3	3317.3	4557.3
Domestic					2572.1	3300.0	3260.5	4468.7
Foreign					54.0	70.3	56.8	88.6
c. Fixed	2710.2	2421.5	2613.0	2659.5	2676.5	1922.9	1736.6	508.5
Domestic					2675.2	1922.9	1735.7	508.5
Foreign					1.3	0.0	0.9	0.0
d. Call Deposits	106.7	61.0	350.0	839.5	819.6	838.4	900.4	1718.5
e. Others	94.0	65.8	54.2	88.3	127.6	115.3	94.6	95.1
<b>4 Bills Payable</b>					<b>5.8</b>	<b>63.6</b>	<b>14.5</b>	<b>110.2</b>
<b>5 Other Liabilities</b>	<b>466.4</b>	<b>928.0</b>	<b>811.8</b>	<b>715.3</b>	<b>1220.5</b>	<b>1651.0</b>	<b>2568.4</b>	<b>1988.6</b>
1. Sundry Creditors					25.8	29.2	18.4	35.9
2. Loan Loss Provision					584.9	684.7	1406.9	861.4
3. Interest Suspense a/c					504.9	754.0	902.7	621.7
4. Others	466.4	928.0	811.8	715.3	104.9	183.1	240.4	469.6
<b>6 Reconciliation A/c</b>					<b>0.1</b>	<b>14.8</b>	<b>41.8</b>	<b>60.6</b>
<b>7 Profit &amp; Loss A/c</b>					<b>98.3</b>	<b>31.2</b>		<b>495.6</b>
<b>SOURCES OF FUNDS</b>	<b>4603.3</b>	<b>5017.8</b>	<b>5636.3</b>	<b>7616.2</b>	<b>8680.3</b>	<b>8640.8</b>	<b>8816.7</b>	<b>10175.9</b>
<b>1 LIQUID FUNDS</b>	<b>940.3</b>	<b>809.7</b>	<b>793.3</b>	<b>1024.9</b>	<b>710.6</b>	<b>805.1</b>	<b>832.4</b>	<b>1632.2</b>
a. Cash Balance	113.0	167.5	246.4	209.7	151.4	230.6	265.8	592.6
Nepalese Notes & Coins	93.5	149.0	192.4	183.0	140.5	219.8	256.8	580.3
Foreign Currency	19.5	18.5	54.0	26.7	10.9	10.8	9.0	12.3
b. Bank Balance	357.5	378.5	433.9	760.8	511.3	553.4	490.9	885.2
1. In Nepal Rastra Bank	249.8	235.8	363.2	550.6	441.0	478.2	255.1	762.4
Domestic Currency					452.2	468.8	248.3	757.7
Foreign Currency					(11.2)	9.4	6.8	4.7
2. "A"Class Licensed Institution	32.9	52.6	26.1	112.1	23.5	19.6	71.0	38.0
Domestic Currency					22.1	19.2	68.4	37.2
Foreign Currency					1.4	0.4	2.6	0.8
3. Other Financial Ins.					0.0	0.0	120.0	0.0
4. In Foreign banks	74.8	90.1	44.6	98.1	46.8	55.6	44.8	84.8
c. Money at Call	469.8	263.7	113.0	54.4	47.9	21.1	75.7	154.4
Domestic Currency					10.0	0.0	40.0	60.0
Foreign Currency					37.9	21.1	35.7	94.4
<b>2 INVESTMENTS</b>	<b>197.7</b>	<b>199.7</b>	<b>315.2</b>	<b>511.9</b>	<b>324.7</b>	<b>521.6</b>	<b>1155.3</b>	<b>1835.6</b>
a. Govt. Securities	197.7	199.7	315.2	511.9	324.7	521.6	1155.3	1735.6
b. NRB Bond								0.0
c. Govt. Non-Fin. Ins.								0.0
d. Other Non-Fin. Ins.								100.0
e. Non Residents								0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>91.2</b>	<b>126.1</b>	<b>91.8</b>	<b>96.6</b>	<b>68.1</b>	<b>75.6</b>	<b>70.0</b>	<b>64.4</b>
1. Non Residents								0.0
2. Others					68.1	75.6	70.0	64.4
<b>4 LOANS &amp; ADVANCES</b>	<b>2894.1</b>	<b>2936.9</b>	<b>3321.8</b>	<b>4417.6</b>	<b>5934.3</b>	<b>5836.6</b>	<b>5083.9</b>	<b>5084.5</b>
a. Private Sector	2796.8	2838.8	3223.0	4271.2	5848.8	5692.4	4774.1	4786.1
b. Financial Institutions							173.4	173.4
c. Government Organizations	97.3	98.1	98.8	146.4	85.5	144.2	136.4	125.0
<b>5 BILL PURCHED</b>	<b>31.8</b>	<b>0.2</b>	<b>0.5</b>	<b>19.3</b>	<b>104.0</b>	<b>78.1</b>	<b>38.3</b>	<b>196.5</b>
a. Domestic Bills Purchased					78.4	69.6	10.7	187.6
b. Foreign Bills Purchased	31.8	0.2	0.5	19.3	25.6	8.5	27.6	8.9
c. Import Bills & Imports					0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								0.0
b. Against Foreign Bills								0.0
<b>7 FIXED ASSETS</b>	<b>448.2</b>	<b>945.2</b>	<b>1113.7</b>	<b>1545.9</b>	<b>197.0</b>	<b>201.0</b>	<b>203.2</b>	<b>228.8</b>
<b>8 OTHER ASSETS</b>	<b>245.5</b>	<b>1.7</b>	<b>4.4</b>	<b>428.6</b>	<b>671.2</b>	<b>796.6</b>	<b>919.6</b>	<b>638.3</b>
a. Accrued Interests	245.5	1.7	4.4	428.6	671.2	796.6	919.6	638.3
Govt. Entp.	0.0	0.0	0.0	2.3	0.0	0.0	35.2	51.4
Private Sector	245.5	1.7	4.4	426.3	671.2	796.6	884.4	586.9
b. Staff Loans / Adv.						27.6	36.8	59.4
c. Sundry Debtors					20.2	12.7	63.6	66.8
d. Cash In Transit					0.0	0.0	0.0	0.0
e. Others	202.7	943.5	1109.3	1117.3	137.9	187.5	253.9	306.6
<b>9 Expenses not Written off</b>					<b>15.9</b>	<b>11.8</b>	<b>7.7</b>	<b>2.9</b>
<b>10 Non Banking Assets</b>					<b>57.5</b>	<b>86.6</b>	<b>47.4</b>	<b>59.9</b>
<b>11 Reconciliation Account</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>					<b>438.9</b>	<b>0.0</b>	<b>104.6</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>4603.3</b>	<b>5017.8</b>	<b>5636.3</b>	<b>7616.2</b>	<b>8680.3</b>	<b>8640.8</b>	<b>8816.7</b>	<b>10175.9</b>

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

(Rs. In million)

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>1 CAPITAL FUND</b>	<b>351.1</b>	<b>351.4</b>	<b>380.5</b>	<b>358.4</b>	<b>526.3</b>	<b>106.1</b>	<b>(622.1)</b>	<b>(34.0)</b>
a. Paid-up Capital	350.0	350.0	350.0	350.0	500.0	500.0	600.0	995.7
b. Statutory Reserves	0.1	0.1	28.7	17.9	21.6	21.6	21.6	60.1
c. Share Premium					0.0	0.0	0.0	0.0
d. Retained Earning		0.0	0.0	(64.4)	0.0	(415.5)	(1245.4)	(1091.4)
e. Others Reserves	1.0	1.3	1.8	54.9	0.0	0.0	0.0	0.0
f. Exchange Fluctuation Fund					4.7	0.0	1.7	1.7
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>121.5</b>	<b>90.0</b>	<b>164.7</b>	<b>0.0</b>	<b>0.0</b>	<b>23.5</b>	<b>0.0</b>
a. NRB	0.0	121.5	0.0	164.7	0.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	0.0	0.0	90.0	0.0	0.0	0.0	23.5	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.					0.0	0.0	0.0	0.0
e. Bonds and Securities								0.0
<b>3 DEPOSITS</b>	<b>2097.4</b>	<b>2646.1</b>	<b>2959.8</b>	<b>3777.6</b>	<b>4029.5</b>	<b>4786.5</b>	<b>6024.6</b>	<b>5703.7</b>
a. Current	66.6	122.8	158.7	200.0	149.8	159.9	348.0	336.8
Domestic					143.7	154.1	327.1	324.9
Foreign					6.1	5.8	20.9	11.9
b. Savings	435.0	548.5	571.2	833.2	940.9	1769.4	2703.5	3304.4
Domestic					940.0	1768.9	2694.9	3283.6
Foreign					0.9	0.5	8.6	20.8
c. Fixed	1271.3	1674.9	1808.1	1829.5	2142.8	1822.0	1660.1	878.1
Domestic					2107.5	1747.6	1593.6	864.9
Foreign					35.3	74.4	66.5	13.1
d. Call Deposits	273.2	268.1	375.9	863.8	740.5	950.1	1222.2	1124.7
e. Others	51.3	31.9	45.9	51.1	55.5	85.1	90.8	59.8
<b>4 Bills Payable</b>					<b>47.4</b>	<b>104.6</b>	<b>14.3</b>	<b>29.1</b>
<b>5 Other Liabilities</b>	<b>95.6</b>	<b>292.0</b>	<b>221.3</b>	<b>484.4</b>	<b>775.5</b>	<b>1724.0</b>	<b>1468.7</b>	<b>1366.3</b>
1. Sundry Creditors					6.0	57.8	39.3	65.0
2. Loan Loss Provision					645.9	1391.3	1062.4	914.0
3. Interest Suspense a/c					112.7	238.9	260.9	241.3
4. Others	95.6	292.0	221.3	484.4	10.9	36.0	106.1	146.0
<b>6 Reconciliation A/c</b>					<b>4.6</b>	<b>14.0</b>		<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>225.9</b>	<b>328.7</b>
<b>SOURCES OF FUNDS</b>	<b>2544.1</b>	<b>3410.9</b>	<b>3651.6</b>	<b>4785.1</b>	<b>5383.3</b>	<b>6735.2</b>	<b>7134.9</b>	<b>7393.8</b>
<b>1 LIQUID FUNDS</b>	<b>301.6</b>	<b>531.7</b>	<b>466.1</b>	<b>681.0</b>	<b>469.4</b>	<b>452.1</b>	<b>830.9</b>	<b>710.3</b>
a. Cash Balance	63.7	98.6	83.8	114.7	92.7	133.4	138.5	146.3
Nepalese Notes & Coins	56.5	90.1	66.8	96.4	82.1	122.4	129.5	141.8
Foreign Currency	7.2	8.5	17.0	18.3	10.6	11.0	9.0	4.5
b. Bank Balance	237.9	433.1	249.7	416.4	256.2	268.7	362.3	496.3
1. In Nepal Rastra Bank	136.3	284.0	185.7	324.8	211.8	178.3	280.5	411.3
Domestic Currency					206.9	176.5	273.3	401.2
Foreign Currency					4.9	1.8	7.2	10.2
2. "A"Class Licensed Institution	68.0	62.8	22.8	26.5	15.6	20.5	54.1	53.4
Domestic Currency					12.6	20.3	54.1	53.4
Foreign Currency					3.0	0.2	0.0	0.0
3. Other Financial Ins.					0.0	0.0	0.0	0.0
4. In Foreign banks	33.6	86.3	41.2	65.1	28.8	69.9	27.7	31.6
c. Money at Call	0.0	0.0	132.6	149.9	120.5	50.0	330.1	67.7
Domestic Currency					0.0	50.0	250.0	53.9
Foreign Currency					120.5	0.0	80.1	13.8
<b>2 INVESTMENTS</b>	<b>208.8</b>	<b>100.0</b>	<b>274.9</b>	<b>433.1</b>	<b>376.0</b>	<b>527.0</b>	<b>795.6</b>	<b>731.5</b>
a. Govt. Securities	208.8	100.0	274.9	433.1	376.0	527.0	795.6	731.5
b. NRB Bond								0.0
c. Govt. Non-Fin. Ins.								0.0
d. Other Non-Fin. Ins.								0.0
e. Non Residents								0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>3.3</b>	<b>170.7</b>	<b>20.8</b>	<b>5.3</b>	<b>16.0</b>	<b>147.0</b>	<b>33.9</b>	<b>85.9</b>
1. Non Residents						101.0	28.2	79.6
2. Others					16.0	46.0	5.7	6.4
<b>4 LOANS &amp; ADVANCES</b>	<b>1793.0</b>	<b>2295.4</b>	<b>2626.7</b>	<b>3207.0</b>	<b>3816.9</b>	<b>4315.0</b>	<b>4938.2</b>	<b>5365.7</b>
a. Private Sector	1793.0	2280.4	2579.9	3162.0	3816.9	4170.8	4658.1	5201.4
b. Financial Institutions							150.5	164.3
c. Government Organizations	0.0	15.0	46.8	45.0	0.0	144.2	129.6	0.0
<b>5 BILL PURCHASED</b>	<b>0.2</b>	<b>1.2</b>	<b>5.3</b>	<b>11.0</b>	<b>12.9</b>	<b>69.0</b>	<b>6.4</b>	<b>1.6</b>
a. Domestic Bills Purchased					2.9	0.2	0.7	0.2
b. Foreign Bills Purchased	0.2	1.2	5.3	11.0	10.0	68.8	5.7	1.4
c. Import Bills & Imports					0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								0.0
b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>7 FIXED ASSETS</b>	<b>237.2</b>	<b>312.0</b>	<b>257.8</b>	<b>447.7</b>	<b>47.2</b>	<b>50.1</b>	<b>75.6</b>	<b>76.5</b>
<b>8 OTHER ASSETS</b>	<b>237.2</b>	<b>312.0</b>	<b>257.8</b>	<b>447.7</b>	<b>217.8</b>	<b>303.1</b>	<b>359.3</b>	<b>383.2</b>
a. Accrued Interests	57.0	65.3	65.7	117.6	112.7	205.9	226.0	211.5
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	4.5	0.0	0.0
Private Sector	57.0	65.3	65.7	117.6	112.7	201.4	226.0	211.5
b. Staff Loans / Adv.						44.8	38.4	39.8
c. Sundry Debtors					78.2	5.4	48.5	62.7
d. Cash In Transit					0.0	0.0	0.0	0.0
e. Others	180.2	246.7	192.1	330.1	26.9	47.0	46.6	69.2
<b>9 Expenses not Written off</b>					<b>10.6</b>	<b>16.2</b>	<b>21.0</b>	<b>3.3</b>
<b>10 Non Banking Assets</b>					<b>45.0</b>	<b>54.1</b>	<b>73.8</b>	<b>35.8</b>
<b>11 Reconciliation Account</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>					<b>371.5</b>	<b>801.6</b>		<b>0.0</b>
<b>USES OF FUNDS</b>	<b>2544.1</b>	<b>3410.9</b>	<b>3651.6</b>	<b>4785.1</b>	<b>5383.3</b>	<b>6735.2</b>	<b>7134.9</b>	<b>7393.8</b>

