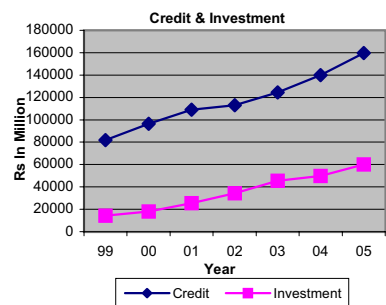
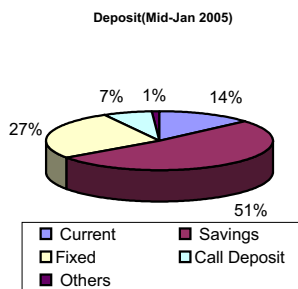


# BANKING AND FINANCIAL STATISTICS

MID – JULY 2005

NO. 45



**NEPAL RASTRA BANK**

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

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## Explanatory Notes

1. This issue of "**Banking and Financial Statistics, Mid-July 2005, No-45**" contains statistical information on NRB licensed banks and non-bank financial institutions.
2. This bulletin consists of 48 tables and a brief explanation on performance of NRB licensed banks and financial institutions. These tables exhibit balance sheet information of these banks and financial institutions. On commercial banking side additional information is provided on profit and loss account, sectoral credit and deposit compositions.
3. The statistics 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 2005. If the data for mid-July 2005 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 no 44 . Therefore, figures for new headings in these tables are not available for comparison.
6. The term 'Capital Funds' does not include pass loan loss provision in this bulletin.
7. The financial activities of ADB/N is divided into commercial banking and development banking. The transaction of commercial banking is consolidated with commercial banks and development banking part is combined with development banks.
8. Due to unavailability of data in specified format, many sub-headings may not contain information. The total figure is shown under main heading.
9. Because of subsequent revisions, differences with previously published figures are at times unavoidable.
10. The totals in the tables may not exactly tally with the sum of the constituent items due to rounding off the figures.
11. For convenience, the following abbreviations are used in different places of the bulletin:

A.B.C. = Advance on Bills Collection  
Co. = Company  
Ent. = Enterprises  
FDR = Fixed Deposit Receipt  
Fin. = Financial  
Ins. = Institutions  
Ltd. = Limited  
Pvt. = Private  
Trans. = Transaction  
NBL = Nepal Bank Limited  
RBB = Rastriya Banijya Bank  
NIBL = Nepal Investment Bank Limited

Bal = Balance  
Dev. = Development  
Ex. Eq. Fund = Exchange Equalization Fund  
FC = Foreign Currency  
Govt. = Government  
Inv. = Investment  
No. = Number  
P. & D. = Purchase and Discount  
RDB = Rural development bank  
NaBL = Nabil Bank Limited  
SCBNL = Standard Chartered Bank Nepal Limit  
HBL = Himalayan Bank Limited

NBBL = Nepal Bangladesh Bank Limited  
 EBL = Everest Bank Limited  
 NCCBL = Nepal Credit and Com. Bank Limited  
 NICBL = Nepal Industrial and Commercial Bank Limited  
 MBL = Machhapuchchhre Bank Limited  
 SBL = Sidhartha Bank Limited  
 SFDB = Small Farmers Development Bank  
 DBs = Development Banks  
 OMCDs = Other Micro Credit Development Banks

NSBIBL = Nepal SBI Bank Limited  
 BoKL = Bank of Kathmandu Limited  
 LuBL = Lumbini Bank Limited  
 KBL = Kumari Bank Limited  
 LaBL = Laxmi Bank Limited  
 ADB/N = Agricultural Dev. Bank/Nepal  
 CBs = Commercial Banks  
 MCDBs = Micro Credit Development Banks

12. 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-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               |

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

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

## A. Financial Sector at a Glance:

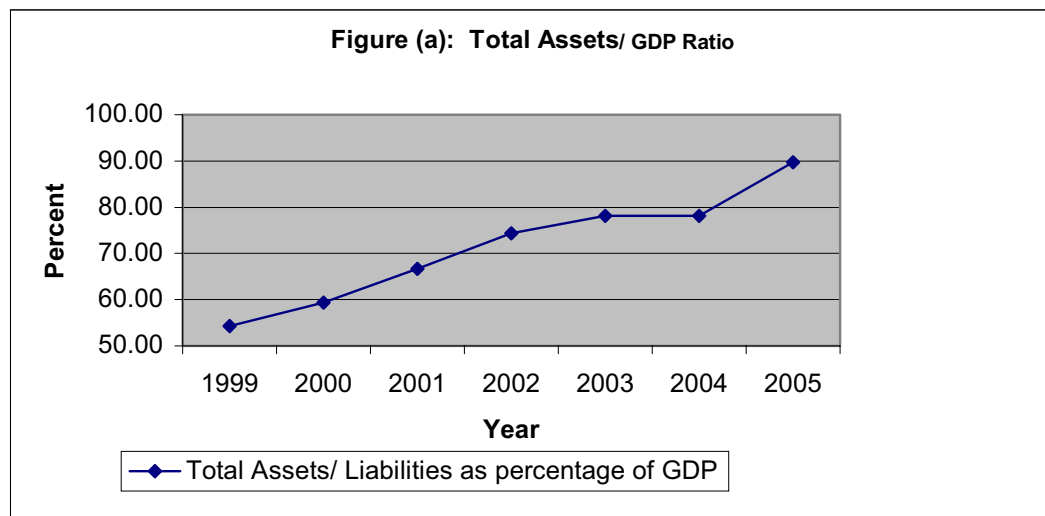
1. The Nepalese financial sector is composed of banking sector and non-banking sector. Banking sector comprises Nepal Rastra Bank (NRB) and commercial banks. The non-banking sector includes development banks, micro-credit development banks, finance companies, co-operative financial institutions, non-government organizations (NGOs) performing limited banking activities. Other financial institutions comprise of 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 2005.
2. There is a tremendous growth in the number of financial institution in Nepal in the last two decades. At the beginning of the 1980s when financial sector was not liberalized, there were only two commercial banks, and two development banks performing banking activities in Nepal. There were no micro-credit development banks, finance companies, cooperatives and NGOs with limited banking transactions. After the liberalization of the financial sector, financial sector has made a hall-mark progress both in terms of the number of financial institutions and beneficiaries of financial services. By mid-July 2005, NRB licensed bank and non-bank financial institutions totaled 170. Out of them, 17 are commercial banks, 26 development banks, 60 finance companies,

**Table (1) Growth of Financial Institutions:**

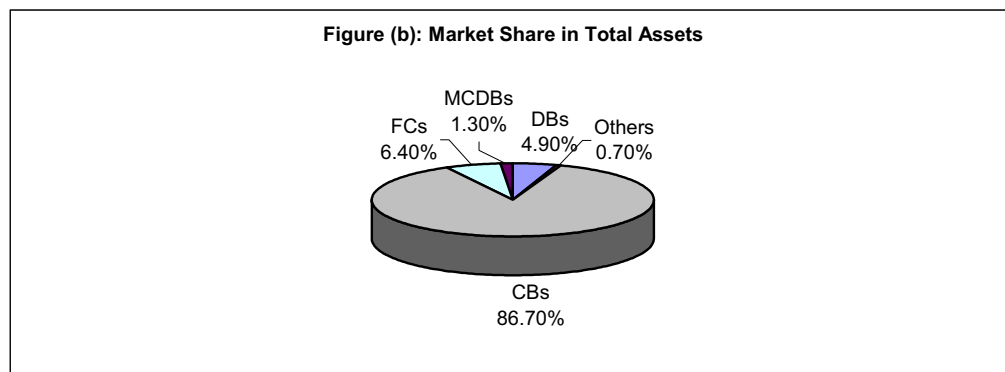
| Type of Financial Institutions                | Number of Institutions in mid-July |      |      |      |      |      |
|---|------------------------------------|------|------|------|------|------|
|   | 1980                               | 1985 | 1990 | 1995 | 2000 | 2005 |
| Commercial Banks                              | 2                                  | 3    | 5    | 10   | 13   | 17   |
| Development Banks                             | 2                                  | 2    | 2    | 3    | 7    | 26   |
| Finance Companies                             | -                                  | -    | -    | 21   | 45   | 60   |
| Micro Credit Development Banks                | -                                  | -    | -    | 4    | 7    | 11   |
| Saving and Credit Cooperatives                | -                                  | -    | -    | 6    | 19   | 20   |
| NGOs ( Performing limited Banking activities) | -                                  | -    | -    | -    | 7    | 47   |

11 micro-credit development banks, 20 saving and credit co-operatives, and 47 NGOs ( Table 1).

3. The total assets/liabilities of the financial system witnessed continuous growth over the last five years signifying strong uplift in the financial business. It increased persistently at an average rate of 16 percent per annum over the last five years and reached to Rs. 474325.9 million in mid-July 2005 from Rs. 225553.5 million that of mid-July 2000. The total assets/liabilities in mid-July 2005 is 22.43 percent higher than that of mid-July 2004. The ratio of the total assets/liabilities of the financial system to GDP at current prices increased significantly to 89.66 percent in mid-July 2005, which was 59.44 percent in mid-July 2000. The same ratio was 78.19 percent in mid-July 2004.



4. Although, the size of the total assets increased significantly, the market share of banks and non-bank financial institutions did not change drastically. Commercial banks alone still held the dominant position on financial system. Commercial banks accounted 86.78 percent share in total assets/liabilities of the financial system in mid-July 2005. Commercial banks and development banks altogether held 93.05

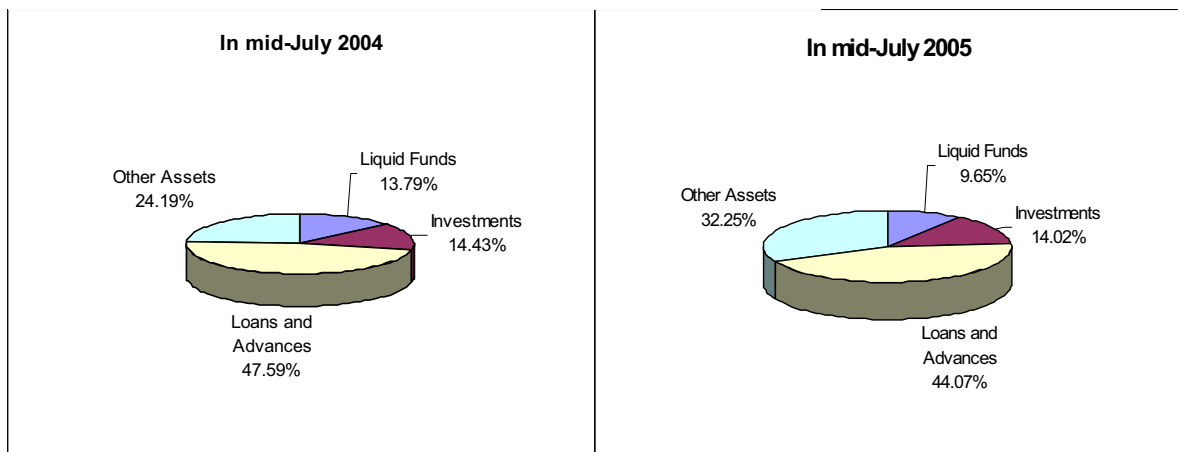


percent of total assets/liabilities of the financial system. Only 6.95 percent of the total assets/liabilities was owned by non-banking sector in mid-July 2005. Similarly, the market shares of commercial banks, development banks, finance companies and micro credit development banks were 87.7 percent, 4.7 percent, 7.0 percent and 1.3 percent respectively in mid-July 2004.

- No fundamental change in the total liabilities/assets structure of the whole financial system was observed over the last five years. Deposits continued to acquire 60 percent or so share in total liabilities over the last five years. Other components of total liabilities also did not change significantly. In mid-July 2004 the capital fund as percentage of total liabilities was -0.38 percent, Borrowings 3.38 percent, Deposits 66.78 percent and other liabilities 30.21 percent. In mid-July 2005 the capital funds as percentage of total liabilities stood at -1.92 percent, Borrowings at 3.42 percent, Deposits at 59.90 percent and other liabilities at 38.60 percent.

On assets side, the composition of total assets was slightly changed over the last five years. Liquid funds as percentage of total assets continuously declined where as investments and other assets as percent of total assets grew over the years and loans and advances as percentage of total assets remained at 45 percent or so over the last five years. In mid-July 2004, loan and advances accounted 47.59 percent share in total assets, other assets 24.18 percent, investments 14.43 percent and liquid funds 13.08 percent. Similarly, in mid-July 2005, loan and advances held 44.07 percent share in total assets, followed by other assets 32.25 percent, investments 14.02 percent and liquid funds 9.65 percent (Table no. 1).

**Figure (c): Assets Composition of Whole Financial System**



- Commercial banks are holding dominant share on the major financial services of financial system. Of the total deposits of the system i.e. Rs. 284115.2 million in mid-July 2005, the share of commercial banks was

88.8 percent followed by finance companies 7.9 percent, development banks 2.4 percent, MCDBs 0.3 percent and credit cooperatives and NGOs 0.6 percent. Similarly, out of total loans and advances Rs. 209053.7 million in mid-July 2005, the share of commercial banks stood at 78.3 percent, finance companies at 10.2 percent, development banks at 9.2 percent and other financial institutions at 2.4 percent. The share of commercial banks in borrowings, liquid funds and investments of whole financial system remained at 42.2 percent, 83.8 percent and 90.5 percent respectively in mid-July 2005 (Table no. 1).

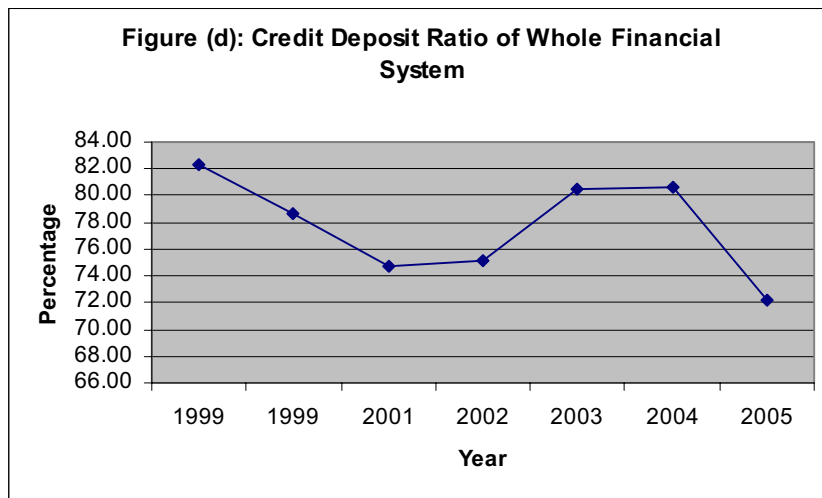
7. The major balance-sheet indicators showed a divergent trend during 2000-05. Capital fund, which recorded an average growth rate of 32.11 percent during 2000-03, turned to be negative in mid-July 2005. Deposits, investments, and loans and advances witnessed strong growth during 2000-05. Deposits grew at an average rate of 15.86 percent per annum, investments at 27.82 percent, and loans and advances at 14.33 percent during 2000-05. Growth rates of borrowings, investments and loans and advances remained higher in 2005 than that of 2004 (Table ii)

**Table (ii) Growth of Major Balance-Sheet Indicators ( in %):**

| Particular                | Year  |       |       |        |        |         | Average<br>2000-05 |
|---------------------------|-------|-------|-------|--------|--------|---------|--------------------|
|                           | 2000  | 2001  | 2002  | 2003   | 2004   | 2005    |                    |
| <b>Capital Fund</b>       | 13.27 | 26.56 | 43.97 | 26.56  | -92.63 | -516.43 |                    |
| <b>Borrowings</b>         | -     | -     | -     | -      | 12.46  | 23.77   |                    |
| <b>Deposits</b>           | 24.24 | 21.95 | 23.59 | 11.51  | 13.12  | 9.81    | 15.86              |
| <b>Liquid Funds</b>       | 24.68 | 16.20 | -5.90 | -20.59 | 22.08  | -14.32  | -1.91              |
| <b>Investments</b>        | 22.01 | 40.59 | 43.36 | 31.00  | 8.64   | 18.95   | 27.82              |
| <b>Loans and Advances</b> | 18.72 | 15.94 | 19.54 | 11.35  | 11.67  | 13.38   | 14.33              |

Liquid funds showed a mixed trend during 2000-05. It increased in 2000, 2001 and 2004 but decreased in 2002, 2003 and 2005. On an average, it slowed down by an average rate of 1.91 percent per annum during the review period. In comparison to the last year other liabilities and assets also increased in mid-July 2005.

8. The growth rates in deposits were higher than that the growth rates of credits during 2000-2004, but credit growth rate superseded deposits growth rate in 2005. However, the outstanding deposit was much higher than the outstanding credit in mid-July 2005. Deposits stood at Rs. 284115.2 million and credits at Rs. 209053.7 million. Credit deposit ratio was observed decreasing with slight oscillation over the last five year period.



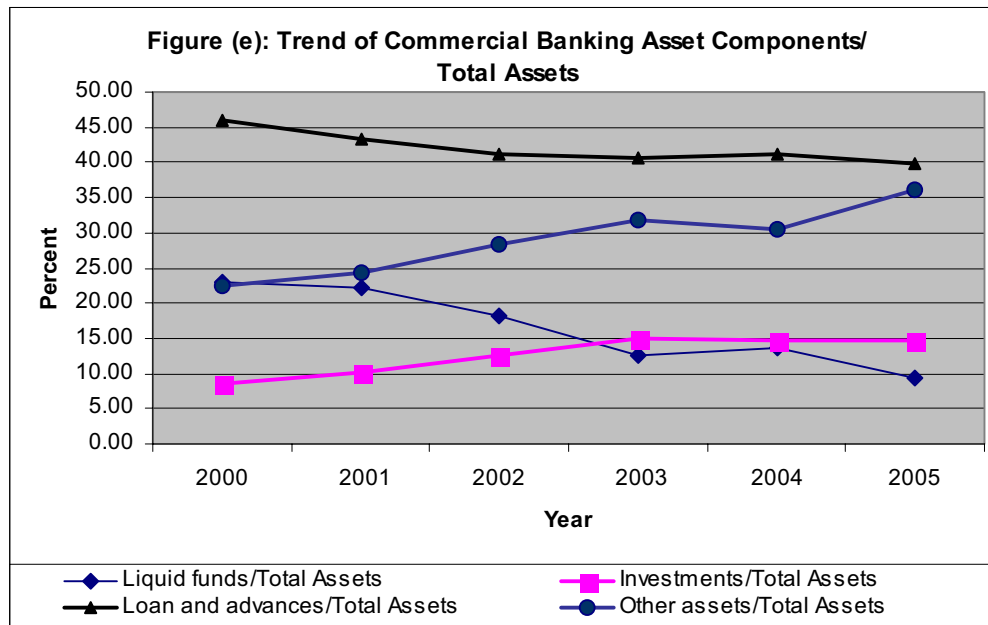
## B. Commercial Banking at a Glance:

9. The number of commercial bank branches operating in the country in mid-July 2005 totaled 422, of which 375 belonged to 17 commercial banks and the remaining 47 belonged to ADB/N, performing commercial banking activities. The regional distribution of these bank branches seemed to be very skewed. Of the total bank branches, 202 branches are being operated in the central development region, followed by eastern development region (88) and western development region (83). Only 27 and 22 branches are being operated in the mid-western and far-western development region respectively.
10. The size of total assets of commercial banks increased continuously over the last few years. The total asset, which was Rs. 209471.5 million in mid-July 2000, expanded to Rs. 339816.7 million in mid-July 2004 and to Rs. 411033.7 million in mid-July 2005. It expanded on an average 14.43 percent per annum during 2000-05 and increased by 20.96 percent in mid-July 2005 compared to that of mid-July 2004.

Loans and advances remained major component in total assets of the commercial banks during 2000-05. However, the share of loans and advances in total assets declined in the recent years. The total loans and advances as percent of total assets was 46.0 percent in mid-July 2000. It decreased to 41.2 percent in mid-July 2004 and 39.8 percent in

mid-July 2005. Similarly, the share of liquid funds in total assets declined in the period 2000-05. It dropped to 13.6 percent in mid-July 2004 and from 23.0 percent in mid-July 2000. It further declined to 9.3 percent in mid-July 2005. Unlike the loans and advances and liquid

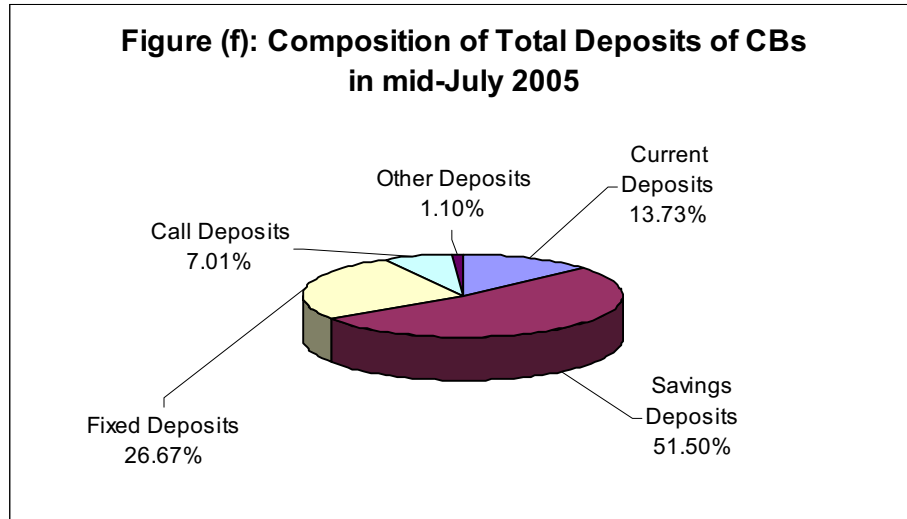
funds, the share of investments in total assets increased in the same period. It increased to 14.6 percent in mid-July 2004 from 8.6 percent in mid-July 2000 and remained more or less at constant level in mid-July 2005.



11. Deposit liabilities held almost two third of total liabilities over the period 2000-05. Deposits reached to Rs. 252409.8 million in mid-July 2005 from Rs. 233811.2 million in mid-July 2004, with an increased of 8 percent. However, deposits as a percent of total liabilities declined in recent years. It has comedown 61.4 percent in mid-July 2005 whereas these figures stood at 68.8 percent in mid-July 2004 and 74.0 percent in mid-July 2000. Exhibiting declining trend, total deposits of the banking system grew at a moderate rate of 10.25 percent per annum during 2000-05. It increased by 8.0 percent in mid-July 2005. The growth rate was 14.7 percent in the last year. Saving deposits, with increasing trend, held major share in total deposits. In mid July 2005, saving deposits gripped 51.50 percent on total deposits followed by current deposits 13.73 percent, fixed deposits 26.67 percent, call deposits 7.01 percent and other deposits 1.10 percent.

All components of deposits experienced healthy growth rate during 2000-05. Call deposits grew with the highest average rate of 36.6 percent followed by saving deposits 14.62 percent, current deposits 11.26 percent and fixed deposits 1.6 percent during last 5 years. As compared to the figures of mid-July 2004, current deposits, saving deposits and fixed deposits increased by 2.72 percent, 13.89 percent and 3.36 percent in mid-July 2005. In 2004, these growth rates were 16.86 percent, 17.38

percent, and 2.91 percent respectively. But call deposits



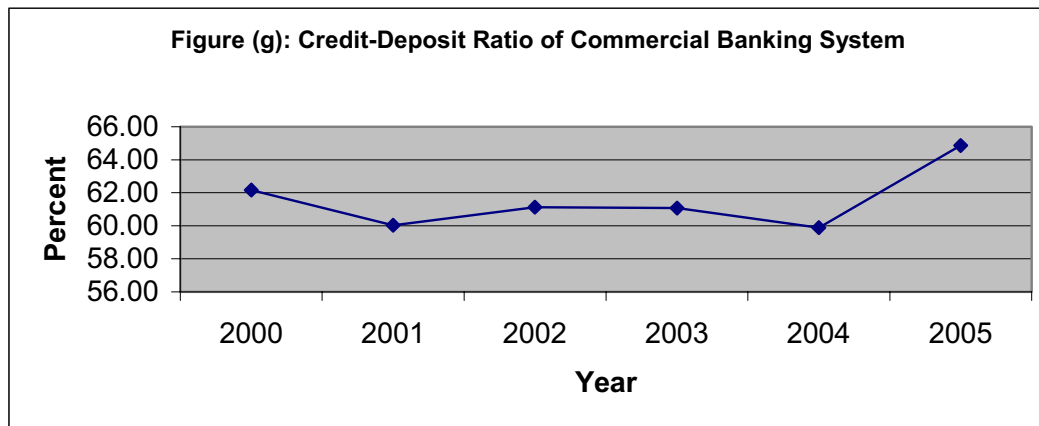
decreased in mid-July 2005 by 2.10 percent as compared to the figure of mid-July 2004, whereas it had increased by 50.16 percent in 2004. Other deposits increased by 55.02 percent in 2005 against the growth rate of 1.65 percent that of 2004.

12. Non-deposits resources, which include capital and reserves, and borrowings, accounted only 5.4 percent of total liabilities in mid-July 2005. With an increase of 23.1 percent, it reached to Rs. 22006.2 million in mid-July 2005 from Rs. 17878.0 million that of mid-July 2004. It expanded with a annual growth rate of 16.9 percent over the past five year's period. This growth rate is higher than the average growth rates of deposit and total liabilities of the same periods.
13. Liquid funds decreased by 17.0 percent and reached to Rs. 38369.4 million in mid-July 2005 from Rs. 46252.8 million in mid-July 2004. Liquid funds was Rs. 48240.0 million in mid-July 2000. On an average it declined at the rate of 4.48 percent per annum during 2000-05. On the other hand, investments increased by 27.35 percent per annum during 2000-05 and reached to Rs. 60181.0 million in mid-July 2005 from Rs. 17967.3 million that of mid-July 2000. Investments in mid-July 2005 was 27.35 percent higher than that of previous year, i.e. mid-July 2004.
14. Growth of total loans and advances remained moderate in the last five years. Total loans and advances registered an average growth rate of 11.19 percent per annum during 2000-05 and reached to Rs. 163718.8 million in mid-July 2005. The outstanding amount of loan and advances was Rs. 140031.4 million in mid-July 2004 and Rs. 96324.9 million in mid-July 2000. Loans to private sector always dominated on the overall outstanding figure of loans and advances. Of the total outstanding loans

and advances of Rs. 163718.9 million , 96.02 percent was allocated to private sector, 1.5 percent to Government enterprises, 2.39 percent to bills purchased and discount, and 0.10 percent against bills in mid-July 2005.

Major portion of the loan portfolio of the banking system was distributed to productive sector, and wholesale and retail business sector. Credit to productive sector alone stood at Rs. 53743.5 million (33.73 percent of total loans and advances) and credit to wholesale and retail business was Rs. 34412.3 million (21.60 percent) in mid-July 2005. Agriculture sector was able to tap only 2.77 percent of total credit in this period. Other major credit distributed sectors included service industries (9.41 percent), construction (5.47 percent), and transportation, communication and public services (5.65 percent).

15. With 49.79 percent increase, priority sector credit reached to Rs. 13499.24 million in mid-July 2005 from Rs. 9012.3 million in mid-July 2004. Priority sector credit as percent of total credit stood at 8.25 percent in mid-July 2005 and 6.44 percent in mid-July 2004. Similarly, deprived sector credit increased by 55.62 percent and reached to Rs. 4367.91 million in mid-July 2005 as compared to Rs. 2806.8 million in mid-July 2004. It had grown by 21.74 percent in mid-July 2004 as compared to mid-July 2003. Deprived sector credit amounted to 2 percent of total credit in mid-July 2005.
16. Credit-deposit ratio of the commercial banking system did not undergo a noteworthy change during 2000-05. It remained around 60.0 percent during 2004 and increased to 65 percent in mid-July 2005.



17. The successful restructuring of two big banks resulted in better performance of whole commercial banking system. The banking system was experiencing a continuous losses trend during 2000-03 but it turned to post a net profit of Rs. 3707.48 million in mid-July 2004. The net

profit of the banking system further improved and reached to Rs. 5263.5 million in mid-July 2005.

18. Despite some improvement, the aggregate capital funds to total risk weighted assets ratio of the banking system remained negative even in mid-July 2005. The huge negative capital funds of two big banks namely RBB and NBL converted the total capital base of the banking system to

**Table (iii) Soundness Indicators of Commercial Banking System:**

| Indicators                               | Mid-July |       |          |         |         |
|--|----------|-------|----------|---------|---------|
|  | 2001     | 2002  | 2003     | 2004    | 2005**  |
| Profitability (Rs. In million)*          | -7843    | -9428 | -3317.25 | 3707.48 | 5205.31 |
| NPL as Percentage of Total Loan*         | 29.3     | 30.4  | 28.7     | 22.8    | 18.85   |
| Total Capital Fund as Percentage of RWA* | -5.49    | -9.88 | -11.74   | -8.92   | -4.46   |

\* Excluding ADB/N

\*\* Provisional Figures

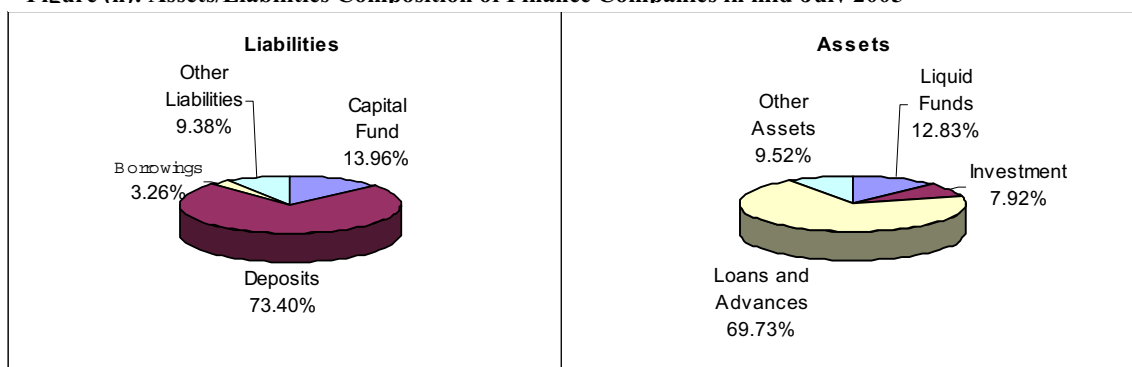
be negative. The capital adequacy ratio stood at -4.46 percent in mid-July 2005 and -8.92 percent in mid-July 2004.

19. With marginal improvement, the level of non-performing loans and advances still stood at a significantly high level. The aggregate non-performing loan to total loan ratio was 29.3 percent in mid-July 2001 and it reduced to 18.85 (Rs. 28103.7 million) in mid-July 2005.

### C. Finance Companies:

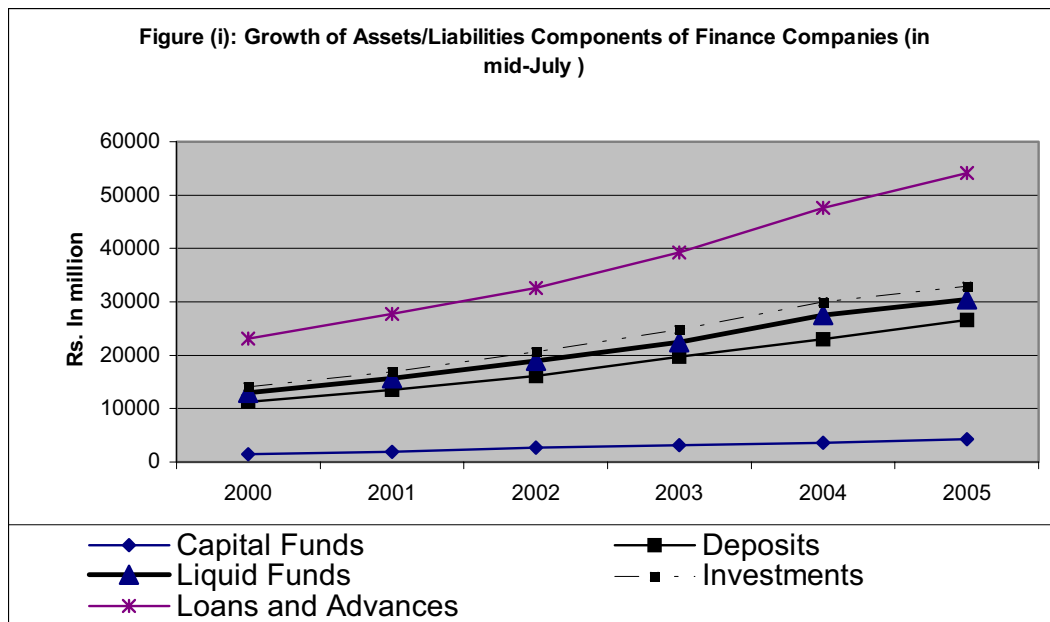
20. Starting from the early 1990s, finance companies have been growing rapidly. The total number of finance company, which stood at 47 in mid-July 2000, reached to 59 in mid-July 2005. However, majority of the finance companies are rendering their services in Kathmandu valley. Of the total finance companies, 38 are being operated in Kathmandu Valley and the rest are being operated outside the Kathmandu Valley.

**Figure (h): Assets/Liabilities Composition of Finance Companies in mid-July 2005**



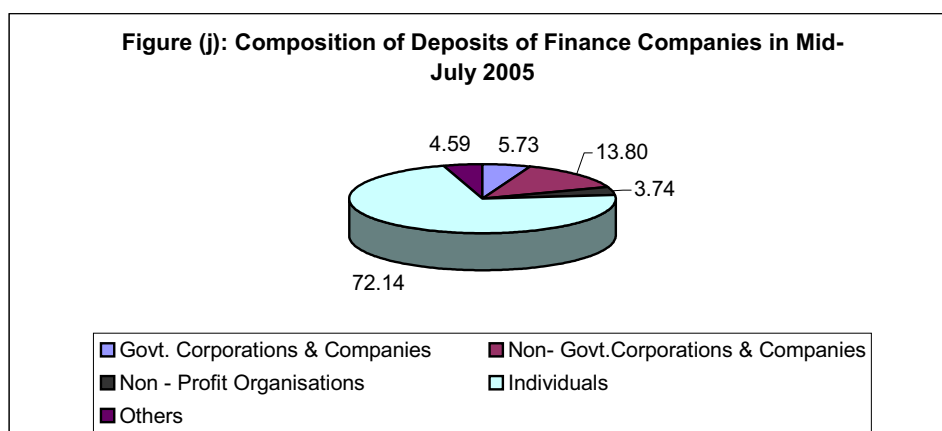
Rs.27189.7 million in mid-July 2004. Of the total liabilities in mid-July 2005, deposits held the largest share of 73.4 percent followed by capital funds 13.96 percent, borrowings 3.26 percent and other liabilities 9.38 percent Similarly, loans and advances held 69.73 percent of total assets followed by liquid funds 12.83 percent, Investments 7.92 percent and other assets 9.52 percent in mid-July 2005.

22. Components of total assets/liabilities showed mixed trend during 2004-05. Capital funds, deposits and loans and advances grew whereas borrowings, liquid funds and investments decreased in this period. Among expanding components, loans and advances recorded the highest growth rate of 21.00 percent and reached to Rs. 21223.3 million, capital funds increased by 16.32 percent and stood at 4250.0 million and Deposits increased by 15.21 percent reached to Rs. 22341.6 million in mid-July 2005. Loans and advances, capital funds and Deposits in mid-July 2004 were Rs. 17540.8 million, 3653.8 million and Rs. 19391.7 million respectively. On the other hand, borrowings decreased by 21.16 percent and reduced to Rs. 990.8 million in mid-July 2005 from Rs. 1306.5 million in mid-July 2004.

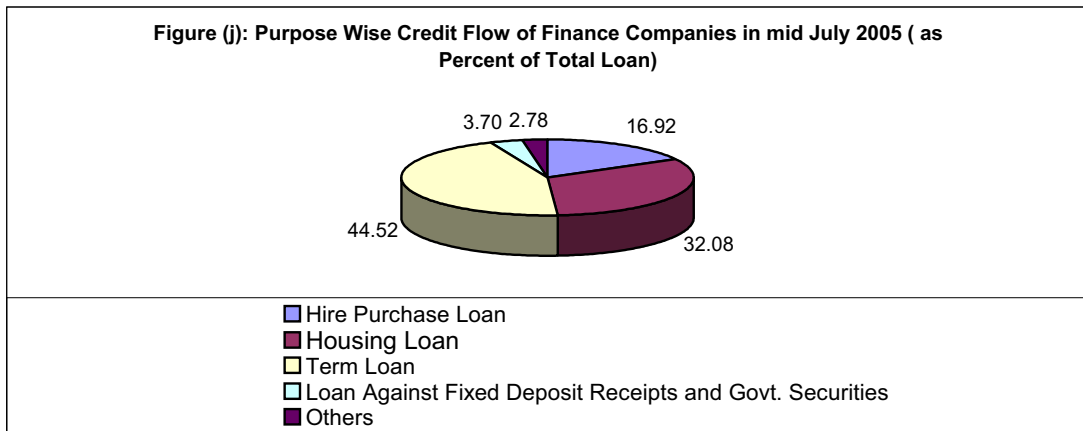


Similarly, liquid funds and investments decreased by 12.64 and 3.96 percent and amounted to Rs 3904.9 and Rs. 2411.2 million respectively in mid-July 2005 from Rs. 4469.8 million and Rs. 2510.5 million that of mid-July 2004.

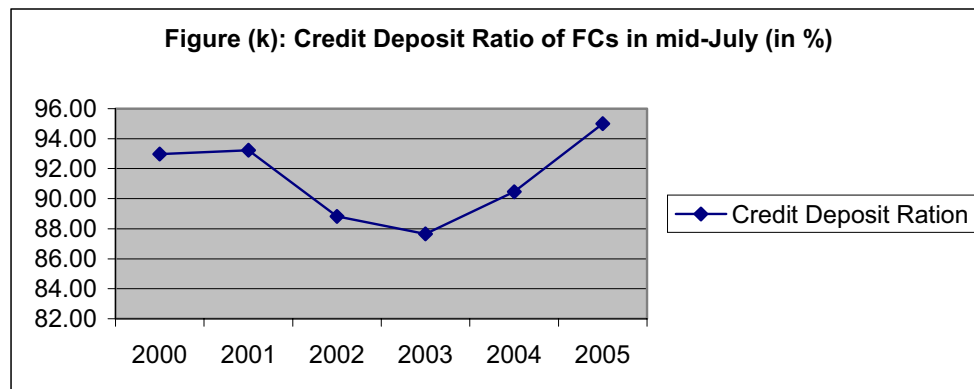
23. Share of individuals' deposits always dominated the aggregate deposit liabilities of finance companies. Deposits of individuals as percent of total deposits were 71.08 percent in mid-July 2004 and 72.14 percent in mid-July 2005. Similarly, deposits of non-government corporations and companies was 14.11 percent in mid-July 2004 and 13.8 percent in mid-July 2005. Deposits of Government corporations and companies on overall deposit portfolio stood at 5.85 percent in mid-July 2004 and 5.73 percent in mid-July 2005.



24. Purpose-wise credit flows of finance companies showed major concentration in term loans. In mid-July 2005, total term loan of whole finance companies stood at Rs. 9448.9 million (44.52 percent of total credit). Similarly, housing loan stood at Rs. 6807.5 million (44.52 percent of total credit) and hire purchase loan at Rs. 3591.0 million (44.52 percent of total credit). Term loan, housing loan and hire purchase loan increased by 18.78 percent, 28.77 percent and 17.75 percent in mid-July 2005 as compared to the their outstanding figures of mid-July 2004. The share of lease finance and merchant banking credit on total credit portfolio was less than 2 percent.



25. Credit deposit ratio of finance companies reached to 95 percent in 2005 from 92.97 percent of 2000. However, it did not have continuous growth during 2000-05. It had dropped to 88.82 percent in mid-July 2002 and had increased to 87.66 percent in mid-July 2003.



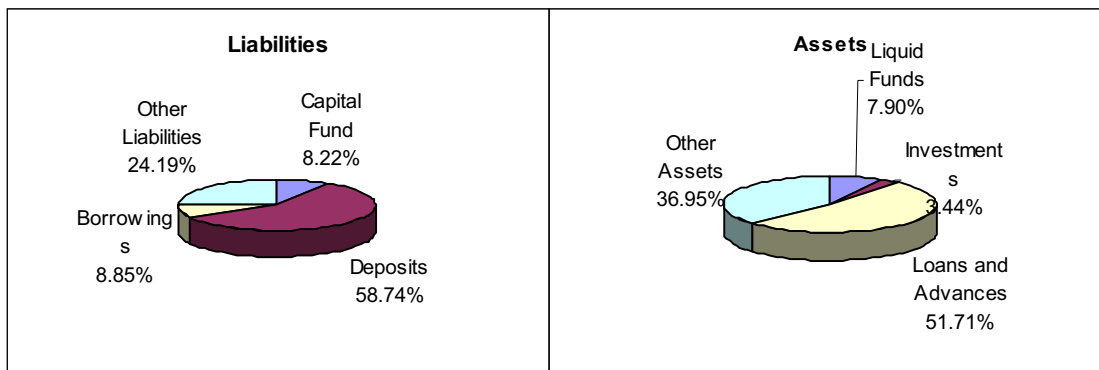
#### D. Development Banks (Other than MCDBs) :

26. The total number of development banks including NIDC and ADB/N reached to 26 in mid-July 2005. Seven of these banks have their central offices in Kathmandu valley and the rest have their central offices outside the Kathmandu valley.

27. The total assets/liabilities of development banks was Rs. 47901.54 million in mid-July 2004. It grew by 20.70 percent and reached to Rs. 57814.97 million in mid-July 2005. In mid-July 2005, the share of deposits was 58.74 percent, borrowing 8.85 percent and capital funds 8.22 percent on the amount of total liabilities.

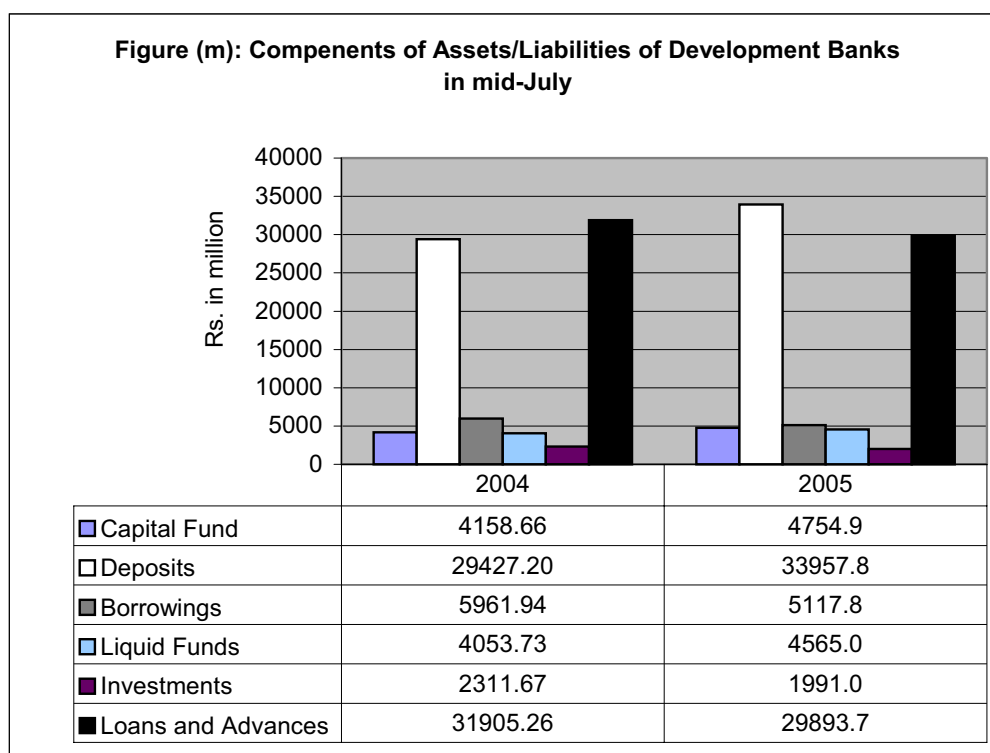
Similarly, loans and advances accounted 51.71 percent, liquid funds 7.9 percent and investments 3.44 percent of total assets in the same period, i.e. in July 2005.

**Figure (l): Assets/Liabilities Composition of Development Banks in mid-July 2005**



28. Capital funds of development banks expanded by 14.34 percent and reached to Rs.4754.86 million in mid-July 2005 from Rs. 4158.66 million that of mid-July 2004. Similarly, deposits of development banking system as a whole increased by 15.4 and reached to Rs. 33957.84 million in mid-July 2005 from Rs. 29427.2 million that of mid-July 2004. Liquid funds increased by 12.61 percent and reached to Rs. 4565.0 million in mid-July 2005 from Rs. 4053.73 that of last year. On the contrary to this trend, loans and advances decreased by 6.3 percent and reached to Rs. 29893.7 million in mid-July 2005

**Figure (m): Components of Assets/Liabilities of Development Banks in mid-July**



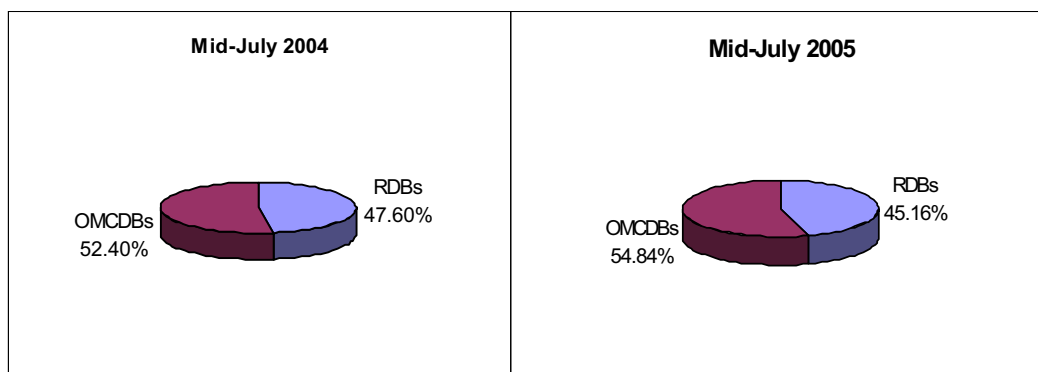
from Rs. 31905.26 million that of mid-July 2004. Investments and borrowings also decreased by 14.16 and 13.87 percent and reached to Rs. 1991.02 million and Rs. 5117.76 million respectively in mid-July 2005.

### E. Micro Credit Development Banks:

29. The numerical size of micro credit development banks has remained the same for about three and half years. There were 11 micro credit development banks in 2002. The same number is true even in mid-July 2005. Five of them are called Rural Development Banks (RDBs). RDBs were established with the initiation of NRB and HMG/N. These are established as one in each development regions. The first rural development bank was established in 1993 and the last one in 1996. For effective operation of RDBs, structural reforms of these banks have been already set in motion. Western Rural Development Bank is already privatized and the process for privatization of eastern Rural Development Bank is under way. Two of the eleven MCDBs namely RMDC and SFDB were established at the national level. The remaining four micro credit development banks are private initiatives. The first of this kind of bank, Nirdhan Utthan Bank, was established in 1996. We call other than RDBs, Other Micro Credit Development Banks (OMCDBs).

30. With 26.92 percent increase, the total assets/liabilities of micro credit development banks reached to Rs. 6300.1 million in mid-July 2005 from Rs. 4963.64 million that of mid-July 2004. The growth rates of total assets/liabilities of RDBs and OMCDBs in mid-July 2005 as compared to the last year were not consistent to each other. RDBs' total assets/liabilities grew by 20.42 percent and OMCDBs' assets/liabilities by 32.84 percent. Of the total assets/liabilities, 45.16 percent was held by RDBs and the rest by OMCDBs. RDBs' share in total assets/liabilities of micro-credit development banks in mid-July 2005 was 2.44 percent lower than that of figures of the last year.

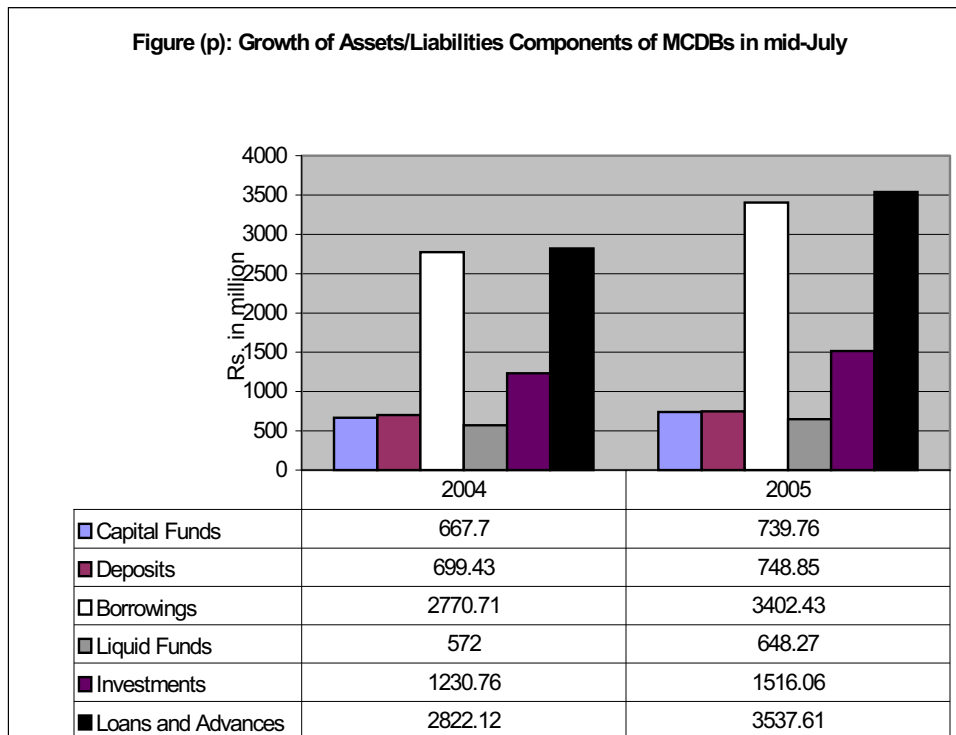
Figure (n): Composition of Micro Credit Development Banks' Assets/Liabilities



Among liability components of micro credit development banks, borrowings possessed the largest amount. Borrowing as a percent of total liabilities was 55.82 percent in mid-July 2004 and it decreased to 54.0 percent in mid-July 2005. Capital fund as percent of total liabilities was 13.45 in mid-July 2004 and decreased to 11.74 percent in mid-July 2005. Deposit as percent of total liabilities was 14.09 percent in mid-July 2004 and decreased to 11.89 in mid-July 2005.