Table No. 19  
Sources & Uses of Fund of NEPAL INDUSTRIAL & COMMERCIAL BANK LTD.

(Rs. In million)

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>1 CAPITAL FUND</b>	<b>519.80</b>	<b>531.24</b>	<b>526.10</b>	<b>559.20</b>	<b>620.38</b>	<b>673.10</b>	<b>766.50</b>	<b>1069.87</b>
a. Paid-up Capital	499.70	499.89	499.90	500.00	499.96	600.00	660.00	943.88
b. Statutory Reserves	4.80	16.89	15.90	21.10	34.70	57.50	76.80	108.47
c. Share Premium					0.00	0.00	0.00	0.00
d. Retained Earning		11.76	7.60	3.10	82.10	11.50	25.00	11.89
e. Others Reserves	15.30	2.70	2.70	35.00	0.00	0.00	0.00	5.63
f. Exchange Fluctuation Fund					3.62	4.10	4.70	0.00
<b>2 BORROWINGS</b>	<b>0.00</b>	<b>0.00</b>	<b>274.80</b>	<b>60.00</b>	<b>450.00</b>	<b>657.70</b>	<b>552.10</b>	<b>535.00</b>
a. NRB	0.00	0.00	0.00	60.00	0.00	0.00	200.00	0.00
b. "A"Class Licensed Institution	0.00	0.00	274.80	0.00	450.00	450.00	152.10	335.00
c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	7.70	0.00	0.00
d. Other Financial Ins.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e. Bonds and Securities						200.00	200.00	200.00
<b>3 DEPOSITS</b>	<b>3575.80</b>	<b>3165.34</b>	<b>3143.90</b>	<b>5146.40</b>	<b>6243.30</b>	<b>8765.80</b>	<b>10068.30</b>	<b>13078.53</b>
a. Current	248.00	257.24	235.80	278.50	233.10	391.80	510.20	648.20
Domestic					206.30	357.10	473.80	621.91
Foreign					26.80	34.70	36.40	26.29
b. Savings	526.00	576.20	733.70	1280.40	2026.30	2797.40	3335.70	3667.72
Domestic					2018.70	2745.80	3249.80	3554.21
Foreign					7.60	51.60	85.90	113.51
c. Fixed	1958.00	1347.10	1143.00	2083.10	2930.60	4064.50	4074.60	5875.95
Domestic					2559.30	3296.20	3689.10	5336.03
Foreign					371.30	768.30	385.50	539.92
d. Call Deposits	797.10	942.90	966.10	1416.20	989.90	1459.20	2066.20	2814.41
e. Others	46.70	41.90	65.30	88.20	63.40	52.90	81.60	72.25
<b>4 Bills Payable</b>					<b>28.30</b>	<b>91.50</b>	<b>31.70</b>	<b>31.83</b>
<b>5 Other Liabilities</b>	<b>286.70</b>	<b>166.10</b>	<b>302.90</b>	<b>388.60</b>	<b>212.90</b>	<b>329.20</b>	<b>299.90</b>	<b>487.23</b>
1. Sundry Creditors					16.40	51.50	50.30	206.21
2. Loan Loss Provision					174.70	244.70	225.60	20.66
3. Interest Suspense a/c					9.10	9.00	3.50	2.85
4. Others	286.70	166.10	302.90	388.60	12.70	24.00	20.50	257.50
<b>6 Reconciliation A/c</b>					<b>32742.20</b>	<b>38555.30</b>	<b>47040.60</b>	<b>0.00</b>
<b>7 Profit &amp; Loss A/c</b>					<b>193.60</b>	<b>148.80</b>	<b>232.10</b>	<b>248.94</b>
<b>SOURCES OF FUNDS</b>	<b>4382.30</b>	<b>3862.68</b>	<b>4247.70</b>	<b>6154.20</b>	<b>40490.68</b>	<b>49221.40</b>	<b>58991.20</b>	<b>15451.39</b>
<b>1 LIQUID FUNDS</b>	<b>539.40</b>	<b>606.50</b>	<b>348.00</b>	<b>448.80</b>	<b>1095.00</b>	<b>1097.50</b>	<b>858.80</b>	<b>1352.35</b>
a. Cash Balance	127.10	139.90	95.80	79.10	69.80	139.20	181.60	235.25
Nepalese Notes & Coins	117.20	120.40	88.50	65.60	59.50	129.30	172.70	227.01
Foreign Currency	9.90	19.50	7.30	13.50	10.30	9.90	8.90	8.24
b. Bank Balance	412.30	419.80	222.30	240.00	935.30	604.80	514.20	957.10
1. In Nepal Rastra Bank	331.70	350.60	175.20	205.10	832.40	450.70	358.80	634.12
Domestic Currency					830.00	447.30	355.60	621.95
Foreign Currency					2.40	3.40	3.20	12.17
2. "A"Class Licensed Institution	9.40	9.70	6.20	12.40	19.30	34.30	29.20	138.05
Domestic Currency					18.70	33.60	29.00	137.26
Foreign Currency					0.60	0.70	0.20	0.79
3. Other Financial Ins.					0.00	0.00	51.30	22.09
4. In Foreign banks	71.20	59.50	40.90	22.50	83.60	119.80	74.90	162.85
c. Money at Call	0.00	46.80	29.90	129.70	89.90	353.50	163.00	160.00
Domestic Currency					0.00	167.50	130.00	160.00
Foreign Currency					89.90	186.00	33.00	0.00
<b>2 INVESTMENTS</b>	<b>511.40</b>	<b>680.00</b>	<b>1075.20</b>	<b>1235.30</b>	<b>1194.30</b>	<b>1756.60</b>	<b>1004.40</b>	<b>1545.38</b>
a. Govt. Securities	511.40	680.00	1075.20	1235.30	1194.30	1756.60	1004.40	1545.38
b. NRB Bond								0.00
c. Govt. Non-Fin. Ins.								0.00
d. Other Non-Fin. Ins.								0.00
e. Non Residents								0.00
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>0.00</b>	<b>73.40</b>	<b>78.10</b>	<b>525.40</b>	<b>378.60</b>	<b>723.30</b>	<b>495.40</b>	<b>766.09</b>
1. Non Residents					287.10	505.50	378.80	689.63
2. Others					91.50	217.80	116.60	76.47
<b>4 LOANS &amp; ADVANCES</b>	<b>2572.50</b>	<b>2328.80</b>	<b>2527.60</b>	<b>3729.10</b>	<b>4895.40</b>	<b>6882.80</b>	<b>9107.60</b>	<b>11446.53</b>
a. Private Sector	2422.50	2278.80	2477.60	3684.10	4770.10	6777.50	8626.40	11009.85
b. Financial Institutions							338.70	436.42
c. Government Organizations	150.00	50.00	50.00	45.00	125.30	105.30	142.50	0.26
<b>5 BILL PURCHASED</b>	<b>49.70</b>	<b>9.40</b>	<b>10.50</b>	<b>6.60</b>	<b>17.90</b>	<b>19.30</b>	<b>21.10</b>	<b>18.81</b>
a. Domestic Bills Purchased					5.90	5.30	4.60	0.46
b. Foreign Bills Purchased	49.70	9.40	10.50	6.60	12.00	14.00	16.50	18.35
c. Import Bills & Imports					0.00	0.00	0.00	0.00
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.00</b>	<b>31.70</b>	<b>26.20</b>	<b>10.90</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
a. Against Domestic Bills								0.00
b. Against Foreign Bills	0.00	31.70	26.20	10.90				0.00
<b>7 FIXED ASSETS</b>	<b>709.30</b>	<b>132.90</b>	<b>182.10</b>	<b>198.10</b>	<b>50.90</b>	<b>33.90</b>	<b>139.90</b>	<b>172.13</b>
<b>8 OTHER ASSETS</b>	<b>57.00</b>	<b>45.60</b>	<b>34.70</b>	<b>43.30</b>	<b>11.40</b>	<b>15.10</b>	<b>305.00</b>	<b>122.78</b>
a. Accrued Interests	57.00	45.60	34.70	43.30	11.40	15.10	13.50	12.91
Govt. Entp.	0.00	0.00	0.00	0.60	0.00	0.00	0.70	0.00
Private Sector	57.00	45.60	34.70	42.70	11.40	15.10	12.80	12.91
b. Staff Loans / Adv.						15.10	15.20	18.85
c. Sundry Debtors					34.00	62.80	187.40	80.04
d. Cash In Transit					0.00	0.00	0.00	0.00
e. Others	652.30	87.30	147.40	154.80	54.70	43.10	88.90	10.97
<b>9 Expenses not Written off</b>					<b>13.70</b>	<b>12.20</b>	<b>15.00</b>	<b>26.66</b>
<b>10 Non Banking Assets</b>					<b>2.60</b>	<b>4.40</b>	<b>3.40</b>	<b>0.67</b>
<b>11 Reconciliation Account</b>					<b>32742.20</b>	<b>38555.30</b>	<b>47040.60</b>	<b>0.00</b>
<b>12 Profit &amp; Loss A/c</b>					<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>USES OF FUNDS</b>	<b>4382.30</b>	<b>3862.70</b>	<b>4247.70</b>	<b>6154.20</b>	<b>40490.70</b>	<b>49221.40</b>	<b>58991.20</b>	<b>15451.39</b>

Table No. 20  
Sources & Uses of Fund of MACHHAPUCHHRE BANK LTD.