Among the components of assets of micro credit development banks, loans and advances comprise 56.86 percent of total assets in mid-July 2004 and 56.15 percent in mid-July 2005. Investments as percent of total assets was 24.8 percent in mid-July 2004 and it remained more or less at the same level in mid-July 2005. Liquid funds as percent of total assets was 11.52 percent in mid-July 2004 which decreased to 10.29 percent in mid-July 2005.

31. As compared to the last year, all the components of total liabilities expanded in mid-July 2005. Capital funds increased by 10.79 percent and reached to Rs. 739.76 million in mid-July 2005 from Rs. 667.7 million that of mid July 2004. Similarly, deposits expanded by 7.07 percent and reached to Rs. 748.84 million in mid-July 2005 from Rs. 699.43 that of mid-July 2004.



Borrowings increased by 22.8 percent and reached to Rs. 3402.4 million in mid-July 2005 from Rs. 2770.71 million that of mid-July 2004.

Likewise the components of total liabilities, all the components of total assets also grew in mid-July 2005 in comparison to corresponding year 2004. Loans and advances increased by 25.35 percent and reached to Rs. 3537.61 million in mid-July 2005 from Rs. 2822.13 million that of mid-July 2004. Similarly, liquid funds and investments also rose by 13.34 percent and 23.18 percent respectively and stood at Rs. 648.27 million and Rs. 1516.06 million in mid-July 2005. Liquid funds and investments in mid-July 2004 were Rs. 5719.93 million and Rs. 1230.76 million respectively.

32. Except on deposits, the share of RDBs on the components of total assets/liabilities of whole micro credit development banks remained smaller than that of OMCDBs in mid-July 2005. Of the total outstanding capital funds, deposits, borrowings, liquid funds, investments, and loans and advances of mid-July 2005, RDBs' holding in each of these components were 41.08 percent, 58.73 percent, 49.25 percent, 45.41 percent, 43.57 percent and 41.44 percent respectively.

#### **F. Cooperatives and NGOs:**

33. The number of financial cooperatives licensed by NRB to conduct limited banking activities had reached to 35 by mid-July 2000. After taking over 11 Small Farmers Cooperatives to SFDB by NRB in April 2003 and license revocation for non-compliance of NRB directives, the total number of cooperatives has been reduced to 20 in mid-July 2005.
34. The aggregate assets/liabilities of cooperatives increased by 4.6 percent and reached to Rs. 2461.61 million in mid-July 2005 from Rs. 2352.52 million that of mid-July 2004. Of the total liabilities in mid-July 2005, deposits accounted 71.86 percent share, capital funds 10.81 percent and borrowings 1.88 percent. Similarly, loans and advances held 58.53 percent of total assets. Other components of total assets namely liquid funds and investments held 18.22 percent and 5.77 percent of total assets in the review period.
35. Except investments, capital funds, deposits, borrowings, liquid funds and loans and advances of whole cooperatives increased in mid-July 2005 in comparison to that of mid-July 2004. In mid-July 2005, capital funds, deposits and borrowings increased by 7.73 percent, 5.31 percent and 12.36 percent and stood at Rs. 266.3 million, Rs. 1769.0 million and Rs. 46.49 million respectively. Capital funds, deposits and borrowings were Rs. 247.18 million, Rs. 1679.79 million and Rs. 41.11 million respectively in mid-July 2004.

Likewise, liquid funds and loans and advances expanded by 8.6 percent and 9.92 percent totaling Rs. 448.65 million and Rs. 1440.72 million respectively in mid-July 2005. Liquid funds and loans and advances were Rs. 413.13 million and Rs. 1310.66 million in mid-July 2004. But, investments, in mid-July 2005, decreased by 21.73 percent and decreased to Rs. 142.05 million from Rs. 181.49 million that of mid-July 2004.

36. As compared to the last year the number of NGOs licensed by NRB to perform the task of financial intermediation increased in mid-July 2005. Three new NGOs namely Chhimek Samaj Sewa Sanstha, Sawabalamban Bikash Kendra and Bikash Aayojana Sewa Kendra were licensed by NRB during mid-July 2004 to mid-July 2005 and hence the number of NRB licensed NGOs reached to 47 in mid-July 2005.

Table No.1  
Financial System at a Glance

(Rs in Million)

|                                     | Mid - July      |                 |                 |                 |                 |                 |                  |
|-------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|------------------|
|                                     | 1999            | 2000            | 2001            | 2002            | 2003            | 2004            | 2005             |
| <b>1 Capital Fund</b>               | <b>7668.8</b>   | <b>8686.4</b>   | <b>10993.5</b>  | <b>15827.2</b>  | <b>20031</b>    | <b>-1474.3*</b> | <b>-9088.1*#</b> |
| Commercial Banks                    | 79.2%           | 77.5%           | 74.9%           | 64.5%           | 59.0%           | 692.0%(-)**     | 210.5%(-)**      |
| Development Banks ^                 | 4.0%            | 3.6%            | 5.7%            | 17.2%           | 20.6%           | 282%(+)         | 52.15%(+)        |
| Finance Companies                   | 15.3%           | 17.1%           | 17.5%           | 16.8%           | 16.0%           | 247.8%(+)       | 46.76%(+)        |
| Micro Credit Development Banks ##   |                 |                 |                 |                 | 3.1%            | 45.29%(+)       | 8.14%(+)         |
| Others^^                            | 1.4%            | 1.8%            | 1.9%            | 1.6%            | 1.4%            | 16.8%(+)        | 3.44%(+)         |
| <b>2 Borrowing</b>                  |                 |                 |                 |                 | <b>11650.9</b>  | <b>13102.9</b>  | <b>16217.6</b>   |
| Commercial Banks                    |                 |                 |                 |                 | 27.2%           | 23.1%           | 42.2%            |
| Development Banks ^                 |                 |                 |                 |                 | 50.5%           | 45.5%           | 27.7%            |
| Finance Companies                   |                 |                 |                 |                 | 1.2%            | 10.0%           | 6.1%             |
| Micro Cr. Development Banks ##      |                 |                 |                 |                 | 20.5%           | 21.1%           | 21.0%            |
| Others^^                            |                 |                 |                 |                 | 0.6%            | 0.3%            | 3.0%             |
| <b>3 Deposits</b>                   | <b>136107.9</b> | <b>165981.9</b> | <b>197325.6</b> | <b>205135.3</b> | <b>228736.4</b> | <b>258742.3</b> | <b>284115.2</b>  |
| Commercial Banks                    | 93.5%           | 93.3%           | 92.1%           | 90.3%           | 89.1%           | 90.4%           | 88.8%            |
| Development Banks ^                 | 0.1%            | 0.1%            | 1.3%            | 2.4%            | 2.8%            | 1.5%            | 2.4%             |
| Finance Companies                   | 5.9%            | 5.9%            | 5.9%            | 6.6%            | 7.2%            | 7.5%            | 7.9%             |
| Micro Cr. Development Banks ##      |                 |                 |                 |                 | 0.3%            | 0.3%            | 0.3%             |
| Others^^                            | 0.5%            | 0.6%            | 0.7%            | 0.8%            | 0.8%            | 0.6%            | 0.6%             |
| <b>4 Other Liabilities</b>          |                 |                 |                 |                 | <b>96632.6</b>  | <b>117061.3</b> | <b>183080.3</b>  |
| Commercial Banks                    |                 |                 |                 |                 | 89.7%           | 89.4%           | 93.4%            |
| Development Banks ^                 |                 |                 |                 |                 | 6.8%            | 7.1%            | 4.0%             |
| Finance Companies                   |                 |                 |                 |                 | 2.3%            | 2.4%            | 1.6%             |
| Micro Cr. Development Banks ##      |                 |                 |                 |                 | 0.7%            | 0.7%            | 0.8%             |
| Others^^                            |                 |                 |                 |                 | 0.4%            | 0.3%            | 0.3%             |
| <b>5 Liquid Fund</b>                | <b>40439.1</b>  | <b>50421.4</b>  | <b>58587.3</b>  | <b>55133.5</b>  | <b>43782</b>    | <b>53448.8</b>  | <b>45792.5</b>   |
| Commercial Banks                    | 96.7%           | 95.7%           | 94.9%           | 90.6%           | 87.2%           | 86.5%           | 83.8%            |
| Development Banks ^                 | 0.2%            | 0.4%            | 1.0%            | 3.4%            | 5.8%            | 4.3%            | 4.9%             |
| Finance Companies                   | 2.8%            | 3.4%            | 3.5%            | 5.2%            | 6.1%            | 8.4%            | 8.5%             |
| Micro Cr. Development Banks ##      |                 |                 |                 |                 | 1.0%            | 1.1%            | 1.4%             |
| Others^^                            | 0.4%            | 0.5%            | 0.6%            | 0.8%            | 0.9%            | 0.8%            | 1.3%             |
| <b>6 Investment</b>                 | <b>15972.4</b>  | <b>19488.5</b>  | <b>27398.5</b>  | <b>39279.7</b>  | <b>51457.9</b>  | <b>55903.1</b>  | <b>66499.1</b>   |
| Commercial Banks                    | 89.2%           | 92.2%           | 92.9%           | 87.1%           | 88.2%           | 88.8%           | 90.5%            |
| Development Banks ^                 | 2.4%            | 1.3%            | 1.8%            | 8.3%            | 6.7%            | 6.3%            | 3.0%             |
| Finance Companies                   | 7.9%            | 5.8%            | 4.6%            | 4.1%            | 4.6%            | 4.5%            | 3.6%             |
| Micro Cr. Development Banks ##      |                 |                 |                 |                 | 2.0%            | 2.2%            | 2.3%             |
| Others^^                            | 0.5%            | 0.7%            | 0.7%            | 0.5%            | 0.5%            | 0.3%            | 0.6%             |
| <b>7 Loans and Advances</b>         | <b>90124.4</b>  | <b>106996</b>   | <b>124048.9</b> | <b>148290.7</b> | <b>165119.1</b> | <b>184389.1</b> | <b>209053.7</b>  |
| Commercial Banks                    | 90.7%           | 90.0%           | 88.0%           | 76.3%           | 75.4%           | 75.9%           | 78.3%            |
| Development Banks ^                 | 0.6%            | 0.7%            | 2.3%            | 14.7%           | 14.9%           | 13.8%           | 9.2%             |
| Finance Companies                   | 8.0%            | 8.5%            | 8.8%            | 8.1%            | 8.8%            | 9.5%            | 10.2%            |
| Micro Cr. Development Banks ##      |                 |                 |                 |                 | 1.5%            | 1.5%            | 1.7%             |
| Others^^                            | 0.7%            | 0.8%            | 1.0%            | 0.9%            | 0.9%            | 0.7%            | 0.7%             |
| <b>8 Other Assets</b>               |                 |                 |                 |                 | <b>96691.9</b>  | <b>93691.2</b>  | <b>152979.7</b>  |
| Commercial Banks                    |                 |                 |                 |                 | 100.8%          | 101.7%          | 97.2%            |
| Development Banks ^                 |                 |                 |                 |                 | -4.4%           | -5.5%           | 0.0%             |
| Finance Companies                   |                 |                 |                 |                 | 2.7%            | 2.9%            | 1.9%             |
| Micro Cr. Development Banks ##      |                 |                 |                 |                 | 0.3%            | 0.3%            | 0.4%             |
| Others^^                            |                 |                 |                 |                 | 0.6%            | 0.5%            | 0.4%             |
| <b>9 Total Assets / Liabilities</b> | <b>185555.9</b> | <b>225553.5</b> | <b>273946.2</b> | <b>314567.1</b> | <b>357050.9</b> | <b>387432.2</b> | <b>474325.9</b>  |
| Commercial Banks                    | 92.9%           | 92.9%           | 91.8%           | 87.4%           | 85.6%           | 87.7%           | 86.7%            |
| Development Banks ^                 | 0.8%            | 0.7%            | 1.7%            | 6.0%            | 7.5%            | 4.7%            | 4.9%             |
| Finance Companies                   | 5.7%            | 5.8%            | 5.8%            | 5.9%            | 6.2%            | 7.0%            | 6.4%             |
| Micro Cr. Development Banks ##      |                 |                 |                 |                 | 1.2%            | 1.3%            | 1.3%             |
| Others^^                            | 0.5%            | 0.7%            | 0.7%            | 0.7%            | 0.7%            | 0.6%            | 0.7%             |

# Including micro-credit development bank up to mid-July 2002. Figures in 1999 and 2000 do not include ADB/N and NIDC due to unavailability of data.

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

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

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

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

|                                     | Unit           | Mid-July |          |          |          |          |              |              |
|-------------------------------------|----------------|----------|----------|----------|----------|----------|--------------|--------------|
|                                     |                | 1999     | 2000     | 2001     | 2002     | 2003     | 2004         | 2005         |
| 1. Gross Domestic Product 1/        | Rs.in million  | 342036.0 | 379488.0 | 411275.0 | 422807.0 | 456675.0 | 495589.0 (R) | 529003.0 (R) |
| 2. Number of Bank Branches          | In Unit        | 511.0    | 484.0    | 430.0    | 413.0    | 447.0    | 423.0        | 422.0        |
| 3. Population per Bank Branches 2/  | In Thousand    | 36.1     | 38.1     | 53.8     | 56.1     | 51.8     | 54.7         | 54.9         |
| 4. Total Deposits                   | Rs.in million  | 127201.7 | 154943.0 | 181767.0 | 185144.7 | 203879.3 | 233811.2     | 252409.8     |
| A. Current                          |                | 17709.8  | 20319.5  | 25100.7  | 24327.0  | 28862.5  | 33729.9      | 34646.4      |
| B. Savings                          |                | 50154.0  | 65703.6  | 80988.4  | 83855.6  | 97238.9  | 114137.2     | 129995.0     |
| C. Fixed                            |                | 54846.6  | 62204.2  | 65322.3  | 64171.4  | 63287.6  | 65130.9      | 67318.2      |
| D. Others                           |                | 4491.3   | 6715.7   | 10355.6  | 12790.7  | 14490.3  | 20813.2      | 20450.2      |
| 5. Total Credit                     | Rs.in million  | 81758.7  | 96324.8  | 109121.2 | 113174.6 | 124522.4 | 140031.4     | 163718.8     |
| 6. Total Investment                 | Rs.in million  | 14252.4  | 17967.3  | 25446.5  | 34209.8  | 45386.3  | 49668.6      | 60181.1      |
| 7. Credit to Government Enterprises | Rs.in million  | 1749.3   | 2114.4   | 2909.7   | 2651.1   | 2867.7   | 2519.4       | 2442.5       |
| 8. Average Deposit per Bank Branch  | Rs.in million  | 248.9    | 320.1    | 422.7    | 448.3    | 456.1    | 552.7        | 598.1        |
| 9. Per Capita Deposits              | Rs. in Unit    | 6889.9   | 8392.5   | 7851.7   | 7997.6   | 8806.9   | 10099.8      | 10903.2      |
| 10. Average Credit per Bank Branch  | Rs.in million  | 160.0    | 199.0    | 253.8    | 274.0    | 278.6    | 331.0        | 388.0        |
| 11. Per Capita Credit               | Rs. in Unit    | 4428.5   | 5217.4   | 4713.7   | 4888.8   | 5378.9   | 6048.9       | 7072.1       |
| 12. Deposit Growth                  | In Percentage  | 24.0     | 21.8     | 17.3     | 1.9      | 10.1     | 14.7         | 8.0          |
| 13. Credit Growth                   | In Percentage  | 19.2     | 17.8     | 13.3     | 3.7      | 10.0     | 12.5         | 16.9         |
| 14. Investment Growth               | In Percentage  | 31.3     | 26.1     | 41.6     | 34.4     | 32.7     | 9.4          | 21.2         |
| 15. Time Deposit Growth             | In Percentage  | 27.3     | 21.8     | 14.4     | 1.2      | 8.4      | 11.7         | 10.1         |
| 16. Paid up Capital & Reserve Fund  | Rs. in million | 6077.3   | 6729.2   | 8230.2   | 10202.5  | 11814.6  | 14854.4      | 15153.3      |

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

2/ Population 23150 thousands based on 2001 census report.

(R) Revised.

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

(Rs. in million)

|  | Mid-July        |                  |                 |                  |                 |                   |                 |
|--|-----------------|------------------|-----------------|------------------|-----------------|-------------------|-----------------|
|  | 1999            | 2000             | 2001            | 2002             | 2003            | 2004              | 2005            |
| <b>1 CAPITAL FUND</b>                  | <b>6077.1</b>   | <b>6729.2</b>    | <b>8230.2</b>   | <b>10202.5</b>   | <b>11814.6</b>  | <b>-10201.7</b>   | <b>-19129.5</b> |
| a. Paid-up Capital                     | 3767.0          | 4067.4           | 5504.1          | 6431.0           | 7726.0          | 8350.0            | 9723.9          |
| b. Statutory Reserves                  | 1593.6          | 1976.7           | 1787.1          | 2540.0           | 2820.0          | 3385.0            | 3825.9          |
| c. Share Premium                       |                 |                  |                 |                  |                 |                   | 10.0            |
| d. Retained Earning                    |                 |                  |                 | 260.9            | 75.7            | -25056.1          | -34292.8        |
| e. Others Reserves                     | 716.5           | 685.2            | 939.0           | 970.6            | 1192.9          | 3119.4            | 1603.5          |
| 1. Ex.Eq.Fund                          |                 |                  |                 |                  |                 |                   | 541.1           |
| 2. Other                               |                 |                  |                 |                  |                 |                   | 1062.5          |
| <b>2 BORROWINGS</b>                    | <b>1179.1</b>   | <b>3346.6</b>    | <b>2308.7</b>   | <b>2349.5</b>    | <b>3170.4</b>   | <b>3023.6</b>     | <b>6842.9</b>   |
| a. NRB                                 | 429.6           | 428.1            | 411.8           | 1167.7           | 1437.0          | 731.6             | 4488.6          |
| b. Commercial Banks                    | 749.5           | 2918.5           | 1896.9          | 953.4            | 1599.2          | 1770.5            | 1347.2          |
| c. Foreign Bank and Fin.Ins.           | 0.0             | 0.0              | 0.0             | 228.5            | 134.2           | 521.4             | 27.6            |
| d. Other Financial Ins.                |                 |                  |                 |                  |                 |                   | 979.6           |
| <b>3 DEPOSITS</b>                      | <b>127201.8</b> | <b>154943.0</b>  | <b>181767.0</b> | <b>185144.7</b>  | <b>203879.3</b> | <b>233811.2</b>   | <b>252409.8</b> |
| a. Current                             | 17709.8         | 20319.5          | 25100.7         | 24327.0          | 28862.5         | 33729.9           | 34646.4         |
| Domestic                               |                 |                  |                 |                  |                 |                   | 29196.3         |
| Foreign                                |                 |                  |                 |                  |                 |                   | 5450.0          |
| b. Savings                             | 50154.1         | 65703.6          | 80988.4         | 83855.6          | 97238.9         | 114137.2          | 129995.0        |
| Domestic                               |                 |                  |                 |                  |                 |                   | 123899.0        |
| Foreign                                |                 |                  |                 |                  |                 |                   | 6095.9          |
| c. Fixed                               | 54846.7         | 62204.2          | 65322.3         | 64171.4          | 63287.6         | 65130.9           | 67318.2         |
| Domestic                               |                 |                  |                 |                  |                 |                   | 59053.9         |
| Foreign                                |                 |                  |                 |                  |                 |                   | 8264.3          |
| d. Call Deposits                       | 2165.9          | 3715.8           | 7691.8          | 10531.9          | 12027.9         | 18061.1           | 17681.7         |
| e. Others                              | 2325.3          | 2999.9           | 2663.8          | 2258.8           | 2462.4          | 2752.1            | 2768.5          |
| <b>4 Bills Payable</b>                 |                 |                  |                 |                  |                 |                   | <b>480.2</b>    |
| <b>5 Contra Accounts</b>               |                 |                  |                 |                  |                 |                   | <b>2105.0</b>   |
| <b>6 Other Liabilities</b>             | <b>38000.0</b>  | <b>44452.6</b>   | <b>59221.3</b>  | <b>77221.2</b>   | <b>86697.4</b>  | <b>113183.6</b>   | <b>92900.7</b>  |
| 1. Sundry Creditors                    |                 |                  |                 |                  |                 |                   | 2986.1          |
| 2. Loan Loss Provision                 |                 |                  |                 |                  |                 |                   | 31419.2         |
| 3. Interest Suspense a/c               |                 |                  |                 |                  |                 |                   | 39070.5         |
| 4. Others                              | 38000.0         | 44452.6          | 59221.3         | 77221.2          | 86697.4         | 113183.6          | 19424.9         |
| <b>7 Reconciliation A/c</b>            |                 |                  |                 |                  |                 |                   | <b>65319.8</b>  |
| <b>8 Profit &amp; Loss A/c</b>         |                 |                  |                 |                  |                 |                   | <b>10104.8</b>  |
| <b>SOURCES OF FUNDS</b>                | <b>172458.0</b> | <b>209471.51</b> | <b>251527.2</b> | <b>274917.85</b> | <b>305561.7</b> | <b>339816.699</b> | <b>411033.7</b> |
| <b>1 LIQUID FUNDS</b>                  | <b>39093.1</b>  | <b>48240.0</b>   | <b>55583.3</b>  | <b>49937.2</b>   | <b>38163.6</b>  | <b>46252.8</b>    | <b>38369.4</b>  |
| a. Cash Balance                        | 3944.9          | 4139.1           | 4775.1          | 5494.8           | 5440.4          | 4719.3            | 5137.3          |
| Nepalese Notes & Coins                 | 3310.4          | 3507.0           | 4116.9          | 4881.1           | 4735.9          | 4283.8            | 4763.8          |
| Foreign Currency                       | 634.5           | 632.1            | 658.2           | 613.8            | 704.5           | 435.5             | 373.5           |
| b. Bank Balance                        | 23766.5         | 32236.0          | 37230.9         | 31115.2          | 21334.4         | 26579.7           | 21173.5         |
| 1. In Nepal Rastra Bank                | 13912.7         | 16945.1          | 21440.9         | 23170.3          | 16867.6         | 22728.2           | 17859.5         |
| Domestic Currency                      |                 |                  |                 |                  |                 |                   | 16501.0         |
| Foreign Currency                       |                 |                  |                 |                  |                 |                   | 1358.6          |
| 2. Commercial Banks                    | 402.1           | 676.9            | 796.1           | 928.2            | 683.7           | 1825.1            | 848.9           |
| Domestic Currency                      |                 |                  |                 |                  |                 |                   | 835.2           |
| Foreign Currency                       |                 |                  |                 |                  |                 |                   | 13.7            |
| 3. Other Financial Ins.                |                 |                  |                 |                  |                 |                   | 0.0             |
| 4. In Foreign banks                    | 9451.7          | 14613.9          | 14993.9         | 7016.7           | 3783.1          | 2026.4            | 2465.1          |
| c. Money at Call                       | 11381.7         | 11864.9          | 13577.3         | 13327.3          | 11388.8         | 14953.8           | 12058.7         |
| Domestic Currency                      |                 |                  |                 |                  |                 |                   | 1482.0          |
| Foreign Currency                       |                 |                  |                 |                  |                 |                   | 10576.7         |
| <b>2 INVESTMENTS</b>                   | <b>13222.0</b>  | <b>17608.8</b>   | <b>25100.9</b>  | <b>28573.8</b>   | <b>39045.5</b>  | <b>42384.3</b>    | <b>50822.0</b>  |
| a. Govt. Securities                    | 13222.0         | 17608.8          | 25100.9         | 28573.8          | 39045.5         | 42384.3           | 47560.0         |
| b. NRB Bond                            |                 |                  |                 |                  |                 |                   | 118.2           |
| c. Govt. Non-Fin. Ins.                 |                 |                  |                 |                  |                 |                   | 100.4           |
| d. Other Non-Fin Ins.                  |                 |                  |                 |                  |                 |                   | 0.0             |
| e. Non Residents                       |                 |                  |                 |                  |                 |                   | 3043.4          |
| <b>3 SHARE &amp; OTHER INVESTMENT</b>  | <b>1030.4</b>   | <b>358.5</b>     | <b>345.6</b>    | <b>5636.0</b>    | <b>6340.8</b>   | <b>7284.3</b>     | <b>9359.1</b>   |
| 1. Non Residents                       |                 |                  |                 |                  |                 |                   | 6467.5          |
| 2. Others                              |                 |                  |                 |                  |                 |                   | 2891.5          |
| <b>4 LOANS &amp; ADVANCES</b>          | <b>81758.8</b>  | <b>96324.9</b>   | <b>109121.1</b> | <b>113174.6</b>  | <b>124522.4</b> | <b>140031.4</b>   | <b>159641.4</b> |
| a. Govt. Entp.                         | 1749.4          | 2114.3           | 2909.6          | 2651.1           | 2867.7          | 2519.4            | 2442.5          |
| i. Financial                           | 490.2           | 695.0            | 1209.1          | 991.2            | 965.1           | 1137.0            | 648.9           |
| ii. Non-Finan.                         | 1259.2          | 1419.3           | 1700.5          | 1659.9           | 1902.6          | 1382.4            | 1793.6          |
| b. Pvt. Sector                         | 77501.1         | 92241.8          | 104209.3        | 109043.3         | 120343.4        | 136403.5          | 157198.9        |
| c. For. Bills P. & D.                  | 2348.2          | 1820.4           | 1887.2          | 1322.2           | 1143.8          | 1050.4            |                 |
| d. Foreign A. B. C.                    | 160.1           | 148.4            | 115.0           | 158.0            | 167.5           | 58.2              |                 |
| <b>5 BILL PURCHED</b>                  |                 |                  |                 |                  |                 |                   | <b>3909.2</b>   |
| a. Domestic Bills Purchased            |                 |                  |                 |                  |                 |                   | 745.7           |
| b. Foreign Bills Purchased             |                 |                  |                 |                  |                 |                   | 1053.4          |
| c. Import Bills & Imports              |                 |                  |                 |                  |                 |                   | 2110.1          |
| <b>6 LOANS AGAINST COLLECTED BILLS</b> |                 |                  |                 |                  |                 |                   | <b>168.2</b>    |
| a. Against Domestic Bills              |                 |                  |                 |                  |                 |                   | 21.7            |
| b. Against Foreign Bills               |                 |                  |                 |                  |                 |                   | 146.5           |
| <b>7 CONTRA</b>                        |                 |                  |                 |                  |                 |                   | <b>2105.0</b>   |
| <b>8 FIXED ASSETS</b>                  |                 |                  |                 |                  |                 |                   | <b>3809.6</b>   |
| <b>9 OTHER ASSETS</b>                  | <b>37353.9</b>  | <b>46939.3</b>   | <b>61376.3</b>  | <b>77596.3</b>   | <b>97489.4</b>  | <b>103863.8</b>   | <b>50728.5</b>  |
| a. Accrued Interests                   | 12932.7         | 16125.8          | 19888.5         | 23742.8          | 27722.2         | 34458.5           | 38786.5         |
| Govt. Entp.                            | 299.4           | 372.0            | 334.3           | 308.2            | 297.8           | 180.3             | 161.9           |
| Private Sector                         | 12633.3         | 15753.8          | 19554.2         | 23434.6          | 27424.4         | 34278.2           | 38624.6         |
| c. Sundry Debtors                      |                 |                  |                 |                  |                 |                   | 2427.5          |
| d. Cash In Transit                     |                 |                  |                 |                  |                 |                   | 795.8           |
| e. Others                              | 24421.2         | 30813.5          | 41487.8         | 53853.5          | 69767.2         | 69405.3           | 8718.7          |
| <b>10 Expenses not Written off</b>     |                 |                  |                 |                  |                 |                   | <b>262.4</b>    |
| <b>11 Non Banking Assets</b>           |                 |                  |                 |                  |                 |                   | <b>1269.9</b>   |
| <b>12 Reconciliation Account</b>       |                 |                  |                 |                  |                 |                   | <b>75288.9</b>  |
| <b>13 Profit &amp; Loss A/c</b>        |                 |                  |                 |                  |                 |                   | <b>15300.1</b>  |
| <b>USES OF FUNDS</b>                   | <b>172458.2</b> | <b>209471.5</b>  | <b>251527.2</b> | <b>274917.9</b>  | <b>305561.7</b> | <b>339816.7</b>   | <b>411033.7</b> |