(Rs. In million)

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>1 CAPITAL FUND</b>	<b>84.1</b>	<b>137.3</b>	<b>486.4</b>	<b>542.9</b>	<b>552.9</b>	<b>802.8</b>	<b>930.8</b>	<b>1086.7</b>
a. Paid-up Capital	84.0	136.2	544.2	550.0	550.0	715.0	821.7	901.3
b. Statutory Reserves	0.0	0.0	0.0	3.1	12.4	29.4	56.2	0.0
c. Share Premium					0.0	0.0	0.0	71.0
d. Retained Earning		0.0	(57.8)	(15.4)	(9.5)	3.4	13.5	107.8
e. Others Reserves	0.1	1.1	0.0	5.2	0.0	55.0	35.3	0.0
f. Exchange Fluctuation Fund					0.0	0.0	4.1	6.6
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>90.0</b>	<b>75.2</b>	<b>154.2</b>	<b>117.1</b>	<b>228.5</b>	<b>88.6</b>
a. NRB	0.0	0.0	0.0	3.0	0.0	117.1	80.8	36.6
b. "A"Class Licensed Institution	0.0	0.0	90.0	72.2	154.2	0.0	119.0	3.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	28.7	49.0
d. Other Financial Ins.		0.0	0.0	0.0	0.0	0.0		0.0
e. Bonds and Securities								0.0
<b>3 DEPOSITS</b>	<b>700.0</b>	<b>994.8</b>	<b>1778.7</b>	<b>2754.6</b>	<b>5586.5</b>	<b>7893.3</b>	<b>9475.0</b>	<b>11101.1</b>
a. Current	27.0	49.3	53.5	71.4	142.6	248.9	346.2	497.3
Domestic					130.6	240.4	336.6	469.7
Foreign					12.0	8.5	9.6	27.6
b. Savings	57.8	134.5	252.1	493.1	1250.0	2333.3	3856.8	4933.3
Domestic					1246.2	2322.6	3832.7	4905.1
Foreign					3.8	10.7	24.1	28.2
c. Fixed	612.0	736.2	921.6	1227.3	1914.8	2604.9	2733.4	2961.2
Domestic					1897.1	2362.9	2542.5	2546.8
Foreign					17.7	242.0	190.9	414.4
d. Call Deposits	0.0	69.9	530.6	892.0	2209.3	2586.0	2269.1	2588.4
e. Others	3.2	4.9	20.9	70.8	69.8	120.2	269.5	120.9
<b>4 Bills Payable</b>					<b>9.3</b>	<b>11.4</b>	<b>21.5</b>	<b>10.2</b>
<b>5 Other Liabilities</b>	<b>16.9</b>	<b>55.5</b>	<b>76.4</b>	<b>123.6</b>	<b>220.4</b>	<b>271.5</b>	<b>448.3</b>	<b>709.1</b>
1. Sundry Creditors					92.5	64.1	10.7	14.0
2. Loan Loss Provision					67.3	77.4	229.3	263.7
3. Interest Suspense a/c					26.8	47.6	42.9	44.6
4. Others	16.9	55.5	76.4	123.6	33.8	82.4	165.4	386.8
<b>6 Reconciliation A/c</b>					<b>13614.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>					<b>116.3</b>	<b>159.7</b>	<b>93.0</b>	<b>146.6</b>
<b>SOURCES OF FUNDS</b>	<b>801.0</b>	<b>1187.6</b>	<b>2431.5</b>	<b>3496.3</b>	<b>20254.2</b>	<b>9255.8</b>	<b>11197.1</b>	<b>13142.3</b>
<b>1 LIQUID FUNDS</b>	<b>151.5</b>	<b>265.2</b>	<b>421.7</b>	<b>560.3</b>	<b>746.2</b>	<b>1518.2</b>	<b>1434.1</b>	<b>1588.2</b>
a. Cash Balance	21.6	31.5	45.6	64.8	121.6	280.4	386.0	560.3
Nepalese Notes & Coins	17.9	26.7	37.7	58.9	109.0	262.4	364.4	539.3
Foreign Currency	3.7	4.8	7.9	5.9	12.6	18.0	21.6	21.0
b. Bank Balance	89.9	194.6	156.1	345.5	609.6	519.4	898.1	1027.9
1. In Nepal Rastra Bank	37.4	110.8	88.9	136.7	463.3	489.1	785.7	893.3
Domestic Currency					456.0	480.7	777.5	868.0
Foreign Currency					7.3	8.4	8.2	25.3
2. "A"Class Licensed Institution	6.8	47.0	27.7	54.7	102.4	13.0	38.4	19.8
Domestic Currency					101.4	24.0	36.7	19.1
Foreign Currency					1.0	(11.0)	1.7	0.7
3. Other Financial Ins.					0.0	(0.0)	51.0	11.9
4. In Foreign banks	45.7	36.8	39.5	154.1	43.9	17.3	23.0	102.9
c. Money at Call	40.0	39.1	220.0	150.0	15.0	718.4	150.0	0.0
Domestic Currency					15.0	525.0	150.0	0.0
Foreign Currency					0.0	193.4	0.0	0.0
<b>2 INVESTMENTS</b>	<b>47.5</b>	<b>49.4</b>	<b>79.3</b>	<b>71.3</b>	<b>127.3</b>	<b>904.5</b>	<b>951.3</b>	<b>827.4</b>
a. Govt. Securities	47.5	49.4	79.3	71.3	127.3	904.5	951.3	827.4
b. NRB Bond								0.0
c. Govt. Non-Fin. Ins.								0.0
d. Other Non-Fin. Ins.								0.0
e. Non Residents								0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>7.5</b>	<b>28.9</b>	<b>319.0</b>	<b>203.1</b>	<b>341.3</b>	<b>286.9</b>	<b>871.2</b>	<b>686.2</b>
1. Non Residents					274.3	274.6		556.9
2. Others					67.0	12.3	871.2	129.3
<b>4 LOANS &amp; ADVANCES</b>	<b>499.2</b>	<b>680.8</b>	<b>1494.1</b>	<b>2541.7</b>	<b>5051.4</b>	<b>6033.4</b>	<b>7281.3</b>	<b>8880.5</b>
a. Private Sector	499.2	680.8	1494.1	2541.7	5051.4	6033.4	6325.2	8195.7
b. Financial Institutions							622.2	519.8
c. Government Organizations							333.9	165.0
<b>5 BILL PURCHED</b>	<b>0.6</b>	<b>1.8</b>	<b>1.9</b>	<b>2.7</b>	<b>80.2</b>	<b>113.2</b>	<b>45.0</b>	<b>89.1</b>
a. Domestic Bills Purchased					71.2	104.2	17.0	46.0
b. Foreign Bills Purchased	0.6	1.8	1.9	2.7	9.0	9.0	28.0	43.1
c. Import Bills & Imports					0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								0.0
b. Against Foreign Bills								0.0
<b>7 FIXED ASSETS</b>					<b>86.2</b>	<b>104.9</b>	<b>259.5</b>	<b>529.6</b>
<b>8 OTHER ASSETS</b>	<b>94.7</b>	<b>161.5</b>	<b>115.5</b>	<b>117.2</b>	<b>152.8</b>	<b>221.7</b>	<b>286.7</b>	<b>464.7</b>
a. Accrued Interests	3.4	15.2	12.7	17.0	27.0	54.8	47.1	47.2
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	7.3	0.1
Private Sector	3.4	15.2	12.7	17.0	27.0	54.8	39.8	47.1
b. Staff Loans / Adv.						24.0	39.7	52.2
c. Sundry Debtors					5.2	38.5	40.6	15.8
d. Cash In Transit					0.0	0.0	0.0	0.0
e. Others	91.3	146.3	102.8	100.2	120.6	104.4	159.3	349.5
<b>9 Expenses not Written off</b>					<b>48.4</b>	<b>54.4</b>	<b>64.6</b>	<b>75.0</b>
<b>10 Non Banking Assets</b>					<b>5.8</b>	<b>18.6</b>	<b>3.4</b>	<b>1.6</b>
<b>11 Reconciliation Account</b>					<b>13614.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>801.0</b>	<b>1187.6</b>	<b>2431.5</b>	<b>3496.3</b>	<b>20254.2</b>	<b>9255.8</b>	<b>11197.1</b>	<b>13142.3</b>

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

(Rs. In million)

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>1 CAPITAL FUND</b>	<b>350.0</b>	<b>347.3</b>	<b>348.6</b>	<b>501.4</b>	<b>559.7</b>	<b>766.8</b>	<b>863.2</b>	<b>1595.6</b>
a. Paid-up Capital	350.0	350.0	350.0	500.0	500.0	625.0	750.0	1470.0
b. Statutory Reserves	0.0	0.0	0.3	0.3	12.5	30.1	50.8	84.9
c. Share Premium					0.0	0.0	0.0	0.0
d. Retained Earning		(2.9)	(2.9)	(2.9)	17.2	8.0	19.6	35.0
e. Others Reserves	0.0	0.2	1.2	4.0	26.3	100.0	37.5	0.0
f. Exchange Fluctuation Fund					3.7	3.7	5.3	5.7
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>32.0</b>	<b>0.0</b>	<b>0.0</b>	<b>401.8</b>	<b>224.4</b>	<b>213.0</b>	<b>100.0</b>
a. NRB	0.0	32.0	0.0	0.0	0.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	401.8	224.4	213.0	100.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.		0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Bonds and Securities								0.0
<b>3 DEPOSITS</b>	<b>316.0</b>	<b>1180.0</b>	<b>2513.1</b>	<b>4816.5</b>	<b>6270.1</b>	<b>7800.4</b>	<b>10560.0</b>	<b>12781.0</b>
a. Current	37.3	84.1	135.1	250.8	280.3	355.2	401.0	600.9
Domestic					260.4	344.9	382.4	570.0
Foreign					19.9	10.3	18.6	30.9
b. Savings	75.4	260.9	461.9	910.9	1515.5	2317.9	4469.0	4142.7
Domestic					1488.4	2265.3	4319.8	3966.1
Foreign					27.1	52.6	149.2	176.6
c. Fixed	86.8	332.3	795.4	1292.4	2302.1	3189.9	2772.2	3799.6
Domestic					2282.5	2983.1	2650.4	3473.0
Foreign					19.6	206.8	121.8	326.6
d. Call Deposits	105.0	482.7	1093.3	2299.9	2102.8	1880.7	2827.7	4124.6
e. Others	11.5	20.0	27.4	62.5	69.4	56.7	90.1	113.3
<b>4 Bills Payable</b>					<b>7.3</b>	<b>11.9</b>	<b>16.6</b>	<b>65.3</b>
<b>5 Other Liabilities</b>	<b>8.6</b>	<b>52.4</b>	<b>205.6</b>	<b>412.1</b>	<b>363.0</b>	<b>444.2</b>	<b>391.9</b>	<b>784.9</b>
1. Sundry Creditors					146.2	248.6	195.9	513.6
2. Loan Loss Provision					144.2	130.3	133.4	189.6
3. Interest Suspense a/c					5.9	22.9	42.1	53.8
4. Others	8.6	52.4	205.6	412.1	66.7	42.4	20.5	28.0
<b>6 Reconciliation A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>					<b>93.6</b>	<b>142.9</b>	<b>279.7</b>	<b>292.1</b>
<b>SOURCES OF FUNDS</b>	<b>674.6</b>	<b>1611.7</b>	<b>3067.3</b>	<b>5730.0</b>	<b>7695.5</b>	<b>9390.6</b>	<b>12324.4</b>	<b>15619.0</b>
<b>1 LIQUID FUNDS</b>	<b>271.8</b>	<b>129.2</b>	<b>291.7</b>	<b>1067.4</b>	<b>513.2</b>	<b>813.6</b>	<b>1424.6</b>	<b>1490.7</b>
a. Cash Balance	18.8	30.3	40.8	68.5	111.2	135.8	190.8	565.6
Nepalese Notes & Coins	16.5	23.4	38.6	64.8	107.9	129.9	178.6	542.4
Foreign Currency	2.3	6.9	2.2	3.7	3.3	5.9	12.2	23.2
b. Bank Balance	153.0	98.9	250.9	617.0	332.1	252.5	481.4	368.2
1. In Nepal Rastra Bank	86.0	50.9	224.0	524.6	219.8	209.2	384.8	244.6
Domestic Currency					211.1	207.8	368.1	232.5
Foreign Currency					8.7	1.4	16.7	12.1
2. "A"Class Licensed Institution	37.3	1.3	2.2	10.5	5.5	6.0	5.6	59.2
Domestic Currency					3.8	4.7	2.8	57.6
Foreign Currency					1.7	1.3	2.8	1.6
3. Other Financial Ins.					0.0	0.0	0.0	0.0
4. In Foreign banks	29.7	46.7	24.7	81.9	106.8	37.3	91.0	64.4
c. Money at Call	100.0	0.0	0.0	381.9	69.9	425.3	752.4	556.8
Domestic Currency					0.0	145.0	372.2	25.0
Foreign Currency					69.9	280.3	380.2	531.8
<b>2 INVESTMENTS</b>	<b>19.8</b>	<b>116.7</b>	<b>236.0</b>	<b>601.9</b>	<b>1220.7</b>	<b>1114.3</b>	<b>1297.9</b>	<b>1469.1</b>
a. Govt. Securities	19.8	116.7	236.0	601.9	1120.3	1114.3	1297.9	1469.1
b. NRB Bond								0.0
c. Govt. Non-Fin. Ins.					100.4	0.0	0.0	0.0
d. Other Non-Fin. Ins.								0.0
e. Non Residents								0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>0.0</b>	<b>138.3</b>	<b>187.5</b>	<b>0.0</b>	<b>120.0</b>	<b>0.4</b>	<b>0.4</b>	<b>168.2</b>
1. Non Residents					0.0	0.0	0.0	0.0
2. Others					120.0	0.4	0.4	168.2
<b>4 LOANS &amp; ADVANCES</b>	<b>263.5</b>	<b>1120.2</b>	<b>2144.4</b>	<b>3709.0</b>	<b>5519.2</b>	<b>6918.3</b>	<b>9011.0</b>	<b>11449.0</b>
a. Private Sector	263.5	1060.2	2104.4	3659.0	5519.2	6848.3	8789.7	11200.8
b. Financial Institutions							151.3	248.2
c. Government Organizations	0.0	60.0	40.0	50.0	0.0	70.0	70.0	0.0
<b>5 BILL PURCHED</b>	<b>1.6</b>	<b>1.4</b>	<b>2.0</b>	<b>0.0</b>	<b>37.7</b>	<b>91.8</b>	<b>51.5</b>	<b>81.8</b>
a. Domestic Bills Purchased					4.6	21.0	22.5	45.3
b. Foreign Bills Purchased	1.6	1.4	2.0	0.0	6.9	70.8	29.0	36.6
c. Import Bills & Imports					26.2	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								0.0
b. Against Foreign Bills								0.0
<b>7 FIXED ASSETS</b>	<b>117.9</b>	<b>105.9</b>	<b>205.7</b>	<b>351.7</b>	<b>81.5</b>	<b>89.7</b>	<b>189.3</b>	<b>221.9</b>
<b>8 OTHER ASSETS</b>	<b>1.7</b>	<b>7.2</b>	<b>14.2</b>	<b>21.3</b>	<b>20.9</b>	<b>39.4</b>	<b>50.7</b>	<b>69.6</b>
a. Accrued Interests	1.7	7.2	14.2	21.3	20.9	39.4	50.7	69.6
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	1.7	7.2	14.2	21.3	20.9	39.4	50.7	69.6
b. Staff Loans / Adv.						21.5	39.4	46.7
c. Sundry Debtors					94.9	3.0	9.9	16.3
d. Cash In Transit					0.0	0.0	0.0	0.0
e. Others	116.2	98.7	191.5	330.4	87.1	293.8	244.8	598.2
<b>9 Expenses not Written off</b>					<b>0.0</b>	<b>0.0</b>	<b>0.1</b>	<b>0.0</b>
<b>10 Non Banking Assets</b>					<b>0.0</b>	<b>4.8</b>	<b>4.8</b>	<b>7.4</b>
<b>11 Reconciliation Account</b>					<b>0.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>	<b>674.6</b>	<b>1611.7</b>	<b>3067.3</b>	<b>5730.0</b>	<b>7695.5</b>	<b>9390.6</b>	<b>12324.4</b>	<b>15619.0</b>