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

|  | Mid-July |      |      |      |      |      |       |
|--|----------|------|------|------|------|------|-------|
|  | 1999     | 2000 | 2001 | 2002 | 2003 | 2004 | 2005  |
| <b>A. GDP, DEPOSITS, CREDIT &amp; INVESTMENT</b> |          |      |      |      |      |      |       |
| 1. Deposit / GDP                                 | 37.2     | 40.8 | 44.2 | 43.8 | 44.6 | 47.2 | 47.7  |
| 2. Credit / GDP                                  | 23.9     | 25.4 | 26.6 | 26.8 | 27.3 | 28.3 | 30.9  |
| 3. Investment / GDP                              | 4.2      | 4.7  | 6.2  | 8.1  | 9.9  | 10.0 | 11.4  |
| 4. Credit & Investment / GDP                     | 28.1     | 30.1 | 32.8 | 34.9 | 37.2 | 38.3 | 42.3  |
| 5. Time Deposit / GDP                            | 30.7     | 33.7 | 35.6 | 35.1 | 35.2 | 36.2 | 37.3  |
| 6. Current / GDP                                 | 6.5      | 7.1  | 8.6  | 8.8  | 6.3  | 6.8  | 6.5   |
| 7. Credit / Total Deposit                        | 64.3     | 62.2 | 60.0 | 61.1 | 61.1 | 59.9 | 64.9  |
| 8. Investment / Total Deposit                    | 11.2     | 11.6 | 14.0 | 18.5 | 22.3 | 21.2 | 23.8  |
| 9. Credit & Investment / Total Deposit           | 75.5     | 73.8 | 74.0 | 79.6 | 83.3 | 81.1 | 88.7  |
| 10. Time Deposit / Total Deposit                 | 82.5     | 82.6 | 80.5 | 80.0 | 78.7 | 76.7 | 78.2  |
| 11. Current Deposit / Total Deposit              | 17.5     | 17.4 | 19.5 | 20.0 | 14.2 | 14.4 | 13.7  |
| 12. Credit to Govt. Entp. / Total Credit         | 2.1      | 2.2  | 2.7  | 2.3  | 2.3  | 1.8  | 1.5   |
| 13. Credit to Pvt.Sector / Total Credit          | 97.9     | 97.8 | 97.3 | 97.7 | 97.7 | 98.2 | 98.5  |
| <b>B. LIQUIDITY</b>                              |          |      |      |      |      |      |       |
| 1. NRB Balance / Total Deposit                   | 11.3     | 11.4 | 12.5 | 13.4 | 8.9  | 9.7  | 7.1   |
| 2. Vault / Total Deposit                         | 3.2      | 2.8  | 2.8  | 3.2  | 2.9  | 1.8  | 1.9   |
| 3. Total Liquid Fund / Total Deposit             | 31.9     | 32.5 | 32.4 | 29.0 | 20.2 | 19.8 | 15.2  |
| <b>C. CAPITAL ADEQUACY</b>                       |          |      |      |      |      |      |       |
| 1. Capital / Total Deposit                       | 4.8      | 4.3  | 4.5  | 5.5  | 5.8  | -4.4 | -7.7  |
| 2. Capital / Total Credit                        | 7.4      | 7.0  | 7.5  | 9.0  | 9.5  | -7.3 | -12.8 |
| 3. Capital / Total Assets                        | 3.5      | 3.2  | 3.3  | 3.7  | 3.9  | -3.0 | -4.9  |

Table No. 5  
Capital Fund to Risk Weighted Assets of Commercial Banks

| Banks  | Mid-July 2003                |   |   | Mid-July 2004                |   |   | Mid-July 2005                |   |   |
|--|------------------------------|---|---|------------------------------|---|---|------------------------------|---|---|
|  | Capital Fund<br>(In Million) | Total Risk<br>Weighted<br>Assets ( In<br>Million) | Capital Fund<br>to Risk<br>Weighted<br>Assets ( In %) | Capital Fund<br>(In Million) | Total Risk<br>Weighted<br>Assets ( In<br>Million) | Capital Fund<br>to Risk<br>Weighted<br>Assets ( In %) | Capital Fund<br>(In Million) | Total Risk<br>Weighted<br>Assets ( In<br>Million) | Capital Fund<br>to Risk<br>Weighted<br>Assets ( In %) |
| 1. Nepal Bank Limited                          | -9449.14                     | 33450.67  | -28.25  | -8806.67                     | 35273.34  | -24.97  | -7514.785                    | 38454.048   | -19.54  |
| 2. Rastriya Banijya Bank                       | -21998.92                    | 49684.33  | -44.28  | -21009.57                    | 49884.90  | -42.12  | -20288.801                   | 50048.26  | -40.54  |
| 4. Nepal Investment Bank Limited               | 698.24                       | 7893.72   | 8.85  | 1099.38                      | 9836.70   | 11.18   | 1579.2125                    | 13632.91  | 11.58   |
| 5. Standard Chartered Bank Nepal Limited.      | 1464.85                      | 10307.53  | 14.21   | 1560.16                      | 9754.83   | 15.99   | 1664.361                     | 10174.561   | 16.36   |
| 6. Himalayan Bank Limited                      | 1604.21                      | 14538.62  | 11.03   | 1790.57                      | 16860.63  | 10.62   | 2034.008                     | 18321.719   | 11.10   |
| 7. Nepal SBI Bank Limited                      | 686.28                       | 4981.49   | 13.78   | 671.41                       | 6551.97   | 10.25   | 744.875                      | 7869.615  | 9.47  |
| 8. Nepal Bangladesh Bank Limited               | 843.26                       | 10395.86  | 8.11  | 743.80                       | 13258.03  | 5.61  | 386.644                      | 12816.972   | 3.02  |
| 9. Everest Bank Limited                        | 703.74                       | 5707.03   | 12.33   | 766.88                       | 6924.81   | 11.07   | 1247.562                     | 9195.5911   | 13.57   |
| 10. Bank of Kathmandu Limited                  | 658.31                       | 5462.02   | 12.05   | 704.86                       | 6306.13   | 11.18   | 777.45                       | 6926.856  | 11.22   |
| 11. Nepal Credit and Commerce Bank Limited     | 269.65                       | 4144.27   | 6.51  | 223.23                       | 6527.51   | 3.42  | 404.793                      | 7343.943  | 5.51  |
| 13. Nepal Industrial & Commercial Bank Limited | 594.51                       | 3149.74   | 18.87   | 656.36                       | 4772.64   | 13.75   | 730.985                      | 5501.943  | 13.29   |
| 12. Lumbini Bank Limited                       | 361.77                       | 3180.96   | 11.37   | 337.08                       | 3870.29   | 8.71  | 274.13                       | 4314.522  | 6.35  |
| 14. Machhapuchhre Bank Limited                 | 517.87                       | 2092.01   | 24.75   | 579.38                       | 3250.66   | 17.82   | 688.843                      | 6063.131  | 11.36   |
| 3. NABIL Bank Limited                          | 1455.09                      | 11153.13  | 13.05   | 1609.42                      | 11872.01  | 13.56   | 1766.072                     | 14193.072   | 12.44   |
| 15. Kumari Bank Limited                        | 390.91                       | 2528.77   | 15.46   | 570.15                       | 4449.41   | 12.81   | 701.503                      | 6291.844  | 11.15   |
| 16. Laxmi Bank Limited                         | 334.58                       | 867.60  | 38.56   | 574.56                       | 1972.40   | 29.13   | 639.438                      | 3085.4986   | 20.72   |
| 17. Siddhartha Bank Limited                    | 355.01                       | 848.18  | 41.85   | 383.29                       | 1979.82   | 19.36   | 413.425                      | 2968.444  | 13.93   |
| <b>Total</b>                                   | <b>-20509.78</b>             | <b>170385.92</b>                                  | <b>-12.04</b>   | <b>-17545.71</b>             | <b>193346.09</b>                                  | <b>-9.07</b>  | <b>-13750.2845</b>           | <b>217202.93</b>                                  | <b>-6.33</b>  |

Table No. 6  
Non Performing Loan Status of Commercial Banks

| Banks  | Mid-July 2003                    |                     |                                     | Mid-July 2004                    |                     |                                     | Mid-July 2005                    |                     |                                     |
|--|----------------------------------|---------------------|-------------------------------------|----------------------------------|---------------------|-------------------------------------|----------------------------------|---------------------|-------------------------------------|
|  | Total Gross Loan<br>(In Million) | NPL<br>(In Million) | NPL to Total<br>Gross Loan<br>(In%) | Total Gross Loan<br>(In Million) | NPL<br>(In Million) | NPL to Total<br>Gross Loan<br>(In%) | Total Gross Loan<br>(In Million) | NPL<br>(In Million) | NPL to Total<br>Gross Loan<br>(In%) |
| 1. Nepal Bank Limited                          | 18132.33                         | 10964.91            | 60.47                               | 17937.66                         | 9640.08             | 53.74                               | 16866.55                         | 8372.11             | 49.64                               |
| 2. Rastriya Banijya Bank                       | 26608.83                         | 16005.32            | 60.15                               | 25105.68                         | 14470.52            | 57.64                               | 25835.20                         | 13689.34            | 52.99                               |
| 4. Nepal Investment Bank Limited               | 5921.79                          | 117.09              | 1.98                                | 7338.57                          | 181.44              | 2.47                                | 10453.16                         | 280.87              | 2.69                                |
| 5. Standard Chartered Bank Nepal Limited.      | 6000.16                          | 247.95              | 4.13                                | 6693.86                          | 252.20              | 3.77                                | 8420.87                          | 226.31              | 2.69                                |
| 6. Himalayan Bank Limited                      | 10844.60                         | 1092.84             | 10.08                               | 12919.63                         | 1147.46             | 8.88                                | 13451.17                         | 1001.35             | 7.44                                |
| 7. Nepal SBI Bank Limited                      | 4795.84                          | 561.67              | 11.71                               | 5531.83                          | 345.82              | 6.25                                | 6739.35                          | 441.02              | 6.54                                |
| 8. Nepal Bangladesh Bank Limited               | 7961.51                          | 1013.28             | 12.73                               | 9644.70                          | 1042.18             | 10.81                               | 9626.91                          | 1832.94             | 19.04                               |
| 9. Everest Bank Limited                        | 5049.58                          | 111.19              | 2.20                                | 6095.84                          | 104.76              | 1.72                                | 7900.09                          | 128.81              | 1.63                                |
| 10. Bank of Kathmandu Limited                  | 4856.03                          | 420.87              | 8.67                                | 6008.31                          | 399.94              | 6.66                                | 6182.05                          | 308.51              | 4.99                                |
| 11. Nepal Credit and Commerce Bank Limited     | 3396.41                          | 700.83              | 20.63                               | 4717.30                          | 600.05              | 12.72                               | 6011.90                          | 519.26              | 8.64                                |
| 13. Nepal Industrial & Commercial Bank Limited | 2562.86                          | 170.69              | 6.66                                | 3743.09                          | 146.59              | 3.92                                | 4909.36                          | 185.43              | 3.78                                |
| 12. Lumbini Bank Limited                       | 2618.55                          | 302.96              | 11.57                               | 3222.75                          | 237.30              | 7.36                                | 3685.13                          | 561.13              | 15.23                               |
| 14. Machhapuchhre Bank Limited                 | 1495.86                          | 31.10               | 2.08                                | 2540.79                          | 24.98               | 0.98                                | 5130.22                          | 19.86               | 0.39                                |
| 3. NABIL Bank Limited                          | 8113.68                          | 449.63              | 5.54                                | 8548.66                          | 286.68              | 3.35                                | 10946.74                         | 144.51              | 1.32                                |
| 16. Laxmi Bank Limited                         | 775.94                           | 0.00                | 0.00                                | 1750.93                          | 0.00                | 0.00                                | 2726.14                          | 44.49               | 1.63                                |
| 15. Kumari Bank Limited                        | 2137.59                          | 36.32               | 1.70                                | 3697.99                          | 28.19               | 0.76                                | 5681.01                          | 53.99               | 0.95                                |
| 17. Siddhartha Bank Limited                    | 629.03                           | 0.00                | 0.00                                | 1567.83                          | 25.22               | 1.61                                | 2634.93                          | 67.93               | 2.58                                |
| <b>Total</b>                                   | <b>111900.59</b>                 | <b>32226.66</b>     | <b>28.80</b>                        | <b>127065.40</b>                 | <b>28933.41</b>     | <b>22.77</b>                        | <b>147200.78</b>                 | <b>27877.84</b>     | <b>18.94</b>                        |

Table No. 7  
SOURCES AND USES OF FUND OF NEPAL BANK LIMITED

(Rs. in million)

|  | Mid-July       |                |                |                |                |                |                 |
|--|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|
|  | 1999           | 2000           | 2001           | 2002           | 2003           | 2004           | 2005            |
| <b>1 CAPITAL FUND</b>                  | <b>1015.4</b>  | <b>1044.2</b>  | <b>1125.7</b>  | <b>1349.5</b>  | <b>1449.1</b>  | <b>1064.3</b>  | <b>-10347.5</b> |
| a. Paid-up Capital                     | 380.3          | 380.4          | 380.4          | 380.4          | 380.4          | 380.4          | 380.4           |
| b. General Reserve                     | 467.2          | 544.6          | 544.6          | 544.6          | 557.2          | 557.2          | 699.3           |
| c. Share Premium                       |                |                |                |                |                |                | 0               |
| d. Retained Earning                    |                |                |                |                |                |                | -11672.7        |
| e. Others Reserves                     | 167.9          | 119.2          | 200.7          | 424.6          | 511.5          | 126.7          | 245.5           |
| 1. Ex.Eq.Fund                          |                |                |                |                |                |                | 118.1           |
| 2. Other                               |                |                |                |                |                |                | 127.4           |
| <b>2 BORROWINGS</b>                    | <b>284.3</b>   | <b>235.5</b>   | <b>266.2</b>   | <b>215.0</b>   | <b>52.4</b>    | <b>0.0</b>     | <b>1124.85</b>  |
| a. NRB                                 | 282.9          | 234.2          | 264.8          | 213.7          | 52.4           | 0.0            | 1124.46         |
| b. Commercial Banks                    | 1.4            | 1.4            | 1.4            | 1.4            | 0.0            | 0.0            | 0.34            |
| c. Foreign Bank and Fin.Ins.           | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0               |
| d. Other Financial Ins.                |                |                |                |                |                |                | 0.05            |
| <b>3 DEPOSITS</b>                      | <b>33092.7</b> | <b>35578.7</b> | <b>35528.6</b> | <b>34060.1</b> | <b>34737.4</b> | <b>36288.5</b> | <b>34744.2</b>  |
| a. Current                             | 4386.5         | 5033.2         | 5000.7         | 4311.7         | 4689.5         | 6300.0         | 5714.43         |
| Domestic                               |                |                |                |                |                |                | 5522.66         |
| Foreign                                |                |                |                |                |                |                | 191.77          |
| b. Savings                             | 14214.8        | 17888.4        | 20281.6        | 19851.5        | 21534.5        | 22063.0        | 22671.8         |
| Domestic                               |                |                |                |                |                |                | 22665.5         |
| Foreign                                |                |                |                |                |                |                | 6.26            |
| c. Fixed                               | 14154.7        | 12275.8        | 9921.8         | 9731.8         | 8396.9         | 7481.0         | 6269.26         |
| Domestic                               |                |                |                |                |                |                | 6263.32         |
| Foreign                                |                |                |                |                |                |                | 5.945           |
| d. Call Deposits                       | 0.0            | 0.0            | 0.0            | 7.8            | 12.4           | 270.0          | 2.75            |
| e. Others                              | 336.7          | 381.2          | 324.5          | 157.4          | 104.1          | 174.5          | 85.97           |
| <b>4 Bills Payable</b>                 |                |                |                |                |                |                | <b>169.2</b>    |
| <b>5 Contra Accounts</b>               |                |                |                |                |                |                | <b>0</b>        |
| <b>6 Other Liabilities</b>             | <b>9955.4</b>  | <b>9261.7</b>  | <b>13947.3</b> | <b>28191.9</b> | <b>30090.6</b> | <b>26711.0</b> | <b>36401</b>    |
| 1. Sundry Creditors                    |                |                |                |                |                |                | 814.477         |
| 2. Loan Loss Provision                 |                |                |                |                |                |                | 9249.89         |
| 3. Interest Suspense a/c               |                |                |                |                |                |                | 13629.7         |
| 4. Others                              | 9955.4         | 9261.7         | 13947.3        | 28191.9        | 30090.6        | 26711.0        | 12707           |
| <b>7 Reconciliation A/c</b>            |                |                |                |                |                |                | <b>1767.96</b>  |
| <b>8 Profit &amp; Loss A/c</b>         |                |                |                |                |                |                | <b>1399.5</b>   |
| <b>SOURCES OF FUNDS</b>                | <b>44347.8</b> | <b>46120.1</b> | <b>50867.7</b> | <b>63816.6</b> | <b>66329.5</b> | <b>64063.8</b> | <b>65259.2</b>  |
| <b>1 LIQUID FUNDS</b>                  | <b>8035.2</b>  | <b>7648.6</b>  | <b>8050.5</b>  | <b>8063.8</b>  | <b>4770.6</b>  | <b>6444.0</b>  | <b>5886.2</b>   |
| a. Cash Balance                        | 1659.8         | 1614.1         | 1784.8         | 1648.9         | 1420.9         | 969.4          | 1020.7          |
| Nepalese Notes & Coins                 | 1346.4         | 1314.0         | 1479.4         | 1409.9         | 1198.1         | 885.9          | 942.5           |
| Foreign Currency                       | 313.4          | 300.1          | 305.4          | 239.0          | 222.8          | 83.5           | 78.2            |
| b. Bank Balance                        | 4105.0         | 6034.5         | 6265.7         | 6410.9         | 3349.7         | 4452.6         | 4315.5          |
| 1. In Nepal Rastra Bank                | 2870.3         | 1736.0         | 3050.4         | 3307.4         | 2524.1         | 3783.5         | 3793.6          |
| Domestic Currency                      |                |                |                |                |                |                | 2626.6          |
| Foreign Currency                       |                |                |                |                |                |                | 1167            |
| 2. Commercial Banks                    | 179.5          | 205.2          | 328.1          | 244.0          | 84.8           | 129.1          | 183.8           |
| Domestic Currency                      |                |                |                |                |                |                | 183.8           |
| Foreign Currency                       |                |                |                |                |                |                | 0               |
| 3. Other Financial Ins.                |                |                |                |                |                |                | 0               |
| 4. In Foreign banks                    | 1055.2         | 4093.2         | 2887.2         | 2859.5         | 740.8          | 540.0          | 338.1           |
| c. Money at Call                       | 2270.4         | 0.0            | 0.0            | 4.1            | 0.0            | 1022.0         | 550             |
| Domestic Currency                      |                |                |                |                |                |                | 550             |
| Foreign Currency                       |                |                |                |                |                |                |                 |
| <b>2 INVESTMENTS</b>                   | <b>5058.2</b>  | <b>5406.1</b>  | <b>6720.0</b>  | <b>7115.2</b>  | <b>11722.8</b> | <b>10593.8</b> | <b>13838.6</b>  |
| a. Govt. Securities                    | 5058.2         | 5406.1         | 6720.0         | 7115.2         | 11722.8        | 10593.8        | 11278           |
| b. NRB Bond                            |                |                |                |                |                |                | 0               |
| c. Govt. Non-Fin. Ins.                 |                |                |                |                |                |                | 0               |
| d. Other Non-Fin Ins.                  |                |                |                |                |                |                | 0               |
| e. Non Residents                       |                |                |                |                |                |                | 2560.6          |
| <b>3 SHARE &amp; OTHER INVESTMENT</b>  | <b>61.2</b>    | <b>56.3</b>    | <b>56.3</b>    | <b>37.6</b>    | <b>59.8</b>    | <b>429.9</b>   | <b>51.2</b>     |
| 1. Non Residents                       |                |                |                |                |                |                | 0               |
| 2. Others                              |                |                |                |                |                |                | 51.2            |
| <b>4 LOANS &amp; ADVANCES</b>          | <b>22394.6</b> | <b>22863.7</b> | <b>22062.3</b> | <b>20997.5</b> | <b>19266.1</b> | <b>19141.7</b> | <b>17456</b>    |
| a. Govt. Entp.                         | 765.4          | 906.5          | 597.8          | 652.2          | 743.0          | 491.3          | 572             |
| i. Financial                           | 0.0            | 0.0            | 0.0            | 0.0            | 62.5           | 102.5          | 168.9           |
| ii. Non-Finan.                         | 765.4          | 906.5          | 597.8          | 652.2          | 680.5          | 388.8          | 403             |
| b. Pvt. Sector                         | 21213.7        | 21656.1        | 21131.0        | 20103.4        | 18335.1        | 18616.7        | 16884           |
| c. For. Bills P.& D.                   | 290.8          | 177.1          | 234.2          | 139.2          | 88.4           | 33.7           |                 |
| d. Foreign A. B. C.                    | 124.7          | 124.0          | 99.3           | 102.7          | 99.6           | 0.0            |                 |
| <b>5 BILL PURCHED</b>                  |                |                |                |                |                |                | <b>1073.3</b>   |
| a. Domestic Bills Purchased            |                |                |                |                |                |                | 22.6            |
| b. Foreign Bills Purchased             |                |                |                |                |                |                | 21.2            |
| c. Import Bills & Imports              |                |                |                |                |                |                | 1029.5          |
| <b>6 LOANS AGAINST COLLECTED BILLS</b> |                |                |                |                |                |                | <b>1.3</b>      |
| a. Against Domestic Bills              |                |                |                |                |                |                | 1.3             |
| b. Against Foreign Bills               |                |                |                |                |                |                |                 |
| <b>7 CONTRA</b>                        |                |                |                |                |                |                | <b>0.0</b>      |
| <b>8 FIXED ASSETS</b>                  |                |                |                |                |                |                | <b>208.9</b>    |
| <b>9 OTHER ASSETS</b>                  | <b>8798.6</b>  | <b>10145.5</b> | <b>13978.6</b> | <b>27602.5</b> | <b>30510.2</b> | <b>27454.4</b> | <b>15731.5</b>  |
| a. Accrued Interests                   | 4287.5         | 5327.4         | 6958.2         | 8793.0         | 9772.9         | 11498.8        | 12950.6         |
| Govt. Entp.                            | 90.4           | 298.8          | 101.9          | 132.1          | 195.1          | 141.0          | 161.9           |
| Private Sector                         | 4197.1         | 5028.6         | 6856.3         | 8660.9         | 9577.8         | 11357.8        | 12788.7         |
| c. Sundry Debtors                      |                |                |                |                |                |                | 322.4           |
| d. Cash In Transit                     |                |                |                |                |                |                | 147.1           |
| e. Others                              | 4511.1         | 4818.0         | 7020.4         | 18809.5        | 20737.3        | 15955.6        | 2311.4          |
| <b>10 Expenses not Written off</b>     |                |                |                |                |                |                | <b>122.3</b>    |
| <b>11 Non Banking Assets</b>           |                |                |                |                |                |                | <b>169.3</b>    |
| <b>12 Reconciliation Account</b>       |                |                |                |                |                |                | <b>388.4</b>    |
| <b>13 Profit &amp; Loss A/c</b>        |                |                |                |                |                |                | <b>10332.2</b>  |
| <b>USES OF FUNDS</b>                   | <b>44347.8</b> | <b>46120.1</b> | <b>50867.7</b> | <b>63816.6</b> | <b>66329.5</b> | <b>64063.8</b> | <b>65259.2</b>  |

Table No. 8  
SOURCES AND USES OF FUND OF RASTRIYA BANJIYA BANK

(Rs. in million)

|  | Mid-July       |                |                |                |                |                 |                 |
|--|----------------|----------------|----------------|----------------|----------------|-----------------|-----------------|
|  | 1999           | 2000           | 2001           | 2002           | 2003           | 2004            | 2005            |
| <b>1 CAPITAL FUND</b>                  | <b>1440.7</b>  | <b>1482.9</b>  | <b>1506.7</b>  | <b>1538.2</b>  | <b>1557.5</b>  | <b>-23839.8</b> | <b>-21437.9</b> |
| a. Paid-up Capital                     | 1172.3         | 1172.3         | 1172.3         | 1172.3         | 1172.3         | 1172.3          | 1172.3          |
| b. General Reserve                     | 42.5           | 68.2           | 68.2           | 68.2           | 68.2           | 369.2           | 276.2           |
| c. Share Premium                       |                |                |                |                |                |                 | 0               |
| d. Retained Earning                    |                |                |                |                |                | -25607.0        | -23032.3        |
| e. Others Reserves                     | 225.9          | 242.4          | 266.2          | 297.7          | 317.0          | 225.7           | 145.9           |
| 1. Ex.Eq.Fund                          |                |                |                |                |                |                 | 140.4           |
| 2. Other                               |                |                |                |                |                |                 | 5.5             |
| <b>2 BORROWINGS</b>                    | <b>272.4</b>   | <b>151.5</b>   | <b>146.9</b>   | <b>156.1</b>   | <b>161.9</b>   | <b>338.0</b>    | <b>3215.7</b>   |
| a. NRB                                 | 146.7          | 151.5          | 146.9          | 156.1          | 161.9          | 338.0           | 3215.7          |
| b. Commercial Banks                    | 125.7          | 0.0            | 0.0            | 0.0            | 0.0            | 0.0             | 0               |
| c. Foreign Bank and Fin.Ins.           | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.0             | 0               |
| d.Other Financial Ins.                 | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.0             | 0               |
| <b>3 DEPOSITS</b>                      | <b>33329.2</b> | <b>38410.9</b> | <b>40500.4</b> | <b>38964.6</b> | <b>39308.6</b> | <b>40313.6</b>  | <b>43489.2</b>  |
| a. Current                             | 3802.8         | 4234.0         | 4864.0         | 4639.7         | 4687.9         | 5227.5          | 6419.8          |
| Domestic                               |                |                |                |                |                |                 | 6341.1          |
| Foreign                                |                |                |                |                |                |                 | 78.7            |
| b. Savings                             | 12297.4        | 15904.8        | 18822.1        | 18997.2        | 20861.2        | 23288.9         | 26848.2         |
| Domestic                               |                |                |                |                |                |                 | 25690           |
| Foreign                                |                |                |                |                |                |                 | 1158.2          |
| c. Fixed                               | 16793.1        | 17836.4        | 16477.2        | 15166.6        | 13579.5        | 11572.8         | 9001.5          |
| Domestic                               |                |                |                |                |                |                 | 8712.2          |
| Foreign                                |                |                |                |                |                |                 | 289.3           |
| d. Call Deposits                       | 27.6           | 29.5           | 0.8            | 6.7            | 2.2            | 134.6           | 1034.9          |
| e. Others                              | 408.3          | 406.3          | 336.3          | 154.4          | 177.8          | 89.8            | 184.8           |
| <b>4 Bills Payable</b>                 |                |                |                |                |                |                 | <b>38.3</b>     |
| <b>5 Contra Accounts</b>               |                |                |                |                |                |                 | <b>1429.6</b>   |
| <b>6 Other Liabilities</b>             | <b>18745.8</b> | <b>25003.9</b> | <b>31490.7</b> | <b>35459.2</b> | <b>41070.3</b> | <b>64012.7</b>  | <b>40601.2</b>  |
| 1. Sundry Creditors                    |                |                |                |                |                |                 | 575.2           |
| 2. Loan Loss Provision                 |                |                |                |                |                |                 | 15214.4         |
| 3. Interest Suspense a/c               |                |                |                |                |                |                 | 21558.6         |
| 4. Others                              | 18745.8        | 25003.9        | 31490.7        | 35459.2        | 41070.3        | 64012.7         | 3253            |
| <b>7 Reconciliation A/c</b>            |                |                |                |                |                |                 | <b>11299.2</b>  |
| <b>8 Profit &amp; Loss A/c</b>         |                |                |                |                |                |                 | <b>4136.5</b>   |
| <b>SOURCES OF FUNDS</b>                | <b>53788.1</b> | <b>65049.2</b> | <b>73644.7</b> | <b>76118.1</b> | <b>82098.3</b> | <b>80824.5</b>  | <b>82771.8</b>  |
| <b>1 LIQUID FUNDS</b>                  | <b>10277.6</b> | <b>13633.4</b> | <b>14559.8</b> | <b>15089.9</b> | <b>8158.8</b>  | <b>10704.1</b>  | <b>6714.9</b>   |
| a. Cash Balance                        | 1019.4         | 1042.5         | 899.6          | 853.8          | 1016.4         | 840.4           | 1027.1          |
| Nepalese Notes & Coins                 | 792.9          | 856.5          | 736.1          | 725.0          | 884.6          | 738.4           | 919.8           |
| Foreign Currency                       | 226.5          | 186.0          | 163.5          | 128.8          | 131.8          | 102.0           | 107.3           |
| b. Bank Balance                        | 9258.2         | 12440.9        | 13660.2        | 14236.1        | 7142.4         | 9763.7          | 5687.8          |
| 1. In Nepal Rastra Bank                | 6771.9         | 10195.7        | 11881.8        | 13077.4        | 5917.5         | 8845.8          | 4788.2          |
| Domestic Currency                      |                |                |                |                |                |                 | 4788.2          |
| Foreign Currency                       |                |                |                |                |                |                 | 0               |
| 2. Commercial Banks                    | -23.2          | -31.3          | -36.0          | -43.7          | 6.8            | 709.9           | 105.2           |
| Domestic Currency                      |                |                |                |                |                |                 | 107.7           |
| Foreign Currency                       |                |                |                |                |                |                 | -2.5            |
| 3. Other Financial Ins.                |                |                |                |                |                |                 | 0               |
| 4. In Foreign banks                    | 2509.5         | 2276.5         | 1814.4         | 1202.4         | 1218.1         | 208.0           | 794.4           |
| c. Money at Call                       | 0.0            | 150.0          | 0.0            | 0.0            | 0.0            | 100.0           | 0               |
| Domestic Currency                      |                |                |                |                |                |                 | 0               |
| Foreign Currency                       |                |                |                |                |                |                 | 0               |
| <b>2 INVESTMENTS</b>                   | <b>2704.2</b>  | <b>4256.1</b>  | <b>5576.3</b>  | <b>4088.5</b>  | <b>4137.1</b>  | <b>2918.9</b>   | <b>6494.8</b>   |
| a. Govt. Securities                    | 2704.2         | 4256.1         | 5576.3         | 4088.5         | 4137.1         | 2918.9          | 6494.8          |
| b. NRB Bond                            |                |                |                |                |                |                 | 0               |
| c. Govt. Non-Fin. Ins.                 |                |                |                |                |                |                 | 0               |
| d. Other Non-Fin Ins.                  |                |                |                |                |                |                 | 0               |
| e. Non Residents                       |                |                |                |                |                |                 | 0               |
| <b>3 SHARE &amp; OTHER INVESTMENT</b>  | <b>80.6</b>    | <b>80.6</b>    | <b>80.6</b>    | <b>82.1</b>    | <b>95.8</b>    | <b>223.1</b>    | <b>2058.1</b>   |
| 1. Non Residents                       |                |                |                |                |                |                 | 0               |
| 2. Others                              |                |                |                |                |                |                 | 2058.1          |
| <b>4 LOANS &amp; ADVANCES</b>          | <b>26340.4</b> | <b>29140.6</b> | <b>28424.7</b> | <b>28516.0</b> | <b>28258.9</b> | <b>26781.7</b>  | <b>28614</b>    |
| a. Govt. Entp.                         | 162.4          | 95.7           | 634.7          | 561.0          | 566.1          | 302.9           | 323             |
| i. Financial                           | 0.1            | 0.1            | 0.1            | 0.0            | 0.1            | 0.0             | 0               |
| ii. Non-Finan.                         | 162.3          | 95.6           | 634.6          | 561.0          | 566.0          | 302.9           | 323             |
| b. Pvt. Sector                         | 25676.5        | 28565.3        | 27446.5        | 27622.5        | 27403.5        | 26211.5         | 28291           |
| c. For. Bills P. & D.                  | 466.1          | 456.8          | 327.7          | 316.6          | 276.8          | 267.3           |                 |
| d. Foreign A. B. C.                    | 35.4           | 22.9           | 15.8           | 15.9           | 12.5           | 0.0             |                 |
| <b>5 BILL PURCHED</b>                  |                |                |                |                |                |                 | <b>305.8</b>    |
| a. Domestic Bills Purchased            |                |                |                |                |                |                 | 19.2            |
| b. Foreign Bills Purchased             |                |                |                |                |                |                 | 286.6           |
| c. Import Bills & Imports              |                |                |                |                |                |                 | 0.0             |
| <b>6 LOANS AGAINST COLLECTED BILLS</b> |                |                |                |                |                |                 | <b>0.0</b>      |
| a. Against Domestic Bills              |                |                |                |                |                |                 |                 |
| b. Against Foreign Bills               |                |                |                |                |                |                 |                 |
| <b>7 CONTRA</b>                        |                |                |                |                |                |                 | <b>1429.6</b>   |
| <b>8 FIXED ASSETS</b>                  |                |                |                |                |                |                 | <b>549.4</b>    |
| <b>9 OTHER ASSETS</b>                  | <b>14385.3</b> | <b>17938.5</b> | <b>25003.3</b> | <b>28341.6</b> | <b>41447.7</b> | <b>40196.7</b>  | <b>25419.8</b>  |
| a. Accrued Interests                   | 7638.2         | 9268.3         | 11277.3        | 13302.1        | 15401.4        | 19136.8         | 21504.1         |
| Govt. Entp.                            | 203.4          | 73.2           | 232.4          | 162.8          | 92.8           | 29.5            | 0.0             |
| Private Sector                         | 7434.8         | 9195.1         | 11044.9        | 13139.3        | 15308.6        | 19107.3         | 21504.1         |
| c. Sundry Debtors                      |                |                |                |                |                |                 | 1128.4          |
| d. Cash In Transit                     |                |                |                |                |                |                 | 645.5           |
| e. Others                              | 6747.1         | 8670.2         | 13726.0        | 15039.5        | 26046.3        | 21059.9         | 2141.8          |
| <b>10 Expenses not Written off</b>     |                |                |                |                |                |                 | <b>0</b>        |
| <b>11 Non Banking Assets</b>           |                |                |                |                |                |                 | <b>273.2</b>    |
| <b>12 Reconciliation Account</b>       |                |                |                |                |                |                 | <b>7164.1</b>   |
| <b>13 Profit &amp; Loss A/c</b>        |                |                |                |                |                |                 | <b>3748.1</b>   |
| <b>USES OF FUNDS</b>                   | <b>53788.1</b> | <b>65049.3</b> | <b>73644.7</b> | <b>76118.1</b> | <b>82098.3</b> | <b>80824.5</b>  | <b>82771.8</b>  |

Table No. 9  
SOURCES AND USES OF FUND OF NABIL BANK LTD.

(Rs. in million)

|  | Mid-July       |                |                |                |                |                |                |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|  | 1999           | 2000           | 2001           | 2002           | 2003           | 2004           | 2005           |
| <b>1 CAPITAL FUND</b>                  | <b>863.0</b>   | <b>934.1</b>   | <b>1046.9</b>  | <b>1062.8</b>  | <b>1146.4</b>  | <b>1804.2</b>  | <b>1482.35</b> |
| a. Paid-up Capital                     | 392.9          | 392.9          | 849.1          | 491.7          | 491.7          | 491.7          | 491.7          |
| b. General Reserve                     | 337.1          | 390.4          | 0.0            | 514.5          | 568.8          | 652.0          | 743.2          |
| c. Share Premium                       |                |                |                |                |                |                | 0.7            |
| d. Retained Earning                    |                |                |                | 26.2           | 2.1            | 26.1           | 29.8           |
| e. Others Reserves                     | 133.0          | 150.8          | 197.8          | 30.4           | 83.8           | 634.4          | 217            |
| 1. Ex.Eq.Fund                          |                |                |                |                |                |                | 33.9           |
| 2. Other                               |                |                |                |                |                |                | 183.1          |
| <b>2 BORROWINGS</b>                    | <b>190.2</b>   | <b>285.2</b>   | <b>0.0</b>     | <b>280.0</b>   | <b>961.5</b>   | <b>229.7</b>   | <b>17.1</b>    |
| a. NRB                                 |                | 0.0            | 0.0            | 0.0            | 611.5          | 0.0            | 0              |
| b. Commercial Banks                    | 190.2          | 285.2          | 0.0            | 280.0          | 350.0          | 229.7          | 17.1           |
| c. Foreign Bank and Fin.Ins.           | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0              |
| d. Other Financial Ins.                | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0              |
| <b>3 DEPOSITS</b>                      | <b>9464.4</b>  | <b>12780.1</b> | <b>15838.9</b> | <b>15370.6</b> | <b>13437.7</b> | <b>14098.0</b> | <b>14586.8</b> |
| a. Current                             | 2333.3         | 2935.3         | 2957.1         | 2723.0         | 3025.0         | 2687.0         | 2843.5         |
| Domestic                               |                |                |                |                |                |                | 2046.1         |
| Foreign                                |                |                |                |                |                |                | 797.4          |
| b. Savings                             | 3352.6         | 4150.2         | 4917.1         | 4889.0         | 5237.4         | 5994.1         | 7026.4         |
| Domestic                               |                |                |                |                |                |                | 6114.6         |
| Foreign                                |                |                |                |                |                |                | 911.8          |
| c. Fixed                               | 2098.1         | 3194.3         | 3719.2         | 2446.8         | 2252.6         | 2310.6         | 2078.6         |
| Domestic                               |                |                |                |                |                |                | 1012.9         |
| Foreign                                |                |                |                |                |                |                | 1065.7         |
| d. Call Deposits                       | 1329.8         | 2083.9         | 3948.3         | 4944.7         | 2540.7         | 2801.6         | 2341.3         |
| e. Others                              | 350.6          | 416.3          | 297.2          | 367.1          | 382.0          | 304.7          | 297            |
| <b>4 Bills Payable</b>                 |                |                |                |                |                |                | <b>71.3</b>    |
| <b>5 Contra Accounts</b>               |                |                |                |                |                |                | <b>137.6</b>   |
| <b>6 Other Liabilities</b>             | <b>1810.0</b>  | <b>1902.3</b>  | <b>2568.6</b>  | <b>2932.4</b>  | <b>2730.3</b>  | <b>2102.4</b>  | <b>1639.4</b>  |
| 1. Sundry Creditors                    |                |                |                |                |                |                | 176.9          |
| 2. Loan Loss Provision                 |                |                |                |                |                |                | 392            |
| 3. Interest Suspense a/c               |                |                |                |                |                |                | 166.6          |
| 4. Others                              | 1810.0         | 1902.3         | 2568.6         | 2932.4         | 2730.3         | 2102.4         | 903.9          |
| <b>7 Reconciliation A/c</b>            |                |                |                |                |                |                | <b>0</b>       |
| <b>8 Profit &amp; Loss A/c</b>         |                |                |                |                |                |                | <b>817.9</b>   |
| <b>SOURCES OF FUNDS</b>                | <b>12327.6</b> | <b>15901.7</b> | <b>19454.4</b> | <b>19645.7</b> | <b>18275.9</b> | <b>18234.3</b> | <b>18752.5</b> |
| <b>1 LIQUID FUNDS</b>                  | <b>3782.7</b>  | <b>5541.9</b>  | <b>6284.9</b>  | <b>4999.3</b>  | <b>4162.1</b>  | <b>3916.9</b>  | <b>1345.2</b>  |
| a. Cash Balance                        | 138.2          | 194.8          | 208.2          | 318.1          | 190.6          | 286.9          | 146.3          |
| Nepalese Notes & Coins                 | 123.6          | 178.9          | 182.3          | 285.4          | 157.6          | 263.2          | 132.4          |
| Foreign Currency                       | 14.6           | 15.9           | 25.9           | 32.7           | 33.0           | 23.7           | 13.9           |
| b. Bank Balance                        | 430.4          | 715.2          | 602.6          | 593.8          | 957.1          | 682.5          | 413.2          |
| 1. In Nepal Rastra Bank                | 290.4          | 533.3          | 510.2          | 366.3          | 892.8          | 606.4          | 107.3          |
| Domestic Currency                      |                |                |                |                |                |                | 85.7           |
| Foreign Currency                       |                |                |                |                |                |                | 21.6           |
| 2. Commercial Banks                    | 12.9           | 163.1          | 4.8            | 24.0           | 16.2           | 37.8           | 26.2           |
| Domestic Currency                      |                |                |                |                |                |                | 0              |
| Foreign Currency                       |                |                |                |                |                |                | 0              |
| 3. Other Financial Ins.                |                |                |                |                |                | 0.0            | 0              |
| 4. In Foreign banks                    | 127.1          | 18.9           | 87.6           | 203.5          | 48.1           | 38.3           | 279.7          |
| c. Money at Call                       | 3214.1         | 4631.8         | 5474.1         | 4087.4         | 3014.4         | 2947.5         | 785.7          |
| Domestic Currency                      |                |                |                |                |                |                | 102.5          |
| Foreign Currency                       |                |                |                |                |                |                | 683.2          |
| <b>2 INVESTMENTS</b>                   | <b>1402.8</b>  | <b>1233.8</b>  | <b>2732.9</b>  | <b>4120.3</b>  | <b>3663.5</b>  | <b>3672.6</b>  | <b>2826.8</b>  |
| a. Govt. Securities                    | 1402.8         | 1233.8         | 2732.9         | 4120.3         | 3663.5         | 3672.6         | 2413.9         |
| b. NRB Bond                            |                |                |                |                |                |                | 0              |
| c. Govt. Non-Fin. Ins.                 |                |                |                |                |                |                | 0              |
| d. Other Non-Fin. Ins.                 |                |                |                |                |                |                | 0              |
| e. Non Residents                       |                |                |                |                |                |                | 412.9          |
| <b>3 SHARE &amp; OTHER INVESTMENT</b>  | <b>17.5</b>    | <b>17.1</b>    | <b>19.8</b>    | <b>1081.8</b>  | <b>24.3</b>    | <b>24.5</b>    | <b>1526.5</b>  |
| 1. Non Residents                       |                |                |                |                |                |                | 1497.9         |
| 2. Others                              |                |                |                |                |                |                | 28.6           |
| <b>4 LOANS &amp; ADVANCES</b>          | <b>5811.7</b>  | <b>7323.6</b>  | <b>8437.6</b>  | <b>7328.2</b>  | <b>8267.8</b>  | <b>8769.7</b>  | <b>11078</b>   |
| a. Govt. Entp.                         | 62.6           | 110.2          | 101.3          | 64.7           | 20.8           | 20.3           | 60             |
| i. Financial                           | 50.0           | 50.0           | 50.0           | 19.9           | 0.0            | 0.0            | 0              |
| ii. Non-Finan.                         | 12.6           | 60.2           | 51.3           | 44.8           | 20.8           | 20.3           | 60             |
| b. Pvt. Sector                         | 5432.6         | 6857.9         | 8071.8         | 7007.3         | 7976.1         | 8614.8         | 11018          |
| c. For. Bills P. & D.                  | 316.5          | 365.5          | 264.5          | 256.2          | 256.9          | 117.5          |                |
| d. Foreign A. B. C.                    | 0.0            | 0.0            | 0.0            | 0.0            | 14.0           | 17.1           |                |
| <b>5 BILL PURCHED</b>                  |                |                |                |                |                |                | <b>144.7</b>   |
| a. Domestic Bills Purchased            |                |                |                |                |                |                | 77.2           |
| b. Foreign Bills Purchased             |                |                |                |                |                |                | 67.5           |
| c. Import Bills & Imports              |                |                |                |                |                |                | 0.0            |
| <b>6 LOANS AGAINST COLLECTED BILLS</b> |                |                |                |                |                |                | <b>137.6</b>   |
| a. Against Domestic Bills              |                |                |                |                |                |                | 20.4           |
| b. Against Foreign Bills               |                |                |                |                |                |                | 117.2          |
| <b>7 CONTRA</b>                        |                |                |                |                |                |                | <b>137.6</b>   |
| <b>8 FIXED ASSETS</b>                  |                |                |                |                |                |                | <b>361.2</b>   |
| <b>9 OTHER ASSETS</b>                  | <b>1312.9</b>  | <b>1785.3</b>  | <b>1979.2</b>  | <b>2116.2</b>  | <b>2158.2</b>  | <b>1850.7</b>  | <b>1194.9</b>  |
| a. Accrued Interests                   | 231.6          | 372.8          | 369.5          | 377.3          | 241.2          | 212.7          | 185.0          |
| Govt. Entp.                            | 0.0            | 0.0            | 0.0            | 3.6            | 3.6            | 0.0            | 0.0            |
| Private Sector                         | 231.6          | 372.8          | 369.5          | 373.7          | 237.6          | 212.7          | 185.0          |
| c. Sundry Debtors                      |                |                |                |                |                |                | 126.6          |
| d. Cash In Transit                     |                |                |                |                |                |                | 0.0            |
| e. Others                              | 1081.3         | 1412.5         | 1609.7         | 1738.9         | 1917.0         | 1638.0         | 883.3          |
| <b>10 Expenses not Written off</b>     |                |                |                |                |                |                | <b>0</b>       |
| <b>11 Non Banking Assets</b>           |                |                |                |                |                |                | <b>0</b>       |
| <b>12 Reconciliation Account</b>       |                |                |                |                |                |                | <b>0</b>       |
| <b>13 Profit &amp; Loss A/c</b>        |                |                |                |                |                |                | <b>0</b>       |
| <b>USES OF FUNDS</b>                   | <b>12327.6</b> | <b>15901.7</b> | <b>19454.4</b> | <b>19645.7</b> | <b>18275.9</b> | <b>18234.4</b> | <b>18752.5</b> |

Table No. 10  
SOURCES AND USES OF FUND OF NEPAL INVESTMENT BANK LTD.