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

(Rs. In million)

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>1 CAPITAL FUND</b>		275.0	330.0	550.0	612.8	618.1	798.8	1047.9
a. Paid-up Capital		275.0	330.0	549.2	609.8	609.8	729.7	913.2
b. Statutory Reserves		0.0	0.0	0.2	2.3	7.6	14.7	27.8
c. Share Premium					0.0	0.0	0.0	0.0
d. Retained Earning		0.0	0.0	0.0	0.0	0.0	0.0	52.1
e. Others Reserves		0.0	0.0	0.6	0.0	0.0	53.4	53.4
f. Exchange Fluctuation Fund					0.7	0.7	1.0	1.4
<b>2 BORROWINGS</b>		0.0	70.0	317.0	17.7	29.8	0.0	450.0
a. NRB		0.0	0.0	0.0	0.0	0.0		0.0
b. "A"Class Licensed Institution		0.0	70.0	279.8	17.7	29.8		450.0
c. Foreign Banks and Fin. Ins.		0.0	0.0	37.2	0.0	0.0		0.0
d. Other Financial Ins.		0.0	0.0	0.0	0.0	0.0		0.0
e. Bonds and Securities								0.0
<b>3 DEPOSITS</b>		112.6	691.8	1684.3	3028.6	4444.3	7611.7	10917.2
a. Current		2.8	49.7	211.1	429.4	94.6	378.6	284.4
Domestic					404.4	84.5	360.9	266.3
Foreign					25.0	10.1	17.7	18.1
b. Savings		17.9	98.5	185.5	446.7	1000.1	1857.2	2590.4
Domestic					442.1	985.0	1784.7	2412.2
Foreign					4.6	15.1	72.5	178.3
c. Fixed		64.5	288.6	1082.9	1779.2	2657.6	4256.2	5824.7
Domestic					1729.7	2642.7	4117.5	5404.6
Foreign					49.5	14.9	138.7	420.1
d. Call Deposits		24.4	247.2	187.8	346.8	651.0	947.3	2068.6
e. Others		3.0	7.8	17.0	26.5	41.0	172.4	149.1
<b>4 Bills Payable</b>					31.4	85.0	55.4	5.9
<b>5 Other Liabilities</b>		1.9	20.3	70.4	196.1	268.1	269.1	485.8
1. Sundry Creditors					58.4	73.9	21.2	26.4
2. Loan Loss Provision					60.4	69.8	91.8	113.5
3. Interest Suspense a/c					2.1	10.1	15.5	19.3
4. Others		1.9	20.3	70.4	75.2	114.3	140.6	326.6
<b>6 Reconciliation A/c</b>					49.6	63.8	65.5	120.8
<b>7 Profit &amp; Loss A/c</b>								0.0
<b>SOURCES OF FUNDS</b>		<b>389.5</b>	<b>1112.1</b>	<b>2621.7</b>	<b>3936.2</b>	<b>5509.1</b>	<b>8800.5</b>	<b>13027.6</b>
<b>1 LIQUID FUNDS</b>		222.8	168.5	490.8	529.1	225.2	482.7	1489.9
a. Cash Balance		3.0	16.0	37.0	105.9	66.6	119.4	267.9
Nepalese Notes & Coins		2.8	15.2	35.4	101.7	64.3	109.2	262.6
Foreign Currency		0.2	0.8	1.6	4.2	2.3	10.2	5.4
b. Bank Balance		165.8	137.5	342.6	358.6	158.6	350.3	970.2
1. In Nepal Rastra Bank		40.7	80.1	222.6	254.9	132.4	323.7	720.4
Domestic Currency					252.0	128.5	319.0	701.6
Foreign Currency					2.9	3.9	4.7	18.8
2. "A"Class Licensed Institution		107.2	26.6	68.8	32.6	8.4	4.1	46.0
Domestic Currency					31.5	8.2	4.1	46.0
Foreign Currency					1.1	0.2		0.0
3. Other Financial Ins.					0.0	0.0	0.0	0.0
4. In Foreign banks		17.9	30.8	51.2	71.1	17.8	22.5	203.8
c. Money at Call		54.0	15.0	111.2	64.6	0.0	13.0	251.7
Domestic Currency					1.0	0.0	13.0	251.7
Foreign Currency					63.6	0.0		0.0
<b>2 INVESTMENTS</b>		30.0	95.0	283.9	401.0	425.0	977.8	734.7
a. Govt. Securities		30.0	95.0	283.9	401.0	425.0	977.8	684.7
b. NRB Bond								0.0
c. Govt. Non-Fin. Ins.								0.0
d. Other Non-Fin. Ins.								50.0
e. Non Residents								0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>		0.0	0.0	0.0	13.4	155.6	459.3	516.5
1. Non Residents					0.0	0.0	0.0	0.0
2. Others					13.4	155.6	459.3	516.5
<b>4 LOANS &amp; ADVANCES</b>		124.1	764.0	1701.0	2700.8	4274.3	6527.5	9784.0
a. Private Sector		74.1	764.0	1701.0	2700.8	4149.7	6374.2	9784.0
b. Financial Institutions								0.0
c. Government Organizations		50.0	0.0	0.0	0.0	124.6	153.3	0.0
<b>5 BILL PURCHED</b>		0.0	12.2	49.8	35.2	0.3	1.7	10.5
a. Domestic Bills Purchased					0.0	0.0	1.7	10.5
b. Foreign Bills Purchased		0.0	12.2	49.8	35.2	0.3		0.0
c. Inport Bills & Imports					0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>		0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								0.0
b. Against Foreign Bills								0.0
<b>7 FIXED ASSETS</b>					149.0	162.3	194.5	273.6
<b>8 OTHER ASSETS</b>		12.6	72.4	96.2	83.6	243.6	145.8	203.6
a. Accrued Interests		0.7	5.2	14.9	23.0	28.1	24.9	32.7
Govt. Entp.		0.0	0.3	0.0	0.0	0.0	0.1	32.7
Private Sector		0.7	4.9	14.9	23.0	28.1	24.8	0.0
b. Staff Loans / Adv.						12.7	25.6	30.3
c. Sundry Debtors					9.7	59.3		6.8
d. Cash In Transit					0.0	0.0		0.0
e. Others		11.9	67.2	81.3	50.9	143.5	95.3	133.9
<b>9 Expenses not Written off</b>					21.3	15.6	10.4	1.7
<b>10 Non Banking Assets</b>					2.8	7.2	0.8	3.9
<b>11 Reconciliation Account</b>					0.0	0.0	0.0	0.0
<b>12 Profit &amp; Loss A/c</b>					0.0	0.0	0.0	9.1
<b>USES OF FUNDS</b>		<b>389.5</b>	<b>1112.1</b>	<b>2621.7</b>	<b>3936.2</b>	<b>5509.1</b>	<b>8800.5</b>	<b>13027.6</b>



Table No. 23

## Sources &amp; Uses of Fund of SIDDHARTHA BANK LTD.

(Rs. In million)

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>1 CAPITAL FUND</b>			<b>350.0</b>	<b>350.0</b>	<b>377.2</b>	<b>537.9</b>	<b>703.2</b>	<b>931.7</b>
a. Paid-up Capital			350.0	350.0	350.0	500.0	600.0	828.0
b. Statutory Reserves			0.0	0.0	0.0	37.9	27.1	46.2
c. Share Premium					0.0	0.0	0.0	0.0
d. Retained Earning			0.0	0.0	27.2	0.0	0.0	0.0
e. Others Reserves			0.0	0.0	0.0	0.0	74.9	56.2
f. Exchange Fluctuation Fund					0.0	0.0	1.2	1.4
<b>2 BORROWINGS</b>			<b>110.0</b>	<b>220.0</b>	<b>190.0</b>	<b>181.2</b>	<b>430.0</b>	<b>205.1</b>
a. NRB			0.0	0.0	0.0	70.0		0.0
b. "A"Class Licensed Institution			110.0	220.0	190.0	111.2	430.0	205.1
c. Foreign Banks and Fin. Ins.			0.0	0.0	0.0	0.0		0.0
d. Other Financial Ins.			0.0	0.0	0.0	0.0		0.0
e. Bonds and Securities						0.0		0.0
<b>3 DEPOSITS</b>			<b>391.6</b>	<b>1291.3</b>	<b>2461.9</b>	<b>3918.1</b>	<b>6625.2</b>	<b>10253.5</b>
a. Current			49.8	58.8	85.7	82.3	150.8	232.7
Domestic					81.6	79.1	137.5	226.9
Foreign					4.1	3.2	13.3	5.9
b. Savings			64.2	267.6	525.7	1128.4	1881.7	2654.7
Domestic					523.7	1120.4	1872.3	2626.8
Foreign					2.0	8.0	9.4	27.9
c. Fixed			66.9	537.2	1196.5	1632.1	3022.6	4562.7
Domestic					1169.8	1617.3	3009.6	4429.3
Foreign					26.7	14.8	13.0	133.4
d. Call Deposits			189.7	393.4	620.9	1029.6	1493.3	2721.6
e. Others			21.0	34.3	33.1	45.7	76.8	81.9
<b>4 Bills Payable</b>					<b>7.3</b>	<b>1.2</b>	<b>10.5</b>	<b>0.7</b>
<b>5 Other Liabilities</b>			<b>23.8</b>	<b>93.4</b>	<b>110.1</b>	<b>160.5</b>	<b>255.7</b>	<b>506.1</b>
1. Sundry Creditors					20.3	27.2	67.4	114.6
2. Loan Loss Provision					62.4	73.9	99.3	141.0
3. Interest Suspense a/c					3.9	18.5	18.1	23.8
4. Others			23.8	93.4	23.5	40.9	70.9	226.7
<b>6 Reconciliation A/c</b>					<b>4.0</b>	<b>1.6</b>	<b>1259.7</b>	<b>(1.3)</b>
<b>7 Profit &amp; Loss A/c</b>					<b>42.7</b>	<b>100.1</b>	<b>157.5</b>	<b>246.3</b>
<b>SOURCES OF FUNDS</b>			<b>875.4</b>	<b>1954.7</b>	<b>3193.2</b>	<b>4900.6</b>	<b>9441.8</b>	<b>12142.3</b>
<b>1 LIQUID FUNDS</b>			<b>97.1</b>	<b>246.7</b>	<b>170.0</b>	<b>362.1</b>	<b>732.8</b>	<b>1022.2</b>
a. Cash Balance			9.3	18.3	33.4	65.0	130.4	149.0
Nepalese Notes & Coins			8.6	17.1	32.8	62.3	126.4	145.7
Foreign Currency			0.7	1.2	0.6	2.7	4.0	3.4
b. Bank Balance			55.7	53.6	104.1	57.1	376.0	288.4
1. In Nepal Rastra Bank			42.6	35.4	45.6	48.8	380.7	270.2
Domestic Currency					45.1	47.2	378.9	268.1
Foreign Currency					0.5	1.6	1.8	2.2
2. "A"Class Licensed Institution			0.5	1.8	21.2	8.3	(4.7)	5.3
Domestic Currency					21.2	5.2	3.0	5.3
Foreign Currency					0.0	3.1	(7.7)	0.0
3. Other Financial Ins.					0.0	0.0	0.0	0.0
4. In Foreign banks			12.6	16.4	37.3	0.0	0.0	12.9
c. Money at Call			32.1	174.8	32.5	240.0	226.4	584.7
Domestic Currency					30.0	0.0	40.0	584.7
Foreign Currency					2.5	240.0	186.4	0.0
<b>2 INVESTMENTS</b>			<b>3.8</b>	<b>42.1</b>	<b>277.1</b>	<b>394.6</b>	<b>625.7</b>	<b>850.1</b>
a. Govt. Securities			3.8	42.1	277.1	394.6	625.7	846.3
b. NRB Bond								3.8
c. Govt. Non-Fin. Ins.								0.0
d. Other Non-Fin Ins.								0.0
e. Non Residents								0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>			<b>70.0</b>	<b>0.0</b>	<b>0.0</b>	<b>112.6</b>	<b>242.4</b>	<b>300.0</b>
1. Non Residents					0.0	0.0	0.0	0.0
2. Others					0.0	112.6	242.4	300.0
<b>4 LOANS &amp; ADVANCES</b>			<b>629.0</b>	<b>1567.9</b>	<b>2634.9</b>	<b>3869.3</b>	<b>6319.8</b>	<b>9480.8</b>
a. Private Sector			629.0	1567.9	2634.9	3869.3	6296.3	9480.8
b. Financial Institutions							23.5	0.0
c. Government Organizations								0.0
<b>5 BILL PURCHED</b>			<b>0.0</b>	<b>0.0</b>	<b>0.2</b>	<b>0.0</b>	<b>0.1</b>	<b>0.4</b>
a. Domestic Bills Purchased					0.0	0.0	0.1	0.0
b. Foreign Bills Purchased					0.2	0.0	0.0	0.4
c. Import Bills & Imports					0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>			<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								0.0
b. Against Foreign Bills								0.0
<b>7 FIXED ASSETS</b>					<b>52.3</b>	<b>74.1</b>	<b>95.0</b>	<b>135.6</b>
<b>8 OTHER ASSETS</b>			<b>75.5</b>	<b>98.0</b>	<b>47.3</b>	<b>84.6</b>	<b>148.7</b>	<b>353.2</b>
a. Accrued Interests			4.2	14.5	22.1	21.6	22.5	29.9
Govt. Entp.			0.0	0.0	0.0	0.0	0.0	0.0
Private Sector			4.2	14.5	22.1	21.6	22.5	29.9
b. Staff Loans / Adv.						0.0	0.0	44.0
c. Sundry Debtors					0.9	6.7	22.0	40.2
d. Cash In Transit					0.0	0.0	0.0	0.0
e. Others			71.3	83.5	24.3	56.3	104.2	239.1
<b>9 Expenses not Written off</b>					<b>11.4</b>	<b>3.3</b>	<b>1.1</b>	<b>0.0</b>
<b>10 Non Banking Assets</b>					<b>0.0</b>	<b>0.0</b>	<b>14.2</b>	<b>0.0</b>
<b>11 Reconciliation Account</b>					<b>0.0</b>	<b>0.0</b>	<b>1262.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>					<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>USES OF FUNDS</b>			<b>875.4</b>	<b>1954.7</b>	<b>3193.2</b>	<b>4900.6</b>	<b>9441.8</b>	<b>12142.3</b>

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

(Rs. In million)

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>1 CAPITAL FUND</b>	0.0	0.0	0.0	0.0	0.0	0.0	214.7	4522.6
a. Paid-up Capital					0.0	0.0	7528.0	10777.5
b. Statutory Reserves					0.0	0.0	482.7	694.4
c. Share Premium					0.0	0.0	0.0	0.0
d. Retained Earning					0.0	0.0	(7796.7)	(6950.0)
e. Others Reserves					0.0	0.0	0.7	0.7
f. Exchange Fluctuation Fund					0.0	0.0	0.0	0.0
<b>2 BORROWINGS</b>	0.0	0.0	0.0	0.0	619.5	0.0	374.0	257.4
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	142.6	21.1
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	0.0	150.0	50.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.		0.0	0.0	0.0	619.5	0.0	81.4	186.2
e. Bonds and Securities								0.0
<b>3 DEPOSITS</b>	16640.9	20052.1	23005.9	26267.2	27100.1	29990.2	32406.9	32553.8
a. Current	1201.3	1294.9	1393.0	1630.0	1835.4	2367.8	2381.8	2397.4
Domestic					1835.4	2367.8	2381.8	2397.4
Foreign					0.0	0.0	0.0	0.0
b. Savings	10257.3	11002.9	12732.2	14632.6	15121.7	16087.9	17922.4	19175.4
Domestic					15121.7	16087.9	17922.4	19175.4
Foreign					0.0	0.0	0.0	0.0
c. Fixed	5182.3	7754.3	8756.2	9846.8	10087.0	11443.4	12102.5	10981.0
Domestic					10087.0	11443.4	12102.5	10981.0
Foreign					0.0	0.0	0.0	0.0
d. Call Deposits	0.0	0.0	0.0	0.0	56.0	91.1	0.2	0.0
e. Others	0.0	0.0	124.5	157.8	0.0	0.0	0.0	0.0
<b>4 Bills Payable</b>					20.5	18.2		0.0
<b>5 Other Liabilities</b>	532.1	821.4	1541.6	8533.6	2731.0	3593.7	17790.5	14250.0
1. Sundry Creditors					460.7	684.1	2876.0	2437.1
2. Loan Loss Provision					1182.8	1638.2	7071.9	5456.3
3. Interest Suspense a/c					1080.9	1264.0	5624.3	4117.5
4. Others	532.1	821.4	1541.6	8533.6	6.6	7.4	2218.3	2239.2
<b>6 Reconciliation A/c</b>					3068.6	0.0	1257.9	1294.1
<b>7 Profit &amp; Loss A/c</b>					568.5	0.0	1452.9	1618.2
<b>SOURCES OF FUNDS</b>	<b>17173.0</b>	<b>20873.5</b>	<b>24547.5</b>	<b>34800.8</b>	<b>34108.2</b>	<b>33602.1</b>	<b>53496.9</b>	<b>54496.1</b>
<b>1 LIQUID FUNDS</b>	2244.8	1911.0	2035.0	2312.6	2300.0	3679.9	3517.0	3624.0
a. Cash Balance	458.5	528.8	618.7	473.5	601.7	599.8	748.9	905.2
Nepalese Notes & Coins	448.0	517.2	612.5	470.0	600.1	599.8	747.1	905.1
Foreign Currency	10.5	11.6	6.2	3.5	1.6	0.0	1.8	0.1
b. Bank Balance	1786.3	1382.2	1416.3	1839.1	1694.8	3080.1	2768.1	2668.8
1. In Nepal Rastra Bank	1498.4	1110.9	1161.4	1532.4	1487.0	2492.5	1951.9	1806.9
Domestic Currency					1487.0	2492.5	1951.9	1806.9
Foreign Currency					0.0	0.0	0.0	0.0
2. "A"Class Licensed Institution	287.9	271.3	254.9	306.7	207.8	584.6	660.1	861.9
Domestic Currency					207.8	584.6	660.1	747.2
Foreign Currency					0.0	0.0	0.0	114.7
3. Other Financial Ins.					0.0	0.0	156.1	0.0
4. In Foreign banks					0.0	3.0	0.0	0.0
c. Money at Call					3.5	0.0	0.0	50.0
Domestic Currency					3.5	0.0	0.0	50.0
Foreign Currency					0.0	0.0	0.0	0.0
<b>2 INVESTMENTS</b>	0.0	0.0	0.0	0.0	0.2	0.0	1759.6	2706.3
a. Govt. Securities					0.2	0.0	1759.6	2706.3
b. NRB Bond								0.0
c. Govt. Non-Fin. Ins.								0.0
d. Other Non-Fin Ins.								0.0
e. Non Residents								0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>					0.0	0.0	653.3	2082.4
1. Non Residents								0.0
2. Others					0.0	0.0	653.3	2082.4
<b>4 LOANS &amp; ADVANCES</b>	5700.5	6847.8	8794.7	9221.2	10746.4	11040.6	34225.0	36585.4
a. Private Sector	5700.5	6847.8	8794.7	9221.2	10746.4	11040.6	34125.3	35533.8
b. Financial Institutions								929.8
c. Government Organizations							99.7	121.8
<b>5 BILL PURCHASED</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Domestic Bills Purchased					0.0	0.0	0.0	0.0
b. Foreign Bills Purchased					0.0	0.0	0.0	0.0
c. Import Bills & Imports					0.0	0.0	0.0	0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								0.0
b. Against Foreign Bills								0.0
<b>7 FIXED ASSETS</b>	9227.7	12114.7	13717.8	23267.0	123.1	133.3	867.2	781.1
<b>8 OTHER ASSETS</b>	150.5	91.1	834.7	958.4	1096.4	1264.0	5624.3	4117.5
a. Accrued Interests	150.5	91.1	834.7	958.4	1096.4	1264.0	5624.3	4117.5
Govt. Entp.	0.0	0.0	0.0	0.0				0.0
Private Sector	150.5	91.1	834.7	958.4	1096.4	1264.0	5624.3	4117.5
b. Staff Loans / Adv.						293.3	1311.2	1853.7
c. Sundry Debtors					332.7	412.8	4301.7	1720.4
d. Cash In Transit					0.0	0.0	52.0	207.2
e. Others	9077.2	12023.6	12883.1	22308.6	492.5	5.5	330.3	63.9
<b>9 Expenses not Written off</b>					0.0	0.0	0.0	0.0
<b>10 Non Banking Assets</b>					231.0	168.0	855.3	754.3
<b>11 Reconciliation Account</b>					18376.3	16140.6		0.0
<b>12 Profit &amp; Loss A/c</b>					409.6	464.1		0.0
<b>USES OF FUNDS</b>	<b>17173.0</b>	<b>20873.5</b>	<b>24547.5</b>	<b>34800.8</b>	<b>34108.2</b>	<b>33602.1</b>	<b>53496.9</b>	<b>54496.1</b>

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

(Rs. In million)