(Rs. in million)

|  | Mid-July      |                |               |               |               |                |                |
|--|---------------|----------------|---------------|---------------|---------------|----------------|----------------|
|  | 1999          | 2000           | 2001          | 2002          | 2003          | 2004           | 2005           |
| <b>1 CAPITAL FUND</b>                  | <b>346.6</b>  | <b>356.9</b>   | <b>407.1</b>  | <b>419.9</b>  | <b>557.1</b>  | <b>740.7</b>   | <b>1234.5</b>  |
| a. Paid-up Capital                     | 135.3         | 135.4          | 135.3         | 170.0         | 295.3         | 295.3          | 587.7          |
| b. General Reserve                     | 198.8         | 207.9          | 222.5         | 233.8         | 245.2         | 268.7          | 299.3          |
| c. Share Premium                       |               |                |               |               |               |                | 0              |
| d. Retained Earning                    |               |                |               |               |               | 49.9           | 0.0            |
| e. Others Reserves                     | 12.5          | 13.6           | 49.3          | 16.1          | 16.6          | 126.8          | 347.5          |
| 1. Ex.Eq.Fund                          |               |                |               |               |               |                | 17.9           |
| 2. Other                               |               |                |               |               |               |                | 329.6          |
| <b>2 BORROWINGS</b>                    | <b>50.0</b>   | <b>140.0</b>   | <b>120.0</b>  | <b>98.5</b>   | <b>6.8</b>    | <b>61.5</b>    | <b>50</b>      |
| a. NRB                                 |               | 0.0            | 0.0           | 98.5          | 6.8           | 61.5           | 50             |
| b. Commercial Banks                    | 50.0          | 140.0          | 120.0         | 0.0           | 0.0           | 0.0            | 0              |
| c. Foreign Bank and Fin.Ins.           | 0.0           | 0.0            | 0.0           | 0.0           | 0.0           | 0.0            | 0              |
| d. Other Financial Ins.                |               |                |               | 0.0           | 0.0           | 0.0            | 0              |
| <b>3 DEPOSITS</b>                      | <b>2438.9</b> | <b>2982.4</b>  | <b>4256.2</b> | <b>4174.8</b> | <b>7922.8</b> | <b>11706.3</b> | <b>14254.8</b> |
| a. Current                             | 531.5         | 581.1          | 769.0         | 787.5         | 979.0         | 1625.1         | 1583.2         |
| Domestic                               |               |                |               |               |               |                | 1233.7         |
| Foreign                                |               |                |               |               |               |                | 349.5          |
| b. Savings                             | 751.1         | 997.5          | 1259.6        | 1276.7        | 2433.9        | 4922.0         | 6703.5         |
| Domestic                               |               |                |               |               |               |                | 6352.2         |
| Foreign                                |               |                |               |               |               |                | 351.3          |
| c. Fixed                               | 983.6         | 1093.7         | 1658.7        | 945.9         | 1672.8        | 2294.7         | 3212.4         |
| Domestic                               |               |                |               |               |               |                | 2242.2         |
| Foreign                                |               |                |               |               |               |                | 970.2          |
| d. Call Deposits                       | 83.2          | 221.7          | 502.5         | 1052.0        | 2610.6        | 2576.6         | 2469.7         |
| e. Others                              | 89.5          | 88.6           | 66.4          | 112.7         | 226.5         | 287.9          | 286            |
| <b>4 Bills Payable</b>                 |               |                |               |               |               |                | <b>14.3</b>    |
| <b>5 Contra Accounts</b>               |               |                |               |               |               |                | <b>176.3</b>   |
| <b>6 Other Liabilities</b>             | <b>835.4</b>  | <b>700.5</b>   | <b>750.2</b>  | <b>694.6</b>  | <b>615.7</b>  | <b>1056.8</b>  | <b>804</b>     |
| 1. Sundry Creditors                    |               |                |               |               |               |                | 114.5          |
| 2. Loan Loss Provision                 |               |                |               |               |               |                | 256.2          |
| 3. Interest Suspense a/c               |               |                |               |               |               |                | 54.1           |
| 4. Others                              | 835.4         | 700.5          | 750.2         | 694.6         | 615.7         | 1056.8         | 379.2          |
| <b>7 Reconciliation A/c</b>            |               |                |               |               |               |                | <b>0</b>       |
| <b>8 Profit &amp; Loss A/c</b>         |               |                |               |               |               |                | <b>280.3</b>   |
| <b>SOURCES OF FUNDS</b>                | <b>3670.9</b> | <b>4179.74</b> | <b>5533.5</b> | <b>5387.8</b> | <b>9102.4</b> | <b>13565.3</b> | <b>16814.2</b> |
| <b>1 LIQUID FUNDS</b>                  | <b>1463.0</b> | <b>1533.6</b>  | <b>446.7</b>  | <b>1899.1</b> | <b>926.4</b>  | <b>1215.2</b>  | <b>1340.4</b>  |
| a. Cash Balance                        | 47.3          | 32.8           | 71.5          | 61.5          | 200.9         | 315.4          | 374.2          |
| Nepalese Notes & Coins                 | 40.0          | 28.0           | 62.9          | 50.8          | 178.6         | 288.0          | 350.4          |
| Foreign Currency                       | 7.3           | 4.8            | 8.6           | 10.7          | 22.3          | 27.4           | 23.8           |
| b. Bank Balance                        | 216.3         | 330.1          | 375.2         | 1837.6        | 725.5         | 899.8          | 966.2          |
| 1. In Nepal Rastra Bank                | 98.6          | 175.3          | 212.3         | 166.3         | 450.4         | 533.9          | 780.2          |
| Domestic Currency                      |               |                |               |               |               |                | 739.1          |
| Foreign Currency                       |               |                |               |               |               |                | 41.1           |
| 2. Commercial Banks                    | 7.5           | 7.3            | 3.8           | 2.8           | 3.5           | 85.8           | 15.6           |
| Domestic Currency                      |               |                |               |               |               |                | 15.3           |
| Foreign Currency                       |               |                |               |               |               |                | 0.3            |
| 3. Other Financial Ins.                |               |                |               |               |               |                | 0              |
| 4. In Foreign banks                    | 110.2         | 147.6          | 159.1         | 1668.5        | 271.6         | 280.1          | 170.4          |
| c. Money at Call                       | 1199.4        | 1170.7         | 0.0           | 0.0           | 0.0           | 0.0            | 0              |
| Domestic Currency                      |               |                |               |               |               |                |                |
| Foreign Currency                       |               |                |               |               |               |                |                |
| <b>2 INVESTMENTS</b>                   | <b>90.0</b>   | <b>0.0</b>     | <b>300.0</b>  | <b>224.4</b>  | <b>400.0</b>  | <b>2001.1</b>  | <b>1948.5</b>  |
| a. Govt. Securities                    | 90.0          | 0.0            | 300.0         | 224.4         | 400.0         | 2001.1         | 1948.5         |
| b. NRB Bond                            |               |                |               |               |               |                |                |
| c. Govt. Non-Fin. Ins.                 |               |                |               |               |               |                |                |
| d. Other Non-Fin Ins.                  |               |                |               |               |               |                |                |
| e. Non Residents                       |               |                |               |               |               |                |                |
| <b>3 SHARE &amp; OTHER INVESTMENT</b>  | <b>12.7</b>   | <b>12.7</b>    | <b>12.7</b>   | <b>37.6</b>   | <b>1345.3</b> | <b>2171.4</b>  | <b>2125.7</b>  |
| 1. Non Residents                       |               |                |               |               |               |                | 1922.2         |
| 2. Others                              |               |                |               |               |               |                | 203.5          |
| <b>4 LOANS &amp; ADVANCES</b>          | <b>1421.6</b> | <b>2071.3</b>  | <b>2431.3</b> | <b>2715.7</b> | <b>5949.2</b> | <b>7290.2</b>  | <b>10295</b>   |
| a. Govt. Entp.                         | 25.0          | 25.0           | 25.0          | 25.0          | 115.0         | 170.0          | 115            |
| i. Financial                           | 25.0          | 25.0           | 25.0          | 25.0          | 115.0         | 170.0          | 115            |
| ii. Non-Finan.                         | 0.0           | 0.0            | 0.0           | 0.0           | 0.0           | 0.0            | 0              |
| b. Pvt. Sector                         | 1329.2        | 1998.9         | 2360.5        | 2668.0        | 5757.6        | 7004.4         | 10180          |
| c. For. Bills P. & D.                  | 67.4          | 47.4           | 45.8          | 22.7          | 76.6          | 115.8          |                |
| d. Foreign A. B. C.                    | 0.0           | 0.0            | 0.0           | 0.0           | 0.0           | 0.0            |                |
| <b>5 BILL PURCHED</b>                  |               |                |               |               |               |                | <b>195.0</b>   |
| a. Domestic Bills Purchased            |               |                |               |               |               |                | 30.4           |
| b. Foreign Bills Purchased             |               |                |               |               |               |                | 70.1           |
| c. Import Bills & Imports              |               |                |               |               |               |                | 94.5           |
| <b>6 LOANS AGAINST COLLECTED BILLS</b> |               |                |               |               |               |                | <b>0.0</b>     |
| a. Against Domestic Bills              |               |                |               |               |               |                |                |
| b. Against Foreign Bills               |               |                |               |               |               |                |                |
| <b>7 CONTRA</b>                        |               |                |               |               |               |                | <b>176.3</b>   |
| <b>8 FIXED ASSETS</b>                  |               |                |               |               |               |                | <b>335.9</b>   |
| <b>9 OTHER ASSETS</b>                  | <b>683.6</b>  | <b>562.1</b>   | <b>2342.8</b> | <b>511.0</b>  | <b>481.5</b>  | <b>887.4</b>   | <b>392.3</b>   |
| a. Accrued Interests                   | 72.8          | 82.7           | 120.6         | 79.3          | 110.6         | 112.0          | 131.2          |
| Govt. Entp.                            | 0.0           | 0.0            | 0.0           | 0.6           | 0.6           | 1.0            |                |
| Private Sector                         | 72.8          | 82.7           | 120.6         | 78.7          | 110.0         | 111.0          | 131.2          |
| c. Sundry Debtors                      |               |                |               |               |               |                | 61.1           |
| d. Cash In Transit                     |               |                |               |               |               |                | 0.0            |
| e. Others                              | 610.8         | 479.4          | 2222.2        | 431.7         | 370.9         | 775.4          | 200            |
| <b>10 Expenses not Written off</b>     |               |                |               |               |               |                | <b>0</b>       |
| <b>11 Non Banking Assets</b>           |               |                |               |               |               |                | <b>4.6</b>     |
| <b>12 Reconciliation Account</b>       |               |                |               |               |               |                | <b>0.1</b>     |
| <b>13 Profit &amp; Loss A/c</b>        |               |                |               |               |               |                | <b>280.3</b>   |
| <b>USES OF FUNDS</b>                   | <b>3670.9</b> | <b>4179.7</b>  | <b>5533.5</b> | <b>5387.8</b> | <b>9102.4</b> | <b>13565.3</b> | <b>16814.2</b> |

Table No. 11  
SOURCES AND USES OF FUND OF STANDARD CHARTERED BANK NEPAL LTD.

(Rs. in million)

|  | Mid-July       |                |                |                |                |                |                |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|  | 1999           | 2000           | 2001           | 2002           | 2003           | 2004           | 2005           |
| <b>1 CAPITAL FUND</b>                  | <b>756.0</b>   | <b>834.7</b>   | <b>920.3</b>   | <b>1012.3</b>  | <b>1119.0</b>  | <b>1527.9</b>  | <b>1278.2</b>  |
| a. Paid-up Capital                     | 339.5          | 339.5          | 339.5          | 339.5          | 339.5          | 374.6          | 374.6          |
| b. General Reserve                     | 358.5          | 430.4          | 508.9          | 595.0          | 679.1          | 679.1          | 749.3          |
| c. Share Premium                       |                |                |                |                |                |                |                |
| d. Retained Earning                    |                |                |                | 0.0            | 0.0            | 99.6           |                |
| e. Others Reserves                     | 58.0           | 64.8           | 71.9           | 77.8           | 100.4          | 374.6          | 154.3          |
| 1. Ex.Eq.Fund                          |                |                |                |                |                |                | 116.8          |
| 2. Other                               |                |                |                |                |                |                | 37.5           |
| <b>2 BORROWINGS</b>                    | <b>99.5</b>    | <b>2380.8</b>  | <b>1590.0</b>  | <b>671.5</b>   | <b>79.1</b>    | <b>78.3</b>    | <b>43.8</b>    |
| a. NRB                                 | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0              |
| b. Commercial Banks                    | 99.5           | 2380.8         | 1590.0         | 671.5          | 28.1           | 64.7           | 16.2           |
| c. Foreign Bank and Fin.Ins.           | 0.0            | 0.0            | 0.0            | 0.0            | 51.0           | 13.6           | 27.6           |
| d. Other Financial Ins.                |                |                |                | 0.0            | 0.0            | 0.0            | 0              |
| <b>3 DEPOSITS</b>                      | <b>11160.8</b> | <b>12566.4</b> | <b>15430.1</b> | <b>15835.7</b> | <b>18755.5</b> | <b>21161.4</b> | <b>19344</b>   |
| a. Current                             | 2334.3         | 2417.1         | 3279.4         | 3808.4         | 5768.6         | 5816.9         | 4356.3         |
| Domestic                               |                |                |                |                |                |                | 2360.6         |
| Foreign                                |                |                |                |                |                |                | 1995.7         |
| b. Savings                             | 5467.6         | 6632.7         | 8404.6         | 9441.8         | 10633.1        | 12771.8        | 13027.7        |
| Domestic                               |                |                |                |                |                |                | 10733.3        |
| Foreign                                |                |                |                |                |                |                | 2294.4         |
| c. Fixed                               | 3104.7         | 2926.2         | 3471.7         | 2264.9         | 1948.5         | 1428.5         | 1416.4         |
| Domestic                               |                |                |                |                |                |                | 631.9          |
| Foreign                                |                |                |                |                |                |                | 784.5          |
| d. Call Deposits                       | 0.0            | 0.0            | 0.0            | 101.1          | 185.2          | 941.0          | 294.9          |
| e. Others                              | 254.2          | 590.4          | 274.4          | 219.5          | 220.1          | 203.2          | 248.7          |
| <b>4 Bills Payable</b>                 |                |                |                |                |                |                | <b>55</b>      |
| <b>5 Contra Accounts</b>               |                |                |                |                |                |                | <b>0</b>       |
| <b>6 Other Liabilities</b>             | <b>2364.8</b>  | <b>2574.1</b>  | <b>3477.7</b>  | <b>2156.1</b>  | <b>2355.5</b>  | <b>1691.5</b>  | <b>1279.9</b>  |
| 1. Sundry Creditors                    |                |                |                |                |                |                | 116.8          |
| 2. Loan Loss Provision                 |                |                |                |                |                |                | 277.7          |
| 3. Interest Suspense a/c               |                |                |                |                |                |                | 133.5          |
| 4. Others                              | 2364.8         | 2574.1         | 3477.7         | 2156.1         | 2355.5         | 1691.5         | 751.9          |
| <b>7 Reconciliation A/c</b>            |                |                |                |                |                |                | <b>0</b>       |
| <b>8 Profit &amp; Loss A/c</b>         |                |                |                |                |                |                | <b>757.9</b>   |
| <b>SOURCES OF FUNDS</b>                | <b>14381.1</b> | <b>18356</b>   | <b>21418.1</b> | <b>19675.6</b> | <b>22309.1</b> | <b>24459.1</b> | <b>22758.8</b> |
| <b>1 LIQUID FUNDS</b>                  | <b>5239.5</b>  | <b>8063.4</b>  | <b>8086.5</b>  | <b>2890.6</b>  | <b>3170.0</b>  | <b>4241.8</b>  | <b>3370.8</b>  |
| a. Cash Balance                        | 135.5          | 126.2          | 187.6          | 257.8          | 198.7          | 187.7          | 195.4          |
| Nepalese Notes & Coins                 | 125.5          | 109.4          | 169.9          | 224.0          | 153.2          | 154.2          | 162.1          |
| Foreign Currency                       | 10.0           | 16.8           | 17.7           | 33.8           | 45.5           | 33.5           | 33.3           |
| b. Bank Balance                        | 5104.0         | 7937.2         | 7898.9         | 570.8          | 1313.4         | 1835.5         | 915.7          |
| 1. In Nepal Rastra Bank                | 486.4          | 649.9          | 659.5          | 369.8          | 1141.1         | 1534.2         | 692.2          |
| Domestic Currency                      |                |                |                |                |                |                | 681            |
| Foreign Currency                       |                |                |                |                |                |                | 11.2           |
| 2. Commercial Banks                    | -7.3           | -4.0           | 1.4            | 16.7           | 112.3          | 165.1          | 15.5           |
| Domestic Currency                      |                |                |                |                |                |                | 15.5           |
| Foreign Currency                       |                |                |                |                |                |                | 0              |
| 3. Other Financial Ins.                |                |                |                |                |                |                | 0              |
| 4. In Foreign banks                    | 4624.9         | 7291.3         | 7238.0         | 184.3          | 60.0           | 136.2          | 208            |
| c. Money at Call                       | 0.0            | 0.0            | 0.0            | 2062.0         | 1657.9         | 2218.6         | 2259.7         |
| Domestic Currency                      |                |                |                |                |                |                |                |
| Foreign Currency                       |                |                |                |                |                |                | 2259.7         |
| <b>2 INVESTMENTS</b>                   | <b>2678.7</b>  | <b>3338.7</b>  | <b>4811.0</b>  | <b>5784.8</b>  | <b>6722.8</b>  | <b>7948.2</b>  | <b>7204.6</b>  |
| a. Govt. Securities                    | 2678.7         | 3338.7         | 4811.0         | 5784.8         | 6722.8         | 7948.2         | 7204.6         |
| b. NRB Bond                            |                |                |                |                |                |                |                |
| c. Govt. Non-Fin. Ins.                 |                |                |                |                |                |                |                |
| d. Other Non-Fin Ins.                  |                |                |                |                |                |                |                |
| e. Non Residents                       |                |                |                |                |                |                |                |
| <b>3 SHARE &amp; OTHER INVESTMENT</b>  | <b>11.2</b>    | <b>11.2</b>    | <b>11.2</b>    | <b>3491.2</b>  | <b>3634.9</b>  | <b>3412.1</b>  | <b>2499.5</b>  |
| 1. Non Residents                       |                |                |                |                |                |                | 2486.1         |
| 2. Others                              |                |                |                |                |                |                | 13.4           |
| <b>4 LOANS &amp; ADVANCES</b>          | <b>4693.1</b>  | <b>4957.5</b>  | <b>5924.1</b>  | <b>5787.9</b>  | <b>6080.7</b>  | <b>6729.6</b>  | <b>8214</b>    |
| a. Govt. Entp.                         | 150.6          | 365.5          | 359.9          | 286.2          | 51.5           | 6.7            | 315            |
| i. Financial                           | 150.6          | 169.3          | 239.7          | 90.0           | 6.2            | 0.0            | 0              |
| ii. Non-Finan.                         | 0.0            | 196.2          | 120.2          | 196.2          | 45.3           | 6.7            | 315            |
| b. Pvt. Sector                         | 4422.8         | 4394.3         | 5478.8         | 5389.4         | 5977.0         | 6655.3         | 7898           |
| c. For. Bills P. & D.                  | 119.7          | 197.7          | 85.4           | 112.3          | 52.2           | 67.6           |                |
| d. Foreign A. B. C.                    | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            |                |
| <b>5 BILL PURCHED</b>                  |                |                |                |                |                |                | <b>313.6</b>   |
| a. Domestic Bills Purchased            |                |                |                |                |                |                | 3              |
| b. Foreign Bills Purchased             |                |                |                |                |                |                | 235.9          |
| c. Import Bills & Imports              |                |                |                |                |                |                | 74.7           |
| <b>6 LOANS AGAINST COLLECTED BILLS</b> |                |                |                |                |                |                | <b>0.0</b>     |
| a. Against Domestic Bills              |                |                |                |                |                |                |                |
| b. Against Foreign Bills               |                |                |                |                |                |                |                |
| <b>7 CONTRA</b>                        |                |                |                |                |                |                | <b>0.0</b>     |
| <b>8 FIXED ASSETS</b>                  |                |                |                |                |                |                | <b>394.4</b>   |
| <b>9 OTHER ASSETS</b>                  | <b>1758.6</b>  | <b>1985.3</b>  | <b>2585.3</b>  | <b>1721.1</b>  | <b>2700.7</b>  | <b>2127.4</b>  | <b>754.1</b>   |
| a. Accrued Interests                   | 87.4           | 137.4          | 186.6          | 216.0          | 167.6          | 290.7          | 266.6          |
| Govt. Entp.                            | 0.0            | 0.0            | 0.0            | 0.0            | 2.5            | 0.0            |                |
| Private Sector                         | 87.4           | 137.4          | 186.6          | 216.0          | 165.1          | 290.7          | 266.6          |
| c. Sundry Debtors                      |                |                |                |                |                |                | 94.1           |
| d. Cash In Transit                     |                |                |                |                |                |                | 0.0            |
| e. Others                              | 1671.2         | 1847.9         | 2398.7         | 1505.1         | 2533.1         | 1836.7         | 393.4          |
| <b>10 Expenses not Written off</b>     |                |                |                |                |                |                | <b>8.3</b>     |
| <b>11 Non Banking Assets</b>           |                |                |                |                |                |                |                |
| <b>12 Reconciliation Account</b>       |                |                |                |                |                |                |                |
| <b>13 Profit &amp; Loss A/c</b>        |                |                |                |                |                |                |                |
| <b>USES OF FUNDS</b>                   | <b>14381.1</b> | <b>18356.0</b> | <b>21418.1</b> | <b>19675.6</b> | <b>22309.1</b> | <b>24459.1</b> | <b>22758.8</b> |

Table No. 12  
SOURCES AND USES OF FUND OF HIMALAYAN BANK LTD.

(Rs. in million)

|  | Mid-July       |                |                |                |                |                |                |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|  | 1999           | 2000           | 2001           | 2002           | 2003           | 2004           | 2005           |
| <b>1 CAPITAL FUND</b>                  | <b>314.9</b>   | <b>397.1</b>   | <b>501.6</b>   | <b>651.6</b>   | <b>740.6</b>   | <b>1435.9</b>  | <b>1328.2</b>  |
| a. Paid-up Capital                     | 192.0          | 240.0          | 300.0          | 390.0          | 429.0          | 536.3          | 643.5          |
| b. General Reserve                     | 109.7          | 142.8          | 183.6          | 239.7          | 288.8          | 329.2          | 381.8          |
| c. Share Premium                       |                |                |                |                |                |                | 0              |
| d. Retained Earning                    |                |                |                | 0.0            |                | 68.9           | 173.9          |
| e. Others Reserves                     | 13.2           | 14.4           | 18.0           | 21.9           | 22.8           | 501.5          | 129            |
| 1. Ex.Eq.Fund                          |                |                |                |                |                |                | 26.1           |
| 2. Other                               |                |                |                |                |                |                | 102.9          |
| <b>2 BORROWINGS</b>                    | <b>232.7</b>   | <b>128.6</b>   | <b>5.4</b>     | <b>48.2</b>    | <b>538.8</b>   | <b>66.4</b>    | <b>485</b>     |
| a. NRB                                 | 0.0            | 42.5           | 0.0            | 47.6           | 403.7          | 66.4           | 25             |
| b. Commercial Banks                    | 232.7          | 86.2           | 5.4            | 0.6            | 135.1          | 0.0            | 100            |
| c. Foreign Bank and Fin.Ins.           | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0              |
| d. Other Financial Ins.                |                |                |                | 0.0            | 0.0            | 0.0            | 360            |
| <b>3 DEPOSITS</b>                      | <b>9780.4</b>  | <b>14082.5</b> | <b>17613.6</b> | <b>18595.2</b> | <b>21002.8</b> | <b>22760.9</b> | <b>24831.1</b> |
| a. Current                             | 1292.2         | 1772.3         | 2313.7         | 2652.8         | 3702.2         | 4353.1         | 5013           |
| Domestic                               |                |                |                |                |                |                | 3446.9         |
| Foreign                                |                |                |                |                |                |                | 1566.1         |
| b. Savings                             | 5084.4         | 6844.3         | 9164.1         | 9102.8         | 10840.8        | 11719.7        | 12852.4        |
| Domestic                               |                |                |                |                |                |                | 11925.3        |
| Foreign                                |                |                |                |                |                |                | 927.1          |
| c. Fixed                               | 3106.8         | 5109.4         | 5668.1         | 6044.9         | 5880.7         | 6043.7         | 6364.3         |
| Domestic                               |                |                |                |                |                |                | 2540           |
| Foreign                                |                |                |                |                |                |                | 3824.3         |
| d. Call Deposits                       | 0.0            | 0.0            | 0.0            | 343.8          | 201.3          | 219.6          | 15.4           |
| e. Others                              | 297.0          | 356.5          | 467.7          | 450.9          | 377.8          | 424.8          | 586            |
| <b>4 Bills Payable</b>                 |                |                |                |                |                |                |                |
| <b>5 Contra Accounts</b>               |                |                |                |                |                |                |                |
| <b>6 Other Liabilities</b>             | <b>2272.1</b>  | <b>2172.2</b>  | <b>2808.4</b>  | <b>2085.7</b>  | <b>2439.0</b>  | <b>2488.0</b>  | <b>1705.9</b>  |
| 1. Sundry Creditors                    |                |                |                |                |                |                | 17.2           |
| 2. Loan Loss Provision                 |                |                |                |                |                |                | 937.1          |
| 3. Interest Suspense a/c               |                |                |                |                |                |                | 518.2          |
| 4. Others                              | 2272.1         | 2172.2         | 2808.4         | 2085.7         | 2439.0         | 2488.0         | 233.4          |
| <b>7 Reconciliation A/c</b>            |                |                |                |                |                |                | <b>0</b>       |
| <b>8 Profit &amp; Loss A/c</b>         |                |                |                |                |                |                | <b>752.4</b>   |
| <b>SOURCES OF FUNDS</b>                | <b>12600.1</b> | <b>16780.5</b> | <b>20929</b>   | <b>21380.7</b> | <b>24721.2</b> | <b>26751.2</b> | <b>29102.6</b> |
| <b>1 LIQUID FUNDS</b>                  | <b>4787.5</b>  | <b>5446.5</b>  | <b>7192.6</b>  | <b>7658.8</b>  | <b>8281.7</b>  | <b>8613.5</b>  | <b>8173.2</b>  |
| a. Cash Balance                        | 142.8          | 134.1          | 149.9          | 462.8          | 382.7          | 274.2          | 287.2          |
| Nepalese Notes & Coins                 | 121.7          | 116.3          | 131.7          | 450.1          | 350.0          | 274.2          | 287.2          |
| Foreign Currency                       | 21.1           | 17.7           | 18.2           | 12.7           | 32.7           | 0.0            | 0.0            |
| b. Bank Balance                        | 518.9          | 629.7          | 1136.9         | 768.6          | 1770.0         | 1494.5         | 1262.2         |
| 1. In Nepal Rastra Bank                | 515.6          | 655.3          | 1073.2         | 695.4          | 1130.0         | 1623.9         | 1412           |
| Domestic Currency                      |                |                |                |                |                |                | 1373.2         |
| Foreign Currency                       |                |                |                |                |                |                | 38.8           |
| 2. Commercial Banks                    | 22.9           | 12.9           | 11.0           | 36.3           | 40.0           | 33.0           | 2.5            |
| Domestic Currency                      |                |                |                |                |                |                | 2.5            |
| Foreign Currency                       |                |                |                |                |                |                | 0              |
| 3. Other Financial Ins.                |                |                |                |                |                |                |                |
| 4. In Foreign banks                    | -19.6          | -38.6          | 52.7           | 36.9           | 600.0          | -162.4         | -152.3         |
| c. Money at Call                       | 4125.8         | 4682.8         | 5905.8         | 6427.4         | 6129.0         | 6844.8         | 6623.8         |
| Domestic Currency                      |                |                |                |                |                |                | 200            |
| Foreign Currency                       |                |                |                |                |                |                | 6423.8         |
| <b>2 INVESTMENTS</b>                   | <b>459.4</b>   | <b>2206.9</b>  | <b>2224.3</b>  | <b>2588.6</b>  | <b>3980.0</b>  | <b>2781.7</b>  | <b>5469.7</b>  |
| a. Govt. Securities                    | 459.4          | 2206.9         | 2224.3         | 2588.6         | 3980.0         | 2781.7         | 5469.7         |
| b. NRB Bond                            |                |                |                |                |                |                |                |
| c. Govt. Non-Fin. Ins.                 |                |                |                |                |                |                |                |
| d. Other Non-Fin Ins.                  |                |                |                |                |                |                |                |
| e. Non Residents                       |                |                |                |                |                |                |                |
| <b>3 SHARE &amp; OTHER INVESTMENT</b>  | <b>9.5</b>     | <b>9.5</b>     | <b>10.7</b>    | <b>34.3</b>    | <b>34.3</b>    | <b>96.6</b>    | <b>39.9</b>    |
| 1. Non Residents                       |                |                |                |                |                |                | 0              |
| 2. Others                              |                |                |                |                |                |                | 39.9           |
| <b>4 LOANS &amp; ADVANCES</b>          | <b>5372.0</b>  | <b>7423.2</b>  | <b>9176.9</b>  | <b>9673.5</b>  | <b>11074.2</b> | <b>13081.7</b> | <b>13245</b>   |
| a. Govt. Entp.                         | 267.7          | 200.0          | 536.4          | 352.5          | 742.7          | 766.2          | 745            |
| i. Financial                           | 60.0           | 200.0          | 480.0          | 350.0          | 290.0          | 290.0          | 290            |
| ii. Non-Finan.                         | 207.7          | 0.0            | 56.4           | 2.5            | 452.7          | 476.2          | 455            |
| b. Pvt. Sector                         | 5005.5         | 7096.6         | 8300.2         | 9321.0         | 10151.5        | 12315.5        | 12500          |
| c. For. Bills P. & D.                  | 98.8           | 126.6          | 340.3          | 0.0            | 180.0          | 0.0            |                |
| d. Foreign A. B. C.                    | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            |                |
| <b>5 BILL PURCHED</b>                  |                |                |                |                |                |                | <b>345.9</b>   |
| a. Domestic Bills Purchased            |                |                |                |                |                |                | 345.9          |
| b. Foreign Bills Purchased             |                |                |                |                |                |                |                |
| c. Import Bills & Imports              |                |                |                |                |                |                |                |
| <b>6 LOANS AGAINST COLLECTED BILLS</b> |                |                |                |                |                |                | <b>0.0</b>     |
| a. Against Domestic Bills              |                |                |                |                |                |                |                |
| b. Against Foreign Bills               |                |                |                |                |                |                |                |
| <b>7 CONTRA</b>                        |                |                |                |                |                |                | <b>0.0</b>     |
| <b>8 FIXED ASSETS</b>                  |                |                |                |                |                |                | <b>481.0</b>   |
| <b>9 OTHER ASSETS</b>                  | <b>1971.7</b>  | <b>1694.4</b>  | <b>2324.5</b>  | <b>1425.7</b>  | <b>1351.0</b>  | <b>2177.7</b>  | <b>1035.8</b>  |
| a. Accrued Interests                   | 117.4          | 144.2          | 115.5          | 313.4          | 313.5          | 661.9          | 701.4          |
| Govt. Entp.                            | 5.6            | 0.0            | 0.0            | 5.5            | 0.9            | 2.2            |                |
| Private Sector                         | 111.8          | 144.2          | 115.5          | 307.9          | 312.6          | 659.7          | 701.4          |
| c. Sundry Debtors                      |                |                |                |                |                |                | 58.8           |
| d. Cash In Transit                     |                |                |                |                |                |                | 0.0            |
| e. Others                              | 1854.3         | 1550.2         | 2209.0         | 1112.3         | 1037.5         | 1515.8         | 275.6          |
| <b>10 Expenses not Written off</b>     |                |                |                |                |                |                |                |
| <b>11 Non Banking Assets</b>           |                |                |                |                |                |                | 57.9           |
| <b>12 Reconciliation Account</b>       |                |                |                |                |                |                | 254.2          |
| <b>13 Profit &amp; Loss A/c</b>        |                |                |                |                |                |                | 0              |
| <b>USES OF FUNDS</b>                   | <b>12600.1</b> | <b>16780.5</b> | <b>20929.0</b> | <b>21380.7</b> | <b>24721.2</b> | <b>26751.2</b> | <b>29102.6</b> |