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>1 CAPITAL FUND</b>							<b>510.0</b>	<b>659.5</b>
a. Paid-up Capital							510.0	700.0
b. Statutory Reserves								0.0
c. Share Premium								0.0
d. Retained Earning								(40.5)
e. Others Reserves								0.0
f. Exchange Fluctuation Fund								0.0
<b>2 BORROWINGS</b>							<b>30.0</b>	<b>100.0</b>
a. NRB								0.0
b. "A"Class Licensed Institution								100.0
c. Foreign Banks and Fin. Ins.								0.0
d. Other Financial Ins.							30.0	0.0
e. Bonds and Securities								0.0
<b>3 DEPOSITS</b>							<b>3021.4</b>	<b>7319.6</b>
a. Current							195.0	562.1
Domestic							187.5	476.8
Foreign							7.5	85.3
b. Savings							595.5	1153.0
Domestic							576.1	1121.3
Foreign							19.4	31.6
c. Fixed							1363.8	2573.8
Domestic							1285.3	2280.5
Foreign							78.5	293.3
d. Call Deposits							811.1	2978.3
e. Others							56.0	52.4
<b>4 Bills Payable</b>								0.0
<b>5 Other Liabilities</b>							<b>51.5</b>	<b>187.8</b>
1. Sundry Creditors								16.3
2. Loan Loss Provision								26.0
3. Interest Suspense a/c								1.2
4. Others								9.2
<b>6 Reconciliation A/c</b>								0.0
<b>7 Profit &amp; Loss A/c</b>							<b>(24.0)</b>	<b>65.7</b>
<b>SOURCES OF FUNDS</b>							<b>3588.9</b>	<b>8332.6</b>
<b>1 LIQUID FUNDS</b>							<b>485.3</b>	<b>1723.6</b>
a. Cash Balance							66.7	576.4
Nepalese Notes & Coins							62.6	573.9
Foreign Currency							4.1	2.6
b. Bank Balance							406.4	689.4
1. In Nepal Rastra Bank							304.2	604.8
Domestic Currency							303.2	564.2
Foreign Currency							1.0	40.6
2. "A"Class Licensed Institution							21.6	16.3
Domestic Currency							14.7	8.8
Foreign Currency							6.9	7.5
3. Other Financial Ins.							36.3	38.4
4. In Foreign banks							44.3	29.9
c. Money at Call							12.2	457.8
Domestic Currency								345.0
Foreign Currency							12.2	112.8
<b>2 INVESTMENTS</b>							<b>124.6</b>	<b>729.9</b>
a. Govt. Securities							124.6	721.4
b. NRB Bond								0.0
c. Govt. Non-Fin. Ins.								8.5
d. Other Non-Fin Ins.								0.0
e. Non Residents								0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>							<b>252.7</b>	<b>457.5</b>
1. Non Residents							118.8	362.5
2. Others							133.9	95.0
<b>4 LOANS &amp; ADVANCES</b>							<b>2597.3</b>	<b>5057.7</b>
a. Private Sector							2494.7	5057.7
b. Financial Institutions								0.0
c. Government Organizations							102.6	0.0
<b>5 BILL PURCHED</b>							<b>3.0</b>	<b>58.6</b>
a. Domestic Bills Purchased							3.0	58.6
b. Foreign Bills Purchased								0.0
c. Import Bills & Imports								0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>							<b>1.4</b>	<b>17.7</b>
a. Against Domestic Bills							1.4	17.7
b. Against Foreign Bills								0.0
<b>7 FIXED ASSETS</b>							<b>72.5</b>	<b>129.7</b>
<b>8 OTHER ASSETS</b>							<b>41.9</b>	<b>149.6</b>
a. Accrued Interests							3.6	12.8
Govt. Entp.								0.1
Private Sector							3.6	12.6
b. Staff Loans / Adv.							10.1	77.9
c. Sundry Debtors							10.0	21.6
d. Cash In Transit								0.0
e. Others							18.2	37.4
<b>9 Expenses not Written off</b>							<b>10.2</b>	<b>8.2</b>
<b>10 Non Banking Assets</b>							0.0	0.0
<b>11 Reconciliation Account</b>							0.0	0.0
<b>12 Profit &amp; Loss A/c</b>							0.0	0.0
<b>USES OF FUNDS</b>							<b>3588.9</b>	<b>8332.6</b>

Table No. 26  
Sources & Uses of Fund of CITIZENS BANK INTERNATIONAL LTD.

(Rs. In million)

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>1 CAPITAL FUND</b>							<b>560.0</b>	<b>544.7</b>
a. Paid-up Capital							560.0	560.0
b. Statutory Reserves								0.0
c. Share Premium								0.0
d. Retained Earning								(15.3)
e. Others Reserves							0.0	0.0
f. Exchange Fluctuation Fund								0.0
<b>2 BORROWINGS</b>							<b>1372.6</b>	<b>476.1</b>
a. NRB								0.0
b. "A"Class Licensed Institution							1372.6	476.1
c. Foreign Banks and Fin. Ins.								0.0
d. Other Financial Ins.								0.0
e. Bonds and Securities								0.0
<b>3 DEPOSITS</b>							<b>1553.1</b>	<b>6139.6</b>
a. Current							74.6	145.7
Domestic							74.1	142.8
Foreign							0.5	2.9
b. Savings							97.7	1107.0
Domestic							96.8	1085.4
Foreign							0.9	21.6
c. Fixed							958.9	4037.9
Domestic							686.0	3308.2
Foreign							272.9	729.7
d. Call Deposits							421.9	849.0
e. Others								0.0
<b>4 Bills Payable</b>							<b>1.3</b>	<b>4.2</b>
<b>5 Other Liabilities</b>							<b>233.3</b>	<b>115.5</b>
1. Sundry Creditors								195.5
2. Loan Loss Provision								20.5
3. Interest Suspense a/c								0.9
4. Others								16.4
<b>6 Reconciliation A/c</b>								0.0
<b>7 Profit &amp; Loss A/c</b>								<b>75.3</b>
<b>SOURCES OF FUNDS</b>							<b>3720.3</b>	<b>7355.4</b>
<b>1 LIQUID FUNDS</b>							<b>927.9</b>	<b>1065.6</b>
a. Cash Balance							46.1	316.8
Nepalese Notes & Coins							45.8	312.0
Foreign Currency							0.3	4.8
b. Bank Balance							91.5	306.2
1. In Nepal Rastra Bank							67.5	190.1
Domestic Currency							66.3	181.9
Foreign Currency							1.2	8.2
2. "A"Class Licensed Institution							20.0	83.5
Domestic Currency							10.9	76.4
Foreign Currency							9.1	7.1
3. Other Financial Ins.								0.0
4. In Foreign banks							4.0	32.7
c. Money at Call							790.3	442.7
Domestic Currency							790.3	380.4
Foreign Currency								62.3
<b>2 INVESTMENTS</b>							<b>0.0</b>	<b>177.6</b>
a. Govt. Securities								177.6
b. NRB Bond								0.0
c. Govt. Non-Fin. Ins.								0.0
d. Other Non-Fin Ins.								0.0
e. Non Residents								0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>							<b>431.0</b>	<b>996.4</b>
1. Non Residents								0.0
2. Others							431.0	996.4
<b>4 LOANS &amp; ADVANCES</b>							<b>2046.7</b>	<b>4788.3</b>
a. Private Sector							2042.1	4788.3
b. Financial Institutions								0.0
c. Government Organizations							4.6	0.0
<b>5 BILL PURCHED</b>							<b>0.0</b>	<b>10.0</b>
a. Domestic Bills Purchased								10.0
b. Foreign Bills Purchased								0.0
c. Import Bills & Imports								0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>							<b>0.0</b>	<b>0.0</b>
a. Against Domestic Bills								0.0
b. Against Foreign Bills								0.0
<b>7 FIXED ASSETS</b>							<b>75.2</b>	<b>145.6</b>
<b>8 OTHER ASSETS</b>							<b>224.6</b>	<b>171.8</b>
a. Accrued Interests							207.5	22.8
Govt. Entp.								0.0
Private Sector							207.5	22.8
b. Staff Loans / Adv.							0.1	6.1
c. Sundry Debtors							0.3	1.8
d. Cash In Transit								0.0
e. Others							16.7	141.0
<b>9 Expenses not Written off</b>								0.0
<b>10 Non Banking Assets</b>							<b>0.0</b>	<b>0.0</b>
<b>11 Reconciliation Account</b>							<b>0.0</b>	<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>							<b>14.9</b>	<b>0.0</b>
<b>USES OF FUNDS</b>							<b>3720.3</b>	<b>7355.4</b>

Table No. 27  
Sources & Uses of Fund of PRIME COMMERCIAL BANK LTD.

(Rs. In million)

	Mid-July							2008.0
	2001.0	2002.0	2003.0	2004.0	2005.0	2006.0	2007.0	
<b>1 CAPITAL FUND</b>								<b>700.0</b>
a. Paid-up Capital								700.0
b. Statutory Reserves								0.0
c. Share Premium								0.0
d. Retained Earning								0.0
e. Others Reserves								0.0
f. Exchange Fluctuation Fund								0.0
<b>2 BORROWINGS</b>								<b>265.5</b>
a. NRB								0.0
b. "A"Class Licensed Institution								250.0
c. Foreign Banks and Fin. Ins.								15.5
d. Other Financial Ins.								0.0
e. Bonds and Securities								0.0
<b>3 DEPOSITS</b>								<b>5275.6</b>
a. Current								96.2
Domestic								95.6
Foreign								0.6
b. Savings								1214.4
Domestic								1210.1
Foreign								4.3
c. Fixed								2196.1
Domestic								2196.1
Foreign								0.0
d. Call Deposits								1734.8
e. Others								34.2
<b>4 Bills Payable</b>								<b>0.8</b>
<b>5 Other Liabilities</b>								<b>186.0</b>
1. Sundry Creditors								95.3
2. Loan Loss Provision								51.6
3. Interest Suspense a/c								0.0
4. Others								39.1
<b>6 Reconciliation A/c</b>								<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>								<b>30.0</b>
<b>SOURCES OF FUNDS</b>								<b>6457.9</b>
<b>1 LIQUID FUNDS</b>								<b>748.3</b>
a. Cash Balance								92.2
Nepalese Notes & Coins								91.8
Foreign Currency								0.4
b. Bank Balance								206.1
1. In Nepal Rastra Bank								178.2
Domestic Currency								173.1
Foreign Currency								5.1
2. "A"Class Licensed Institution								12.1
Domestic Currency								12.0
Foreign Currency								0.1
3. Other Financial Ins.								0.0
4. In Foreign banks								15.8
c. Money at Call								450.0
Domestic Currency								450.0
Foreign Currency								0.0
<b>2 INVESTMENTS</b>								<b>190.6</b>
a. Govt. Securities								190.6
b. NRB Bond								0.0
c. Govt. Non-Fin. Ins.								0.0
d. Other Non-Fin Ins.								0.0
e. Non Residents								0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>								<b>188.0</b>
1. Non Residents								0.0
2. Others								188.0
<b>4 LOANS &amp; ADVANCES</b>								<b>5154.0</b>
a. Private Sector								5154.0
b. Financial Institutions								0.0
c. Government Organizations								0.0
<b>5 BILL PURCHED</b>								<b>2.0</b>
a. Domestic Bills Purchased								2.0
b. Foreign Bills Purchased								0.0
c. Import Bills & Imports								0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>								<b>0.0</b>
a. Against Domestic Bills								0.0
b. Against Foreign Bills								0.0
<b>7 FIXED ASSETS</b>								<b>52.1</b>
<b>8 OTHER ASSETS</b>								<b>119.8</b>
a. Accrued Interests								2.3
Govt. Entp.								1.5
Private Sector								0.8
b. Staff Loans / Adv.								3.1
c. Sundry Debtors								0.0
d. Cash In Transit								0.0
e. Others								114.5
<b>9 Expenses not Written off</b>								<b>3.2</b>
<b>10 Non Banking Assets</b>								<b>0.0</b>
<b>11 Reconciliation Account</b>								<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>								<b>0.0</b>
<b>USES OF FUNDS</b>								<b>6457.9</b>

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

(Rs. In million)