Table No. 13  
SOURCES AND USES OF FUND OF NEPAL SBI BANK LIMITED.

(Rs. in million)

|  | Mid-July      |                |               |                |               |               |                |
|--|---------------|----------------|---------------|----------------|---------------|---------------|----------------|
|  | 1999          | 2000           | 2001          | 2002           | 2003          | 2004          | 2005           |
| <b>1 CAPITAL FUND</b>                  | <b>222.6</b>  | <b>208.8</b>   | <b>243.5</b>  | <b>541.5</b>   | <b>582.9</b>  | <b>823.2</b>  | <b>689.3</b>   |
| a. Paid-up Capital                     | 119.9         | 119.9          | 143.9         | 424.9          | 425.2         | 426.9         | 431.9          |
| b. General Reserve                     | 29.9          | 63.2           | 73.2          | 75.7           | 83.9          | 136.2         | 191            |
| c. Share Premium                       |               |                |               |                |               |               | 0              |
| d. Retained Earning                    |               |                |               | 12.2           | 40.9          | 12.2          | 38.2           |
| e. Others Reserves                     | 72.8          | 25.7           | 26.4          | 28.7           | 32.9          | 247.9         | 28.2           |
| 1. Ex.Eq.Fund                          |               |                |               |                |               |               | 5.8            |
| 2. Other                               |               |                |               |                |               |               | 22.4           |
| <b>2 BORROWINGS</b>                    | <b>0.0</b>    | <b>0.0</b>     | <b>0.0</b>    | <b>264.2</b>   | <b>65.8</b>   | <b>0.0</b>    | <b>67.4</b>    |
| a. NRB                                 | 0.0           | 0.0            | 0.0           | 264.2          | 65.8          | 0.0           | 67.4           |
| b. Commercial Banks                    | 0.0           | 0.0            | 0.0           | 0.0            | 0.0           | 0.0           | 0.0            |
| c. Foreign Bank and Fin.Ins.           | 0.0           | 0.0            | 0.0           | 0.0            | 0.0           | 0.0           | 0.0            |
| d. Other Financial Ins.                |               |                |               | 0.0            |               |               | 0.0            |
| <b>3 DEPOSITS</b>                      | <b>4362.2</b> | <b>4543.2</b>  | <b>6618.4</b> | <b>5572.2</b>  | <b>6522.8</b> | <b>7232.1</b> | <b>8645.8</b>  |
| a. Current                             | 1404.2        | 951.0          | 2359.9        | 1086.7         | 1300.0        | 1712.6        | 1774.1         |
| Domestic                               |               |                |               |                |               |               | 1724.2         |
| Foreign                                |               |                |               |                |               |               | 49.9           |
| b. Savings                             | 786.7         | 1094.9         | 1259.5        | 1274.7         | 1820.7        | 2024.2        | 2684.7         |
| Domestic                               |               |                |               |                |               |               | 2601           |
| Foreign                                |               |                |               |                |               |               | 83.7           |
| c. Fixed                               | 2100.2        | 2420.3         | 2929.4        | 3132.7         | 3337.6        | 3371.4        | 4086.4         |
| Domestic                               |               |                |               |                |               |               | 4086.4         |
| Foreign                                |               |                |               |                |               |               | 0              |
| d. Call Deposits                       | 0.0           | 0.0            | 0.0           | 26.3           | 0.0           | 0.0           | 0              |
| e. Others                              | 71.1          | 77.0           | 69.6          | 51.9           | 64.5          | 123.9         | 100.6          |
| <b>4 Bills Payable</b>                 |               |                |               |                |               |               | <b>32.7</b>    |
| <b>5 Contra Accounts</b>               |               |                |               |                |               |               | <b>0</b>       |
| <b>6 Other Liabilities</b>             | <b>336.8</b>  | <b>439.0</b>   | <b>538.5</b>  | <b>574.3</b>   | <b>829.1</b>  | <b>877.7</b>  | <b>957.2</b>   |
| 1. Sundry Creditors                    |               |                |               |                |               |               | 11.4           |
| 2. Loan Loss Provision                 |               |                |               |                |               |               | 397.3          |
| 3. Interest Suspense a/c               |               |                |               |                |               |               | 475.5          |
| 4. Others                              | 336.8         | 439.0          | 538.5         | 574.3          | 829.1         | 877.7         | 73             |
| <b>7 Reconciliation A/c</b>            |               |                |               |                |               |               | <b>7.1</b>     |
| <b>8 Profit &amp; Loss A/c</b>         |               |                |               |                |               |               | <b>217.1</b>   |
| <b>SOURCES OF FUNDS</b>                | <b>4921.6</b> | <b>5191.01</b> | <b>7400.4</b> | <b>6952.19</b> | <b>8000.6</b> | <b>8933</b>   | <b>10616.6</b> |
| <b>1 LIQUID FUNDS</b>                  | <b>1357.8</b> | <b>1010.0</b>  | <b>2348.2</b> | <b>1403.2</b>  | <b>1331.6</b> | <b>775.0</b>  | <b>459.6</b>   |
| a. Cash Balance                        | 114.4         | 138.6          | 148.5         | 166.6          | 269.6         | 161.2         | 143.7          |
| Nepalese Notes & Coins                 | 106.6         | 123.0          | 133.2         | 147.8          | 243.1         | 140.1         | 125.3          |
| Foreign Currency                       | 7.8           | 15.6           | 15.3          | 18.8           | 26.5          | 21.1          | 18.4           |
| b. Bank Balance                        | 1223.4        | 751.5          | 1809.7        | 1236.6         | 1062.0        | 613.8         | 315.9          |
| 1. In Nepal Rastra Bank                | 689.9         | 364.3          | 294.2         | 1177.5         | 892.3         | 578.3         | 390.1          |
| Domestic Currency                      |               |                |               |                |               |               | 387.6          |
| Foreign Currency                       |               |                |               |                |               |               | 2.5            |
| 2. Commercial Banks                    | 0.6           | 1.0            | 4.7           | 12.9           | 12.2          | 7.3           | 8.1            |
| Domestic Currency                      |               |                |               |                |               |               | 8.1            |
| Foreign Currency                       |               |                |               |                |               |               |                |
| 3. Other Financial Ins.                |               |                |               |                |               |               |                |
| 4. In Foreign banks                    | 532.9         | 386.2          | 1510.8        | 46.2           | 157.5         | 28.2          | -82.3          |
| c. Money at Call                       | 20.0          | 120.0          | 390.0         | 0.0            | 0.0           | 0.0           | 0              |
| Domestic Currency                      |               |                |               |                |               |               |                |
| Foreign Currency                       |               |                |               |                |               |               |                |
| <b>2 INVESTMENTS</b>                   | <b>194.0</b>  | <b>192.9</b>   | <b>364.7</b>  | <b>503.2</b>   | <b>1189.4</b> | <b>1871.5</b> | <b>2588.2</b>  |
| a. Govt. Securities                    | 194.0         | 192.9          | 364.7         | 503.2          | 1189.4        | 1871.5        | 2470           |
| b. NRB Bond                            |               |                |               |                |               |               | 118.2          |
| c. Govt. Non-Fin. Ins.                 |               |                |               |                |               |               |                |
| d. Other Non-Fin Ins.                  |               |                |               |                |               |               |                |
| e. Non Residents                       |               |                |               |                |               |               |                |
| <b>3 SHARE &amp; OTHER INVESTMENT</b>  | <b>8.6</b>    | <b>8.9</b>     | <b>8.9</b>    | <b>17.9</b>    | <b>17.9</b>   | <b>17.9</b>   | <b>19.5</b>    |
| 1. Non Residents                       |               |                |               |                |               |               | 0              |
| 2. Others                              |               |                |               |                |               |               | 19.5           |
| <b>4 LOANS &amp; ADVANCES</b>          | <b>2930.4</b> | <b>3560.1</b>  | <b>4176.3</b> | <b>4593.9</b>  | <b>4766.1</b> | <b>5552.5</b> | <b>6619</b>    |
| a. Govt. Entp.                         | 88.3          | 88.3           | 88.3          | 87.4           | 50.0          | 72.9          | 43             |
| i. Financial                           | 0.0           | 0.0            | 0.0           | 0.0            | 0.0           | 0.0           | 0              |
| ii. Non-Finan.                         | 88.3          | 88.3           | 88.3          | 87.4           | 50.0          | 72.9          | 43             |
| b. Pvt. Sector                         | 2801.9        | 3428.8         | 4002.7        | 4441.2         | 4711.1        | 5418.0        | 6576           |
| c. For. Bills P. & D.                  | 40.2          | 43.0           | 85.3          | 65.3           | 5.0           | 61.6          |                |
| d. Foreign A. B. C.                    | 0.0           | 0.0            | 0.0           | 0.0            | 0.0           | 0.0           |                |
| <b>5 BILL PURCHED</b>                  |               |                |               |                |               |               | <b>146.1</b>   |
| a. Domestic Bills Purchased            |               |                |               |                |               |               | 29.5           |
| b. Foreign Bills Purchased             |               |                |               |                |               |               | 116.6          |
| c. Import Bills & Imports              |               |                |               |                |               |               |                |
| <b>6 LOANS AGAINST COLLECTED BILLS</b> |               |                |               |                |               |               | <b>0.0</b>     |
| a. Against Domestic Bills              |               |                |               |                |               |               |                |
| b. Against Foreign Bills               |               |                |               |                |               |               |                |
| <b>7 CONTRA</b>                        |               |                |               |                |               |               | <b>0.0</b>     |
| <b>8 FIXED ASSETS</b>                  |               |                |               |                |               |               | <b>132.6</b>   |
| <b>9 OTHER ASSETS</b>                  | <b>430.8</b>  | <b>419.1</b>   | <b>502.3</b>  | <b>433.9</b>   | <b>695.6</b>  | <b>716.1</b>  | <b>632.1</b>   |
| a. Accrued Interests                   | 147.8         | 172.8          | 164.6         | 198.5          | 389.7         | 421.2         | 494.0          |
| Govt. Entp.                            | 0.0           | 0.0            | 0.0           | 2.3            | 0.5           | 0.4           |                |
| Private Sector                         | 147.8         | 172.8          | 164.6         | 196.2          | 389.2         | 420.8         | 494.0          |
| c. Sundry Debtors                      |               |                |               |                |               |               | 1.0            |
| d. Cash In Transit                     |               |                |               |                |               |               | 0.0            |
| e. Others                              | 283.0         | 246.3          | 337.7         | 235.5          | 305.9         | 294.9         | 137.1          |
| <b>10 Expenses not Written off</b>     |               |                |               |                |               |               | <b>0</b>       |
| <b>11 Non Banking Assets</b>           |               |                |               |                |               |               | <b>19.4</b>    |
| <b>12 Reconciliation Account</b>       |               |                |               |                |               |               | <b>0</b>       |
| <b>13 Profit &amp; Loss A/c</b>        |               |                |               |                |               |               | <b>0</b>       |
| <b>USES OF FUNDS</b>                   | <b>4921.6</b> | <b>5191.0</b>  | <b>7400.4</b> | <b>6952.1</b>  | <b>8000.6</b> | <b>8933.0</b> | <b>10616.6</b> |

Table No. 14  
SOURCES AND USES OF FUND OF NEPAL BANGLADESH BANK LIMITED.

(Rs. in million)

|  | Mid-July      |                |                |                |                |                |                |
|--|---------------|----------------|----------------|----------------|----------------|----------------|----------------|
|  | 1999          | 2000           | 2001           | 2002           | 2003           | 2004           | 2005           |
| <b>1 CAPITAL FUND</b>                  | <b>177.4</b>  | <b>251.3</b>   | <b>299.7</b>   | <b>595.6</b>   | <b>622.6</b>   | <b>1038.7</b>  | <b>1038.1</b>  |
| a. Paid-up Capital                     | 116.4         | 117.8          | 119.1          | 238.1          | 359.9          | 359.9          | 719.9          |
| b. General Reserve                     | 45.5          | 110.0          | 137.9          | 178.2          | 190.9          | 205.2          | 201.7          |
| c. Share Premium                       |               |                |                |                |                |                | 3.5            |
| d. Retained Earning                    |               |                |                | 145.8          | 0.0            | 145.8          | 0.0            |
| e. Others Reserves                     | 15.5          | 23.5           | 42.7           | 33.5           | 71.8           | 327.8          | 113            |
| 1. Ex.Eq.Fund                          |               |                |                |                |                |                | 41             |
| 2. Other                               |               |                |                |                |                |                | 72             |
| <b>2 BORROWINGS</b>                    | <b>0.0</b>    | <b>25.0</b>    | <b>0.0</b>     | <b>152.5</b>   | <b>68.3</b>    | <b>67.2</b>    | <b>0</b>       |
| a. NRB                                 | 0.0           | 0.0            | 0.0            | 152.5          | 8.3            | 30.0           | 0              |
| b. Commercial Banks                    | 0.0           | 25.0           | 0.0            | 0.0            | 60.0           | 0.0            | 0              |
| c. Foreign Bank and Fin.Ins.           | 0.0           | 0.0            | 0.0            | 0.0            | 0.0            | 37.2           | 0              |
| d. Other Financial Ins.                |               |                |                | 0.0            |                | 0.0            | 0              |
| <b>3 DEPOSITS</b>                      | <b>4145.2</b> | <b>6455.6</b>  | <b>8578.8</b>  | <b>9514.0</b>  | <b>10548.0</b> | <b>12747.3</b> | <b>12125.5</b> |
| a. Current                             | 375.2         | 478.2          | 634.1          | 864.5          | 884.2          | 1137.0         | 1077.6         |
| Domestic                               |               |                |                |                |                |                | 950.9          |
| Foreign                                |               |                |                |                |                |                | 126.7          |
| b. Savings                             | 684.7         | 1101.9         | 1694.9         | 2086.9         | 2913.6         | 4225.9         | 5475.2         |
| Domestic                               |               |                |                |                |                |                | 5454.3         |
| Foreign                                |               |                |                |                |                |                | 20.9           |
| c. Fixed                               | 2608.1        | 4356.5         | 5236.8         | 5453.6         | 5031.6         | 4875.7         | 3536.6         |
| Domestic                               |               |                |                |                |                |                | 3444.8         |
| Foreign                                |               |                |                |                |                |                | 91.8           |
| d. Call Deposits                       | 210.3         | 295.2          | 682.1          | 766.0          | 1439.8         | 2208.8         | 1770.4         |
| e. Others                              | 266.9         | 223.9          | 330.9          | 343.0          | 278.8          | 299.9          | 265.7          |
| <b>4 Bills Payable</b>                 |               |                |                |                |                |                | <b>-94.9</b>   |
| <b>5 Contra Accounts</b>               |               |                |                |                |                |                | <b>0</b>       |
| <b>6 Other Liabilities</b>             | <b>466.6</b>  | <b>733.0</b>   | <b>1452.2</b>  | <b>1737.0</b>  | <b>1690.3</b>  | <b>2043.4</b>  | <b>2499.2</b>  |
| 1. Sundry Creditors                    |               |                |                |                |                |                | 114.4          |
| 2. Loan Loss Provision                 |               |                |                |                |                |                | 1184.5         |
| 3. Interest Suspense a/c               |               |                |                |                |                |                | 702.6          |
| 4. Others                              | 466.6         | 733.0          | 1452.2         | 1737.0         | 1690.3         | 2043.4         | 497.7          |
| <b>7 Reconciliation A/c</b>            |               |                |                |                |                |                | <b>-104.1</b>  |
| <b>8 Profit &amp; Loss A/c</b>         |               |                |                |                |                |                | <b>76.1</b>    |
| <b>SOURCES OF FUNDS</b>                | <b>4789.2</b> | <b>7464.93</b> | <b>10330.7</b> | <b>11999.1</b> | <b>12929.2</b> | <b>15896.6</b> | <b>15539.9</b> |
| <b>1 LIQUID FUNDS</b>                  | <b>602.6</b>  | <b>636.1</b>   | <b>1810.1</b>  | <b>1836.7</b>  | <b>891.8</b>   | <b>1488.8</b>  | <b>1493.2</b>  |
| a. Cash Balance                        | 128.6         | 149.9          | 242.8          | 362.8          | 309.8          | 350.7          | 300.9          |
| Nepalese Notes & Coins                 | 118.0         | 128.6          | 221.5          | 334.2          | 267.4          | 319.7          | 279.4          |
| Foreign Currency                       | 10.6          | 21.3           | 21.3           | 28.6           | 42.4           | 31.0           | 21.5           |
| b. Bank Balance                        | 474.0         | 486.2          | 756.1          | 1395.6         | 582.0          | 1056.2         | 1054.4         |
| 1. In Nepal Rastra Bank                | 374.4         | 401.2          | 634.1          | 1170.7         | 511.0          | 800.3          | 747.7          |
| Domestic Currency                      |               |                |                |                |                |                | 735.5          |
| Foreign Currency                       |               |                |                |                |                |                | 12.2           |
| 2. Commercial Banks                    | 9.4           | 23.5           | 22.2           | 20.9           | 15.1           | 33.2           | 21.4           |
| Domestic Currency                      |               |                |                |                |                |                | 20.2           |
| Foreign Currency                       |               |                |                |                |                |                | 1.2            |
| 3. Other Financial Ins.                |               |                |                |                |                |                |                |
| 4. In Foreign banks                    | 90.2          | 61.5           | 99.8           | 204.0          | 55.9           | 222.7          | 285.3          |
| c. Money at Call                       | 0.0           | 0.0            | 811.2          | 78.3           | 0.0            | 81.9           | 137.9          |
| Domestic Currency                      |               |                |                |                |                |                | 0              |
| Foreign Currency                       |               |                |                |                |                |                | 137.9          |
| <b>2 INVESTMENTS</b>                   | <b>0.0</b>    | <b>0.0</b>     | <b>262.5</b>   | <b>891.0</b>   | <b>2040.4</b>  | <b>2578.9</b>  | <b>2212.5</b>  |
| a. Govt. Securities                    | 0.0           | 0.0            | 262.5          | 891.0          | 2040.4         | 2578.9         | 2212.5         |
| b. NRB Bond                            |               |                |                |                |                |                |                |
| c. Govt. Non-Fin. Ins.                 |               |                |                |                |                |                |                |
| d. Other Non-Fin Ins.                  |               |                |                |                |                |                |                |
| e. Non Residents                       |               |                |                |                |                |                |                |
| <b>3 SHARE &amp; OTHER INVESTMENT</b>  | <b>708.7</b>  | <b>60.0</b>    | <b>15.0</b>    | <b>138.4</b>   | <b>236.3</b>   | <b>38.4</b>    | <b>62.8</b>    |
| 1. Non Residents                       |               |                |                |                |                |                |                |
| 2. Others                              |               |                |                |                |                |                | 62.8           |
| <b>4 LOANS &amp; ADVANCES</b>          | <b>3258.7</b> | <b>4611.8</b>  | <b>7347.4</b>  | <b>8222.1</b>  | <b>8491.9</b>  | <b>10253.6</b> | <b>8740</b>    |
| a. Govt. Entp.                         | 136.8         | 180.9          | 318.9          | 260.7          | 283.0          | 333.5          | 58             |
| i. Financial                           | 127.6         | 141.2          | 199.9          | 228.5          | 230.1          | 295.9          | 0              |
| ii. Non-Finan.                         | 9.2           | 39.7           | 119.0          | 32.2           | 52.9           | 37.6           | 58             |
| b. Pvt. Sector                         | 2854.4        | 4237.5         | 6703.4         | 7708.4         | 8079.9         | 9662.1         | 8682           |
| c. For. Bills P. & D.                  | 267.5         | 192.0          | 325.1          | 245.4          | 129.0          | 258.0          | 0              |
| d. Foreign A. B. C.                    | 0.0           | 1.4            | 0.0            | 7.6            | 0.0            | 0.0            | 0              |
| <b>5 BILL PURCHED</b>                  |               |                |                |                |                |                | <b>984.5</b>   |
| a. Domestic Bills Purchased            |               |                |                |                |                |                | 18.9           |
| b. Foreign Bills Purchased             |               |                |                |                |                |                | 128.2          |
| c. Import Bills & Imports              |               |                |                |                |                |                | 837.4          |
| <b>6 LOANS AGAINST COLLECTED BILLS</b> |               |                |                |                |                |                | <b>0.0</b>     |
| a. Against Domestic Bills              |               |                |                |                |                |                |                |
| b. Against Foreign Bills               |               |                |                |                |                |                |                |
| <b>7 CONTRA</b>                        |               |                |                |                |                |                | <b>0.0</b>     |
| <b>8 FIXED ASSETS</b>                  |               |                |                |                |                |                | <b>199.4</b>   |
| <b>9 OTHER ASSETS</b>                  | <b>219.2</b>  | <b>2157.1</b>  | <b>895.7</b>   | <b>910.9</b>   | <b>1268.8</b>  | <b>1536.9</b>  | <b>1509.1</b>  |
| a. Accrued Interests                   | 27.6          | 73.5           | 91.9           | 124.2          | 160.8          | 300.9          | 364.7          |
| Govt. Entp.                            | 0.0           | 0.0            | 0.0            | 0.0            | 0.8            | 3.1            | 0              |
| Private Sector                         | 27.6          | 73.5           | 91.9           | 124.2          | 160.0          | 297.8          | 364.7          |
| c. Sundry Debtors                      |               |                |                |                |                |                | 21.0           |
| d. Cash In Transit                     |               |                |                |                |                |                | 0.0            |
| e. Others                              | 191.6         | 2083.6         | 803.8          | 786.7          | 1108.0         | 1236.0         | 1123.4         |
| <b>10 Expenses not Written off</b>     |               |                |                |                |                |                | <b>10.6</b>    |
| <b>11 Non Banking Assets</b>           |               |                |                |                |                |                | <b>328.1</b>   |
| <b>12 Reconciliation Account</b>       |               |                |                |                |                |                | <b>0</b>       |
| <b>13 Profit &amp; Loss A/c</b>        |               |                |                |                |                |                | <b>0</b>       |
| <b>USES OF FUNDS</b>                   | <b>4789.2</b> | <b>7464.9</b>  | <b>10330.7</b> | <b>11999.1</b> | <b>12929.2</b> | <b>15896.6</b> | <b>15540.0</b> |

Table No. 15  
SOURCES AND USES OF FUND OF EVEREST BANK LIMITED.