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>1 CAPITAL FUND</b>								<b>700.0</b>
a. Paid-up Capital								700.0
b. Statutory Reserves								0.0
c. Share Premium								0.0
d. Retained Earning								0.0
e. Others Reserves								0.0
f. Exchange Fluctuation Fund								0.0
<b>2 BORROWINGS</b>								<b>487.9</b>
a. NRB								0.0
b. "A"Class Licensed Institution								487.9
c. Foreign Banks and Fin. Ins.								0.0
d. Other Financial Ins.								0.0
e. Bonds and Securities								0.0
<b>3 DEPOSITS</b>								<b>4225.4</b>
a. Current								113.0
Domestic								100.2
Foreign								12.7
b. Savings								1452.2
Domestic								1448.2
Foreign								3.9
c. Fixed								2359.4
Domestic								1807.9
Foreign								551.5
d. Call Deposits								246.3
e. Others								54.6
<b>4 Bills Payable</b>								<b>9.1</b>
<b>5 Other Liabilities</b>								<b>350.2</b>
1. Sundry Creditors								0.3
2. Loan Loss Provision								40.3
3. Interest Suspense a/c								0.7
4. Others								308.9
<b>6 Reconciliation A/c</b>								<b>1937.2</b>
<b>7 Profit &amp; Loss A/c</b>								<b>0.0</b>
<b>SOURCES OF FUNDS</b>								<b>7709.8</b>
<b>1 LIQUID FUNDS</b>								<b>365.4</b>
a. Cash Balance								34.9
Nepalese Notes & Coins								33.6
Foreign Currency								1.3
b. Bank Balance								314.9
1. In Nepal Rastra Bank								244.3
Domestic Currency								243.7
Foreign Currency								0.5
2. "A"Class Licensed Institution								2.2
Domestic Currency								2.0
Foreign Currency								0.2
3. Other Financial Ins.								14.4
4. In Foreign banks								54.0
c. Money at Call								15.6
Domestic Currency								0.0
Foreign Currency								15.6
<b>2 INVESTMENTS</b>								<b>286.0</b>
a. Govt. Securities								286.0
b. NRB Bond								0.0
c. Govt. Non-Fin. Ins.								0.0
d. Other Non-Fin. Ins.								0.0
e. Non Residents								0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>								<b>609.0</b>
1. Non Residents								0.0
2. Others								609.0
<b>4 LOANS &amp; ADVANCES</b>								<b>4044.8</b>
a. Private Sector								977.8
b. Financial Institutions								3067.0
c. Government Organizations								0.0
<b>5 BILL PURCHED</b>								<b>12.9</b>
a. Domestic Bills Purchased								4.1
b. Foreign Bills Purchased								8.9
c. Import Bills & Imports								0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>								<b>0.0</b>
a. Against Domestic Bills								0.0
b. Against Foreign Bills								0.0
<b>7 FIXED ASSETS</b>								<b>105.9</b>
<b>8 OTHER ASSETS</b>								<b>335.0</b>
a. Accrued Interests								5.7
Govt. Entp.								0.0
Private Sector								5.7
b. Staff Loans / Adv.								8.5
c. Sundry Debtors								15.2
d. Cash In Transit								0.0
e. Others								305.6
<b>9 Expenses not Written off</b>								<b>0.0</b>
<b>10 Non Banking Assets</b>								<b>0.0</b>
<b>11 Reconciliation Account</b>								<b>1937.5</b>
<b>12 Profit &amp; Loss A/c</b>								<b>13.2</b>
<b>USES OF FUNDS</b>								<b>7709.8</b>

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

(Rs. In million)

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>1 CAPITAL FUND</b>								<b>700.0</b>
a. Paid-up Capital								700.0
b. Statutory Reserves								0.0
c. Share Premium								0.0
d. Retained Earning								0.0
e. Others Reserves								0.0
f. Exchange Fluctuation Fund								0.0
<b>2 BORROWINGS</b>								<b>500.0</b>
a. NRB								0.0
b. "A"Class Licensed Institution								500.0
c. Foreign Banks and Fin. Ins.								0.0
d. Other Financial Ins.								0.0
e. Bonds and Securities								0.0
<b>3 DEPOSITS</b>								<b>3054.8</b>
a. Current								38.6
Domestic								38.2
Foreign								0.4
b. Savings								288.5
Domestic								287.9
Foreign								0.6
c. Fixed								1840.2
Domestic								1552.4
Foreign								287.9
d. Call Deposits								871.8
e. Others								15.7
<b>4 Bills Payable</b>								<b>3.4</b>
<b>5 Other Liabilities</b>								<b>62.0</b>
1. Sundry Creditors								7.8
2. Loan Loss Provision								27.6
3. Interest Suspense a/c								0.2
4. Others								26.5
<b>6 Reconciliation A/c</b>								<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>								<b>4.5</b>
<b>SOURCES OF FUNDS</b>								<b>4324.7</b>
<b>1 LIQUID FUNDS</b>								<b>395.2</b>
a. Cash Balance								73.2
Nepalese Notes & Coins								71.8
Foreign Currency								1.3
b. Bank Balance								322.1
1. In Nepal Rastra Bank								254.3
Domestic Currency								254.0
Foreign Currency								0.3
2. "A"Class Licensed Institution								36.0
Domestic Currency								35.8
Foreign Currency								0.2
3. Other Financial Ins.								0.0
4. In Foreign banks								31.8
c. Money at Call								0.0
Domestic Currency								0.0
Foreign Currency								0.0
<b>2 INVESTMENTS</b>								<b>115.5</b>
a. Govt. Securities								115.5
b. NRB Bond								0.0
c. Govt. Non-Fin. Ins.								0.0
d. Other Non-Fin Ins.								0.0
e. Non Residents								0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>								<b>957.3</b>
1. Non Residents								0.0
2. Others								957.3
<b>4 LOANS &amp; ADVANCES</b>								<b>2755.2</b>
a. Private Sector								0.0
b. Financial Institutions								2755.2
c. Government Organizations								0.0
<b>5 BILL PURCHED</b>								<b>0.0</b>
a. Domestic Bills Purchased								0.0
b. Foreign Bills Purchased								0.0
c. Import Bills & Imports								0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>								<b>0.0</b>
a. Against Domestic Bills								0.0
b. Against Foreign Bills								0.0
<b>7 FIXED ASSETS</b>								<b>64.9</b>
<b>8 OTHER ASSETS</b>								<b>36.4</b>
a. Accrued Interests								3.5
Govt. Entp.								0.0
Private Sector								3.5
b. Staff Loans / Adv.								11.1
c. Sundry Debtors								0.8
d. Cash In Transit								0.0
e. Others								21.0
<b>9 Expenses not Written off</b>								<b>0.0</b>
<b>10 Non Banking Assets</b>								<b>0.0</b>
<b>11 Reconciliation Account</b>								<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>								<b>0.0</b>
<b>USES OF FUNDS</b>								<b>4324.7</b>

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

(Rs. In million)

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>1 CAPITAL FUND</b>								<b>1168.0</b>
a. Paid-up Capital								1107.5
b. Statutory Reserves								34.2
c. Share Premium								14.1
d. Retained Earning								12.3
e. Others Reserves								0.0
f. Exchange Fluctuation Fund								0.0
<b>2 BORROWINGS</b>								<b>351.0</b>
a. NRB								0.0
b. "A"Class Licensed Institution								351.0
c. Foreign Banks and Fin. Ins.								0.0
d. Other Financial Ins.								0.0
e. Bonds and Securities								0.0
<b>3 DEPOSITS</b>								<b>2928.2</b>
a. Current								70.6
Domestic								70.5
Foreign								0.0
b. Savings								900.2
Domestic								884.3
Foreign								15.9
c. Fixed								1753.3
Domestic								1753.3
Foreign								0.0
d. Call Deposits								126.5
e. Others								77.5
<b>4 Bills Payable</b>								<b>0.6</b>
<b>5 Other Liabilities</b>								<b>353.7</b>
1. Sundry Creditors								0.0
2. Loan Loss Provision								82.9
3. Interest Suspense a/c								7.3
4. Others								263.5
<b>6 Reconciliation A/c</b>								<b>445.4</b>
<b>7 Profit &amp; Loss A/c</b>								<b>87.4</b>
<b>SOURCES OF FUNDS</b>								<b>5334.3</b>
<b>1 LIQUID FUNDS</b>								<b>878.3</b>
a. Cash Balance								33.3
Nepalese Notes & Coins								30.9
Foreign Currency								2.4
b. Bank Balance								252.6
1. In Nepal Rastra Bank								153.0
Domestic Currency								149.5
Foreign Currency								3.5
2. "A"Class Licensed Institution								12.2
Domestic Currency								11.5
Foreign Currency								0.7
3. Other Financial Ins.								81.8
4. In Foreign banks								5.5
c. Money at Call								592.4
Domestic Currency								561.2
Foreign Currency								31.3
<b>2 INVESTMENTS</b>								<b>18.5</b>
a. Govt. Securities								17.1
b. NRB Bond								1.4
c. Govt. Non-Fin. Ins.								0.0
d. Other Non-Fin Ins.								0.0
e. Non Residents								0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>								<b>50.1</b>
1. Non Residents								0.0
2. Others								50.1
<b>4 LOANS &amp; ADVANCES</b>								<b>3690.6</b>
a. Private Sector								3689.1
b. Financial Institutions								1.5
c. Government Organizations								0.0
<b>5 BILL PURCHED</b>								<b>1.9</b>
a. Domestic Bills Purchased								1.9
b. Foreign Bills Purchased								0.0
c. Import Bills & Imports								0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>								<b>0.0</b>
a. Against Domestic Bills								0.0
b. Against Foreign Bills								0.0
<b>7 FIXED ASSETS</b>								<b>197.8</b>
<b>8 OTHER ASSETS</b>								<b>478.3</b>
a. Accrued Interests								18.6
Govt. Entp.								0.0
Private Sector								18.6
b. Staff Loans / Adv.								8.2
c. Sundry Debtors								1.2
d. Cash In Transit								0.0
e. Others								450.2
<b>9 Expenses not Written off</b>								<b>18.8</b>
<b>10 Non Banking Assets</b>								<b>0.0</b>
<b>11 Reconciliation Account</b>								<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>								<b>0.0</b>
<b>USES OF FUNDS</b>								<b>5334.3</b>



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

(Rs. In million)

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	2008
<b>1 CAPITAL FUND</b>								<b>1137.3</b>
a. Paid-up Capital								1000.0
b. Statutory Reserves								82.6
c. Share Premium								52.3
d. Retained Earning								2.3
e. Others Reserves								0.0
f. Exchange Fluctuation Fund								0.0
<b>2 BORROWINGS</b>								<b>278.1</b>
a. NRB								0.0
b. "A"Class Licensed Institution								212.4
c. Foreign Banks and Fin. Ins.								0.0
d. Other Financial Ins.								0.0
e. Bonds and Securities								65.7
<b>3 DEPOSITS</b>								<b>1661.4</b>
a. Current								22.4
Domestic								22.4
Foreign								0.0
b. Savings								395.7
Domestic								395.7
Foreign								0.0
c. Fixed								926.3
Domestic								857.2
Foreign								69.1
d. Call Deposits								314.4
e. Others								2.5
<b>4 Bills Payable</b>								<b>0.0</b>
<b>5 Other Liabilities</b>								<b>5843.0</b>
1. Sundry Creditors								5697.2
2. Loan Loss Provision								57.5
3. Interest Suspense a/c								18.8
4. Others								69.5
<b>6 Reconciliation A/c</b>								<b>0.0</b>
<b>7 Profit &amp; Loss A/c</b>								<b>117.4</b>
<b>SOURCES OF FUNDS</b>								<b>9037.1</b>
<b>1 LIQUID FUNDS</b>								<b>5694.2</b>
a. Cash Balance								17.9
Nepalese Notes & Coins								17.3
Foreign Currency								0.7
b. Bank Balance								5584.1
1. In Nepal Rastra Bank								506.4
Domestic Currency								506.4
Foreign Currency								0.0
2. "A"Class Licensed Institution								4897.3
Domestic Currency								4895.8
Foreign Currency								1.5
3. Other Financial Ins.								151.7
4. In Foreign banks								28.8
c. Money at Call								92.2
Domestic Currency								92.2
Foreign Currency								0.0
<b>2 INVESTMENTS</b>								<b>795.4</b>
a. Govt. Securities								775.4
b. NRB Bond								0.0
c. Govt. Non-Fin. Ins.								0.0
d. Other Non-Fin Ins.								20.0
e. Non Residents								0.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>								<b>300.9</b>
1. Non Residents								0.0
2. Others								300.9
<b>4 LOANS &amp; ADVANCES</b>								<b>2009.9</b>
a. Private Sector								1989.1
b. Financial Institutions								20.9
c. Government Organizations								0.0
<b>5 BILL PURCHED</b>								<b>0.0</b>
a. Domestic Bills Purchased								0.0
b. Foreign Bills Purchased								0.0
c. Import Bills & Imports								0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>								<b>0.0</b>
a. Against Domestic Bills								0.0
b. Against Foreign Bills								0.0
<b>7 FIXED ASSETS</b>								<b>132.7</b>
<b>8 OTHER ASSETS</b>								<b>101.4</b>
a. Accrued Interests								33.8
Govt. Entp.								0.0
Private Sector								33.8
b. Staff Loans / Adv.								9.9
c. Sundry Debtors								11.1
d. Cash In Transit								0.0
e. Others								46.6
<b>9 Expenses not Written off</b>								<b>1.5</b>
<b>10 Non Banking Assets</b>								<b>1.1</b>
<b>11 Reconciliation Account</b>								<b>0.0</b>
<b>12 Profit &amp; Loss A/c</b>								<b>0.0</b>
<b>USES OF FUNDS</b>								<b>9037.1</b>



Table No. 33  
Sectorwise Loans and Advances of Commercial Banks  
Mid July, 2008

Rs. in million

Sectors	Banks												
	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCCB	LBL	NI&CBL
1 Agriculture	263.3	843.3	115.9	142.7	416.0	639.2	154.7	45.3	143.6	87.8	233.5	141.1	116.7
2 Mines	21.8	251.4	18.5		141.9	9.9		25.7	0.9	337.8	24.3	3.3	
3 Manufacturings	3922.3	5269.8	6640.7	8353.7	2981.9	8783.6	4212.4	3877.4	3256.3	3076.8	1473.8	1059.0	3846.8
4 Construction	975.6	2461.0	2985.0	1335.4	3036.9	764.6	1765.8	773.2	2628.3	1380.5	647.4	197.3	2122.8
5 Metal Productions,Machinery & Electrical Tools & fitting	427.0	666.5	234.9	325.4		528.4	354.6	241.8	159.8	232.2	56.3	7.1	3.1
6 Transportation Equipment Production & Fitting	309.3	477.6	1791.0	51.2	7.9	60.7		151.6	101.3	58.3	14.4	14.3	6.2
7 Transportation, Communications & Public Services	893.9	1137.3	1785.3	1191.6	311.4	1048.0	631.7	1128.4	1261.3	1827.1	638.7	405.4	254.6
8 Wholesaler & Retailers	2983.2	6620.8	3586.5	4077.7	973.5	2774.0	2550.2	1565.7	5864.8	2399.5	750.8	1271.2	1837.1
9 Finance, Insurance & Fixed Assets	822.3	2130.8	1255.6	2799.9	1399.7	1377.0	785.6	435.3	720.7	905.9	282.9	174.4	830.3
10 Service Industries	418.7	2019.9	1553.5	3123.3	303.3	1805.6	540.2	278.0	504.6	1190.0	485.4	517.2	409.8
11 Consumable Loan	2953.0	2290.0	116.8	269.2	76.0	265.0	57.5	89.4	432.4	154.0	64.3	0.3	47.7
12 Local Government													
13 Others	1780.3	3322.8	1686.1	5859.2	4315.8	2177.9	1689.7	1652.7	3762.4	1097.7	608.2	1575.2	1990.2
<b>Total</b>	<b>15770.7</b>	<b>27491.2</b>	<b>21769.8</b>	<b>27529.3</b>	<b>13964.3</b>	<b>20233.9</b>	<b>12742.5</b>	<b>10264.5</b>	<b>18836.4</b>	<b>12747.7</b>	<b>5280.0</b>	<b>5365.7</b>	<b>11465.3</b>

Sectors	Banks												TOTAL
	MBL	KUMARI	LAXMI	SBL	ADBL	GLOBAL	CITIZENS	PRIME	SUNRISE	BOA	DCBL	NMB	
1 Agriculture	83.2	316.6	0.3	96.1	9665.9	262.1		2.9		20.0	78.7	18.4	<b>13887.3</b>
2 Mines	24.2	418.4	15.5	16.6	19.5	576.2	13.6	10.0	5.3		35.0		<b>1969.8</b>
3 Manufacturings	1468.3	2332.8	3330.6	2221.7	4633.4	1028.8	1148.0	580.9	853.4	476.4	449.8	374.3	<b>75653.0</b>
4 Construction	647.7	1359.1	2831.9	1342.0	1761.4	1271.6	455.4	292.3	160.9	574.4	464.6	191.1	<b>32425.8</b>
5 Metal Productions,Machinery & Electrical Tools & fitting	883.5	196.8		128.2	380.6	42.0	10.7	10.7	138.1	12.7	14.2	2.0	<b>5056.7</b>
6 Transportation Equipment Production & Fitting	79.9	553.0	349.2	149.7	95.3	74.6	9.7	10.5		6.6		6.4	<b>4378.9</b>
7 Transportation, Communications & Public Services	906.0	229.4	187.2	725.3	505.7	32.7	245.9	40.2	475.4	10.4	152.5	111.4	<b>16136.7</b>
8 Wholesaler & Retailers	1780.2	937.2	1055.5	1551.1	10555.6	463.0	618.6	428.3	406.9	396.2	124.6	102.4	<b>55674.7</b>
9 Finance, Insurance & Fixed Assets	635.4	1960.5	769.4	967.1	840.8	177.3	1255.6	1763.1	866.9	523.9	992.3	248.5	<b>24921.4</b>
10 Service Industries	595.1	842.4	552.0	527.8	3671.1	137.8	310.9	130.2	56.0	37.9	354.7	126.1	<b>20491.4</b>
11 Consumable Loan	6.4	750.5	28.1	98.2	460.9	249.5	30.6			374.8	11.4	628.3	<b>9454.3</b>
12 Local Government													<b>0.0</b>
13 Others	1859.8	1552.2	674.7	1657.0	3995.1	818.6	699.4	1886.8	1094.9	322.0	1012.8	201.1	<b>47292.5</b>
<b>Total</b>	<b>8969.7</b>	<b>11449.0</b>	<b>9794.4</b>	<b>9480.8</b>	<b>36585.5</b>	<b>5134.1</b>	<b>4798.3</b>	<b>5156.0</b>	<b>4057.7</b>	<b>2755.3</b>	<b>3690.6</b>	<b>2009.9</b>	<b>307342.7</b>



Table No. 35

**Deprived Sector Loan Statement of COMMERCIAL BANKS**

Mid July, 2008

(Rs in million)

Loan Title	Banks												
	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCCB	LBL	NI&CBL
<b>Deprived Sector Loans</b>	<b>585.0</b>	<b>804.8</b>	<b>620.3</b>	<b>673.7</b>	<b>380.9</b>	<b>626.0</b>	<b>356.9</b>	<b>233.6</b>	<b>523.8</b>	<b>531.1</b>	<b>178.6</b>	<b>166.7</b>	<b>410.0</b>
(A) Direct Investment	235.2	664.6	11.9	2.8	0.0	0.0	0.0	0.5	10.9	4.2	0.0	0.0	0.0
- Agriculture	168.0	376.2	5.5					0.4	5.7				
- Cottage Industries	8.3	53.8	0.0						0.3				
- Services	59.0	234.6	6.3	2.8				0.1	4.9	4.2			
(B) Indirect Investment	349.8	140.2	608.4	671.0	380.9	626.0	356.9	233.1	512.9	526.9	178.6	166.7	410.0

Loan Title	Banks												
	MBL	KUMARI	LAXMI	SBL	ADBL	GLOBAL	CITIZENS	PRIME	SUNRISE	BOA	DCBL	NMB	TOTAL
<b>Deprived Sector Loans</b>	<b>306.3</b>	<b>350.5</b>	<b>283.0</b>	<b>293.4</b>	<b>232.8</b>	<b>120.0</b>	<b>14.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>7691.4</b>
(A) Direct Investment	43.8	0.0	0.3	0.0	116.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1090.4
- Agriculture	5.2		0.3		98.1								659.4
- Cottage Industries	3.7				5.9								71.9
- Services	34.9				12.3								359.1
(B) Indirect Investment	262.5	350.5	282.7	293.4	116.5	120.0	14.0	0.0	0.0	0.0	0.0	0.0	6601.0



Table No. 37  
Ownership Classification of Deposits of COMMERCIAL BANKS  
(AGGREGATE)

(Rs. in million)

	Foreigners	Village Development Commette	Financial Institutions	Other Govt. Corp.	Non-Government Institutions	Commercial Banks	Non-Profit Earning Inst.	Individuals	Others	Total
<b>Current</b>										
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
Mid-July. 2005	5446.4	1381.4	3741.4	4980.1	7149.4	543.0	2431.3	6463.7	2509.7	34646.4
Mid-July. 2006	4591.8	594.2	4398.0	4684.4	8807.8	488.2	3122.2	8825.8	1874.3	37386.6
Mid-July. 2007	5116.3	521.1	3953.2	5650.3	11006.8	2339.4	2893.7	12673.4	877.0	45031.2
Mid-July. 2008	7862.8	662.1	5245.6	6897.3	12159.1	1964.8	3828.7	15278.1	2190.5	56089.1
<b>Saving</b>										
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
Mid-July. 2005	6095.8	362.0	1658.4	2041.6	2475.5	44.0	3773.9	110446.6	3097.2	129995.0
Mid-July. 2006	5933.9	191.7	1381.7	1930.0	2787.0	66.2	6831.9	128148.0	4369.0	151639.4
Mid-July. 2007	6313.4	197.9	1778.1	1417.9	4983.6	98.5	4635.6	152920.4	2387.1	174732.5
Mid-July. 2008	7635.5	177.9	5327.1	2077.3	6338.9	45.5	5317.0	181126.9	3405.9	211451.9
<b>Fixed</b>										
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
Mid-July. 2005	8264.3	94.3	28673.3	4735.8	2634.0	27.0	3570.6	17931.7	1387.2	67318.2
Mid-July. 2006	13017.2	99.7	30388.6	5398.2	2705.8	32.5	2700.2	17787.2	4443.5	76572.8
Mid-July. 2007	14551.2	75.0	37322.2	7443.5	1997.2	306.8	3106.1	21747.3	663.4	87212.6
Mid-July. 2008	15946.9	107.8	33751.2	16868.6	3516.0	414.9	4028.2	27611.6	2527.3	104772.5
<b>Total</b>										
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
Mid-July. 2005	19806.5	1837.7	34073.1	11757.5	12258.9	614.0	9775.8	134842.0	6994.1	231959.6
Mid-July. 2006	23542.9	885.6	36168.3	12012.5	14300.6	586.9	12654.3	154760.9	10686.8	265598.8
Mid-July. 2007	25981.0	794.0	43053.5	14511.7	17987.6	2744.7	10635.5	187341.1	3927.5	306976.4
Mid-July. 2008	31445.2	947.8	44323.9	25843.2	22013.9	2425.1	13173.9	224016.6	8123.7	372313.5

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

# Including Call Deposit.





Table No. 39

**List of Class A Licensed Financial Institutions ( Commercial Banks)**

Mid July, 2008

	Names	Operation Date (A.D.)	Head Office	Telephone No.	Fax no.
1	Nepal Bank Limited	1937/11/15	Dharmapath, Kathmandu	4221185	4222383
2	Rastriya Banijya Bank	1966/01/23	Singhdarbarplaza, Kathmandu	4246022/4268302	4252931
3	NABIL Bank Limited	1984/07/16	Kantipath, Kathmandu	4429546	4429548
4	Nepal Investment Bank Limited	1986/02/27	Durbar Marg, Kathmandu	4228229/4225257	4228927/4226349
5	Standard Chartered Bank Nepal Limited.	1987/01/30	Naya Baneshwar, Kathmandu	4781469	4780762
6	Himalayan Bank Limited	1993/01/18	Thamel, Kathmandu	4227749	4222800
7	Nepal SBI Bank Limited	1993/07/07	Hattisar, Kathmandu	4435516	4435612
8	Nepal Bangladesh Bank Limited	1993/06/05	Naya Baneshwar, Kathmandu	4783972/75	4780106/4490824
9	Everest Bank Limited	1994/10/18	Lazimpat, Kathmandu	4443377	4443160
10	Bank of Kathmandu Limited	1995/03/12	Kamaladi, Kathmandu	4414541	4418990
11	Nepal Credit and Commerce Bank Limited	1996/10/14	Siddharthanagar, Rupandehi	071-521921/4246991	071-521953/4244610
12	Lumbini Bank Limited	1998/07/17	Narayangadh, Chitawan	056524150/4243158	056-524250/4227590
13	Nepal Industrial & Commercial Bank Limited	1998/07/21	Biaratnagar, Morang	021-521921/4262277	021-522748/4241865
14	Machhapuchhre Bank Limited	2000/10/03	Prithvichowk, Pokhara	061-530900/4443681	061-530500/4418537
15	Kumari Bank Limited	2001/04/03	Putali Sadak, Kathmandu	4232112	4231960
16	Laxmi Bank Limited	2002/04/03	Adarshanagar, Birgunj	011-663425/26	011-663427
17	Siddhartha Bank Limited	2002/12/24	Kamaladi, Kathmandu	4442919/920	4442921
18	Agriculture Development Bank Ltd.	2006/03/16	Ramshahapath, Kathmandu	4252358	4262718
19	Global Bank Ltd.	2007/01/02	Birgunj, Parsa	4231198	4231057
20	Citizens Bank International Ltd.	2007/06/21	Kamaladi, Kathmandu	4262699, 4221799	4265030
21	Prime Commercial Bank Ltd.	2007/09/24	New Road, Kathmandu	4233388	4233390
22	Sun Rise Bank Ltd.	2007/10/12	Gairidhara Crossing, Kathmandu	4420612, 4425089	4422475
23	Bank of Asia Nepal Ltd.	2007/10/12	Tripureswor, Kathmandu	4263212, 4263213	4258326
24	Development Credit Bank Ltd.	2001/01/23	Kamaladi, Kathmandu	4231120/4221420	4231469
25	NMB Bank Ltd.	1996/11/26	Babarmahal, Kathmandu	4246160	4246156