(Rs. in million)

|  | Mid-July      |               |               |               |               |               |                |
|--|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
|  | 1999          | 2000          | 2001          | 2002          | 2003          | 2004          | 2005           |
| <b>1 CAPITAL FUND</b>                  | <b>128.3</b>  | <b>127.6</b>  | <b>249.4</b>  | <b>497.8</b>  | <b>587.1</b>  | <b>665.8</b>  | <b>980.3</b>   |
| a. Paid-up Capital                     | 118.4         | 119.2         | 197.0         | 399.3         | 455.0         | 455.0         | 755.0          |
| b. General Reserve                     | 0.1           | 5.1           | 13.4          | 27.3          | 44.9          | 64.5          | 93.2           |
| c. Share Premium                       |               |               |               |               |               |               | 6.4            |
| d. Retained Earning                    |               |               |               | 62.5          | 72.9          | 62.5          | 46.9           |
| e. Others Reserves                     | 9.8           | 3.2           | 39.0          | 8.7           | 14.3          | 83.8          | 78.8           |
| 1. Ex.Eq.Fund                          |               |               |               |               |               |               | 15.8           |
| 2. Other                               |               |               |               |               |               |               | 63             |
| <b>2 BORROWINGS</b>                    | <b>0.0</b>    | <b>0.0</b>    | <b>80.0</b>   | <b>310.3</b>  | <b>83.2</b>   | <b>433.3</b>  | <b>0</b>       |
| a. NRB                                 | 0.0           | 0.0           | 0.0           | 81.8          | 0.0           | 0.0           | 0              |
| b. Commercial Banks                    | 0.0           | 0.0           | 80.0          | 0.0           | 0.0           | 0.0           | 0              |
| c. Foreign Bank and Fin.Ins.           | 0.0           | 0.0           | 0.0           | 228.5         | 83.2          | 433.3         | 0              |
| d. Other Financial Ins.                |               |               |               | 0.0           | 0.0           | 0.0           | 0              |
| <b>3 DEPOSITS</b>                      | <b>1948.9</b> | <b>3057.4</b> | <b>4574.5</b> | <b>5461.1</b> | <b>6694.9</b> | <b>8064.0</b> | <b>10097.8</b> |
| a. Current                             | 206.1         | 274.4         | 399.7         | 489.6         | 562.4         | 719.8         | 1025.2         |
| Domestic                               |               |               |               |               |               |               | 997.8          |
| Foreign                                |               |               |               |               |               |               | 27.4           |
| b. Savings                             | 449.1         | 891.7         | 1384.1        | 1733.3        | 2758.0        | 3730.7        | 4806.9         |
| Domestic                               |               |               |               |               |               |               | 4767.5         |
| Foreign                                |               |               |               |               |               |               | 39.4           |
| c. Fixed                               | 1180.3        | 1592.7        | 2470.2        | 2694.6        | 2803.4        | 2914.1        | 3444.5         |
| Domestic                               |               |               |               |               |               |               | 3418           |
| Foreign                                |               |               |               |               |               |               | 26.5           |
| d. Call Deposits                       | 47.9          | 185.4         | 225.6         | 439.4         | 428.0         | 565.6         | 704.4          |
| e. Others                              | 65.5          | 113.2         | 94.9          | 104.2         | 143.1         | 133.8         | 116.8          |
| <b>4 Bills Payable</b>                 |               |               |               |               |               |               | <b>17.6</b>    |
| <b>5 Contra Accounts</b>               |               |               |               |               |               |               | <b>52.6</b>    |
| <b>6 Other Liabilities</b>             | <b>210.4</b>  | <b>226.7</b>  | <b>336.3</b>  | <b>505.0</b>  | <b>895.0</b>  | <b>804.1</b>  | <b>782.1</b>   |
| 1. Sundry Creditors                    |               |               |               |               |               |               | 231.9          |
| 2. Loan Loss Provision                 |               |               |               |               |               |               | 317.7          |
| 3. Interest Suspense a/c               |               |               |               |               |               |               | 57.8           |
| 4. Others                              | 210.4         | 226.7         | 336.3         | 505.0         | 895.0         | 804.1         | 174.7          |
| <b>7 Reconciliation A/c</b>            |               |               |               |               |               |               | <b>2915.4</b>  |
| <b>8 Profit &amp; Loss A/c</b>         |               |               |               |               |               |               | <b>275.8</b>   |
| <b>SOURCES OF FUNDS</b>                | <b>2287.6</b> | <b>3411.7</b> | <b>5240.2</b> | <b>6774.2</b> | <b>8260.2</b> | <b>9967.2</b> | <b>15121.6</b> |
| <b>1 LIQUID FUNDS</b>                  | <b>460.7</b>  | <b>278.6</b>  | <b>824.1</b>  | <b>809.2</b>  | <b>1156.1</b> | <b>869.7</b>  | <b>1624.2</b>  |
| a. Cash Balance                        | 66.8          | 50.6          | 108.0         | 169.9         | 136.6         | 128.7         | 192.6          |
| Nepalese Notes & Coins                 | 62.2          | 41.9          | 92.9          | 146.3         | 109.8         | 117.8         | 180.6          |
| Foreign Currency                       | 4.6           | 8.8           | 15.1          | 23.6          | 26.8          | 10.9          | 12.0           |
| b. Bank Balance                        | 393.9         | 228.0         | 716.1         | 502.3         | 982.0         | 508.9         | 861.6          |
| 1. In Nepal Rastra Bank                | 168.1         | 130.5         | 385.6         | 357.7         | 724.8         | 441.9         | 774.5          |
| Domestic Currency                      |               |               |               |               |               |               | 757.1          |
| Foreign Currency                       |               |               |               |               |               |               | 17.4           |
| 2. Commercial Banks                    | 0.0           | 4.3           | 2.3           | 3.1           | 5.9           | 4.2           | 13.4           |
| Domestic Currency                      |               |               |               |               |               |               | 12.5           |
| Foreign Currency                       |               |               |               |               |               |               | 0.9            |
| 3. Other Financial Ins.                |               |               |               |               |               |               | 0              |
| 4. In Foreign banks                    | 225.8         | 93.1          | 328.2         | 141.5         | 251.3         | 62.8          | 73.7           |
| c. Money at Call                       | 0.0           | 0.0           | 0.0           | 137.0         | 37.5          | 232.1         | 570            |
| Domestic Currency                      |               |               |               |               |               |               | 570            |
| Foreign Currency                       |               |               |               |               |               |               | 0              |
| <b>2 INVESTMENTS</b>                   | <b>184.9</b>  | <b>257.6</b>  | <b>823.0</b>  | <b>1538.9</b> | <b>1599.4</b> | <b>2466.4</b> | <b>2100.3</b>  |
| a. Govt. Securities                    | 184.9         | 257.6         | 823.0         | 1538.9        | 1599.4        | 2466.4        | 2100.3         |
| b. NRB Bond                            |               |               |               |               |               |               |                |
| c. Govt. Non-Fin. Ins.                 |               |               |               |               |               |               |                |
| d. Other Non-Fin Ins.                  |               |               |               |               |               |               |                |
| e. Non Residents                       |               |               |               |               |               |               |                |
| <b>3 SHARE &amp; OTHER INVESTMENT</b>  | <b>2.5</b>    | <b>2.5</b>    | <b>3.7</b>    | <b>89.7</b>   | <b>17.1</b>   | <b>17.1</b>   | <b>19.4</b>    |
| 1. Non Residents                       |               |               |               |               |               |               |                |
| 2. Others                              |               |               |               |               |               |               | 19.4           |
| <b>4 LOANS &amp; ADVANCES</b>          | <b>1354.9</b> | <b>2270.2</b> | <b>3006.6</b> | <b>3982.7</b> | <b>5049.6</b> | <b>6131.1</b> | <b>7914</b>    |
| a. Govt. Entp.                         | 0.0           | 0.0           | 0.0           | 0.0           | 60.0          | 69.2          | 0              |
| i. Financial                           | 0.0           | 0.0           | 0.0           | 0.0           | 60.0          | 69.2          |                |
| ii. Non-Finan.                         | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           |                |
| b. Pvt. Sector                         | 1311.9        | 2230.8        | 2963.7        | 3969.6        | 4970.9        | 6047.4        | 7914           |
| c. For. Bills P.& D.                   | 43.0          | 39.4          | 42.9          | 13.1          | 18.7          | 14.5          |                |
| d. Foreign A. B. C.                    | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           |                |
| <b>5 BILL PURCHED</b>                  |               |               |               |               |               |               | <b>29.7</b>    |
| a. Domestic Bills Purchased            |               |               |               |               |               |               | 16.4           |
| b. Foreign Bills Purchased             |               |               |               |               |               |               | 13.3           |
| c. Import Bills & Imports              |               |               |               |               |               |               | 0.0            |
| <b>6 LOANS AGAINST COLLECTED BILLS</b> |               |               |               |               |               |               | <b>0.0</b>     |
| a. Against Domestic Bills              |               |               |               |               |               |               |                |
| b. Against Foreign Bills               |               |               |               |               |               |               |                |
| <b>7 CONTRA</b>                        |               |               |               |               |               |               | <b>52.6</b>    |
| <b>8 FIXED ASSETS</b>                  |               |               |               |               |               |               | <b>133.7</b>   |
| <b>9 OTHER ASSETS</b>                  | <b>284.6</b>  | <b>602.8</b>  | <b>582.8</b>  | <b>353.7</b>  | <b>438.0</b>  | <b>482.9</b>  | <b>449.9</b>   |
| a. Accrued Interests                   | 46.2          | 76.2          | 94.3          | 99.8          | 147.6         | 176.6         | 180.6          |
| Govt. Entp.                            | 0.0           | 0.0           | 0.0           | 0.0           | 0.9           | 0.2           |                |
| Private Sector                         | 46.2          | 76.2          | 94.3          | 99.8          | 146.7         | 176.4         | 180.6          |
| c. Sundry Debtors                      |               |               |               |               |               |               | 20.9           |
| d. Cash In Transit                     |               |               |               |               |               |               | 3.3            |
| e. Others                              | 238.4         | 526.6         | 488.5         | 253.9         | 290.4         | 306.3         | 245.1          |
| <b>10 Expenses not Written off</b>     |               |               |               |               |               |               | <b>0</b>       |
| <b>11 Non Banking Assets</b>           |               |               |               |               |               |               | <b>48.7</b>    |
| <b>12 Reconciliation Account</b>       |               |               |               |               |               |               | <b>2748.7</b>  |
| <b>13 Profit &amp; Loss A/c</b>        |               |               |               |               |               |               | <b>0</b>       |
| <b>USES OF FUNDS</b>                   | <b>2287.6</b> | <b>3411.7</b> | <b>5240.2</b> | <b>6774.2</b> | <b>8260.2</b> | <b>9967.2</b> | <b>15121.6</b> |

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

(Rs. in million)

|  | Mid-July      |               |               |               |               |               |                |
|--|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
|  | 1999          | 2000          | 2001          | 2002          | 2003          | 2004          | 2005           |
| <b>1 CAPITAL FUND</b>                  | <b>96.7</b>   | <b>204.6</b>  | <b>259.8</b>  | <b>510.7</b>  | <b>520.2</b>  | <b>734.6</b>  | <b>650.8</b>   |
| a. Paid-up Capital                     | 90.0          | 173.5         | 233.6         | 463.6         | 463.6         | 463.6         | 463.6          |
| b. General Reserve                     | 2.1           | 5.9           | 20.1          | 33.1          | 35.0          | 51.4          | 76.9           |
| c. Share Premium                       |               |               |               |               |               |               | 0              |
| d. Retained Earning                    |               |               |               | 5.5           | 12.9          | 51.9          | 6.5            |
| e. Others Reserves                     | 4.6           | 25.1          | 6.1           | 8.5           | 8.7           | 167.7         | 103.8          |
| 1. Ex.Eq.Fund                          |               |               |               |               |               |               | 10.9           |
| 2. Other                               |               |               |               |               |               |               | 92.9           |
| <b>2 BORROWINGS</b>                    | <b>50.0</b>   | <b>0.0</b>    | <b>100.0</b>  | <b>0.0</b>    | <b>498.2</b>  | <b>912.2</b>  | <b>6</b>       |
| a. NRB                                 | 0.0           | 0.0           | 0.0           | 0.0           | 107.0         | 8.0           | 6              |
| b. Commercial Banks                    | 50.0          | 0.0           | 100.0         | 0.0           | 391.2         | 904.2         | 0              |
| c. Foreign Bank and Fin.Ins.           | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 0              |
| d. Other Financial Ins.                |               |               |               | 0.0           | 0.0           | 0.0           | 0              |
| <b>3 DEPOSITS</b>                      | <b>2396.5</b> | <b>3983.0</b> | <b>5724.1</b> | <b>5735.9</b> | <b>6169.6</b> | <b>7741.6</b> | <b>8942.8</b>  |
| a. Current                             | 242.3         | 437.8         | 681.5         | 789.6         | 935.7         | 997.9         | 1302.6         |
| Domestic                               |               |               |               |               |               |               | 1135.7         |
| Foreign                                |               |               |               |               |               |               | 166.9          |
| b. Savings                             | 730.3         | 1161.1        | 1848.9        | 1862.6        | 2267.3        | 2873.8        | 3447.5         |
| Domestic                               |               |               |               |               |               |               | 3244.5         |
| Foreign                                |               |               |               |               |               |               | 203            |
| c. Fixed                               | 1020.6        | 1812.0        | 1948.5        | 1958.8        | 1991.1        | 2279.7        | 2878.9         |
| Domestic                               |               |               |               |               |               |               | 2194.2         |
| Foreign                                |               |               |               |               |               |               | 684.7          |
| d. Call Deposits                       | 295.7         | 447.2         | 1050.1        | 995.1         | 854.7         | 1450.7        | 1162.1         |
| e. Others                              | 107.6         | 124.9         | 195.1         | 129.8         | 120.8         | 139.5         | 151.7          |
| <b>4 Bills Payable</b>                 |               |               |               |               |               |               | <b>19.2</b>    |
| <b>5 Contra Accounts</b>               |               |               |               |               |               |               | <b>0</b>       |
| <b>6 Other Liabilities</b>             | <b>454.8</b>  | <b>293.4</b>  | <b>444.9</b>  | <b>567.7</b>  | <b>777.6</b>  | <b>574.6</b>  | <b>398.4</b>   |
| 1. Sundry Creditors                    |               |               |               |               |               |               | -12.8          |
| 2. Loan Loss Provision                 |               |               |               |               |               |               | 269.7          |
| 3. Interest Suspense a/c               |               |               |               |               |               |               | 27.8           |
| 4. Others                              | 454.8         | 293.4         | 444.9         | 567.7         | 777.6         | 574.6         | 113.7          |
| <b>7 Reconciliation A/c</b>            |               |               |               |               |               |               | <b>0</b>       |
| <b>8 Profit &amp; Loss A/c</b>         |               |               |               |               |               |               | <b>228.8</b>   |
| <b>SOURCES OF FUNDS</b>                | <b>2998.0</b> | <b>4480.9</b> | <b>6528.8</b> | <b>6814.3</b> | <b>7965.6</b> | <b>9963</b>   | <b>10246</b>   |
| <b>1 LIQUID FUNDS</b>                  | <b>681.5</b>  | <b>1036.2</b> | <b>1529.9</b> | <b>810.7</b>  | <b>692.7</b>  | <b>1150.0</b> | <b>1428.3</b>  |
| a. Cash Balance                        | 50.4          | 95.2          | 171.2         | 193.1         | 157.4         | 139.2         | 161.5          |
| Nepalese Notes & Coins                 | 46.8          | 81.4          | 157.1         | 178.0         | 133.0         | 111.1         | 150.6          |
| Foreign Currency                       | 3.6           | 13.8          | 14.1          | 15.1          | 24.4          | 28.1          | 10.9           |
| b. Bank Balance                        | 250.5         | 426.3         | 972.3         | 490.2         | 527.8         | 655.7         | 579            |
| 1. In Nepal Rastra Bank                | 122.0         | 256.9         | 399.9         | 298.2         | 362.4         | 447.4         | 417.9          |
| Domestic Currency                      |               |               |               |               |               |               | 386.7          |
| Foreign Currency                       |               |               |               |               |               |               | 31.2           |
| 2. Commercial Banks                    | 16.0          | 1.7           | 11.3          | 59.3          | 19.9          | 26.1          | 29.3           |
| Domestic Currency                      |               |               |               |               |               |               | 24.3           |
| Foreign Currency                       |               |               |               |               |               |               | 5              |
| 3. Other Financial Ins.                |               |               |               |               |               |               | 0              |
| 4. In Foreign banks                    | 112.5         | 167.7         | 561.1         | 132.7         | 145.5         | 182.2         | 131.8          |
| c. Money at Call                       | 380.6         | 514.6         | 386.4         | 127.4         | 7.5           | 355.1         | 687.8          |
| Domestic Currency                      |               |               |               |               |               |               | 0              |
| Foreign Currency                       |               |               |               |               |               |               | 687.8          |
| <b>2 INVESTMENTS</b>                   | <b>111.7</b>  | <b>143.4</b>  | <b>300.8</b>  | <b>542.7</b>  | <b>1510.8</b> | <b>2371.8</b> | <b>2216.5</b>  |
| a. Govt. Securities                    | 111.7         | 143.4         | 300.8         | 542.7         | 1510.8        | 2371.8        | 2146.6         |
| b. NRB Bond                            |               |               |               |               |               |               |                |
| c. Govt. Non-Fin. Ins.                 |               |               |               |               |               |               |                |
| d. Other Non-Fin Ins.                  |               |               |               |               |               |               |                |
| e. Non Residents                       |               |               |               |               |               |               | 69.9           |
| <b>3 SHARE &amp; OTHER INVESTMENT</b>  | <b>8.2</b>    | <b>8.2</b>    | <b>24.6</b>   | <b>88.0</b>   | <b>108.0</b>  | <b>22.8</b>   | <b>19.2</b>    |
| 1. Non Residents                       |               |               |               |               |               |               |                |
| 2. Others                              |               |               |               |               |               |               | 19.2           |
| <b>4 LOANS &amp; ADVANCES</b>          | <b>1811.5</b> | <b>2995.3</b> | <b>4327.1</b> | <b>4977.6</b> | <b>4956.2</b> | <b>6104.9</b> | <b>6167</b>    |
| a. Govt. Entp.                         | 0.0           | 0.0           | 0.0           | 88.4          | 0.0           | 0.0           | 0              |
| i. Financial                           | 0.0           | 0.0           | 0.0           | 88.4          | 0.0           | 0.0           |                |
| ii. Non-Finan.                         | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           |                |
| b. Pvt. Sector                         | 1239.2        | 2827.9        | 4275.3        | 4751.7        | 4913.3        | 6049.7        | 6167           |
| c. For. Bills P. & D.                  | 572.3         | 167.4         | 51.8          | 137.5         | 27.7          | 25.0          |                |
| d. Foreign A. B. C.                    | 0.0           | 0.0           | 0.0           | 0.0           | 15.2          | 30.2          |                |
| <b>5 BILL PURCHED</b>                  |               |               |               |               |               |               | <b>82.3</b>    |
| a. Domestic Bills Purchased            |               |               |               |               |               |               | 19.5           |
| b. Foreign Bills Purchased             |               |               |               |               |               |               | 15             |
| c. Import Bills & Imports              |               |               |               |               |               |               | 47.8           |
| <b>6 LOANS AGAINST COLLECTED BILLS</b> |               |               |               |               |               |               | <b>29.3</b>    |
| a. Against Domestic Bills              |               |               |               |               |               |               |                |
| b. Against Foreign Bills               |               |               |               |               |               |               | 29.3           |
| <b>7 CONTRA</b>                        |               |               |               |               |               |               | <b>0.0</b>     |
| <b>8 FIXED ASSETS</b>                  |               |               |               |               |               |               | <b>225.8</b>   |
| <b>9 OTHER ASSETS</b>                  | <b>385.1</b>  | <b>297.8</b>  | <b>346.4</b>  | <b>395.3</b>  | <b>697.9</b>  | <b>313.5</b>  | <b>53.7</b>    |
| a. Accrued Interests                   | 100.8         | 93.9          | -5.5          | 12.4          | 41.1          | 31.4          | 23.6           |
| Govt. Entp.                            | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 0.0            |
| Private Sector                         | 100.8         | 93.9          | -5.5          | 12.4          | 41.1          | 31.4          | 23.6           |
| c. Sundry Debtors                      |               |               |               |               |               |               | 17.4           |
| d. Cash In Transit                     |               |               |               |               |               |               | 0.0            |
| e. Others                              | 284.3         | 203.9         | 351.9         | 382.9         | 656.8         | 282.1         | 12.7           |
| <b>10 Expenses not Written off</b>     |               |               |               |               |               |               | <b>0</b>       |
| <b>11 Non Banking Assets</b>           |               |               |               |               |               |               | <b>24</b>      |
| <b>12 Reconciliation Account</b>       |               |               |               |               |               |               | <b>0</b>       |
| <b>13 Profit &amp; Loss A/c</b>        |               |               |               |               |               |               | <b>0</b>       |
| <b>USES OF FUNDS</b>                   | <b>2998.0</b> | <b>4480.9</b> | <b>6528.8</b> | <b>6814.3</b> | <b>7965.6</b> | <b>9963.0</b> | <b>10246.0</b> |

Table No. 17  
SOURCES AND USES OF FUND OF BANK OF NEPAL CREDIT & COMMERCE BANK LIMITED.

|  | (Rs. in million) |                |               |               |               |               |               |
|--|------------------|----------------|---------------|---------------|---------------|---------------|---------------|
|  | Mid-July         |                |               |               |               |               |               |
|  | 1999             | 2000           | 2001          | 2002          | 2003          | 2004          | 2005          |
| <b>1 CAPITAL FUND</b>                  | <b>355.5</b>     | <b>360.2</b>   | <b>364.2</b>  | <b>380.8</b>  | <b>510.7</b>  | <b>941.3</b>  | <b>725.5</b>  |
| a. Paid-up Capital                     | 350.0            | 350.0          | 350.0         | 350.0         | 490.0         | 595.0         | 693.6         |
| b. General Reserve                     | 2.2              | 8.2            | 9.8           | 13.4          | 13.4          | 29.8          | 30.5          |
| c. Share Premium                       |                  |                |               |               |               |               | 0             |
| d. Retained Earning                    |                  |                |               | 0.0           | 0.0           | 113.6         | 0.0           |
| e. Others Reserves                     | 3.3              | 2.1            | 4.4           | 17.4          | 7.3           | 202.9         | 1.4           |
| 1. Ex.Eq.Fund                          |                  |                |               |               |               |               | 1.4           |
| 2. Other                               |                  |                |               |               |               |               | 0             |
| <b>2 BORROWINGS</b>                    | <b>0.0</b>       | <b>0.0</b>     | <b>0.0</b>    | <b>0.0</b>    | <b>19.7</b>   | <b>0.0</b>    | <b>0</b>      |
| a. NRB                                 | 0.0              | 0.0            | 0.0           | 0.0           | 19.7          | 0.0           | 0             |
| b. Commercial Banks                    | 0.0              | 0.0            | 0.0           | 0.0           | 0.0           | 0.0           | 0             |
| c. Foreign Bank and Fin.Ins.           | 0.0              | 0.0            | 0.0           | 0.0           | 0.0           | 0.0           | 0             |
| d. Other Financial Ins.                |                  |                |               | 0.0           | 0.0           | 0.0           | 0             |
| <b>3 DEPOSITS</b>                      | <b>2105.2</b>    | <b>2908.7</b>  | <b>3772.7</b> | <b>3709.0</b> | <b>4294.1</b> | <b>5959.6</b> | <b>6630.1</b> |
| a. Current                             | 142.7            | 221.9          | 261.2         | 362.4         | 252.3         | 452.5         | 380.3         |
| Domestic                               |                  |                |               |               |               |               | 374.3         |
| Foreign                                |                  |                |               |               |               |               | 6             |
| b. Savings                             | 258.9            | 393.6          | 600.6         | 798.3         | 1024.6        | 1919.8        | 2626.1        |
| Domestic                               |                  |                |               |               |               |               | 2572.1        |
| Foreign                                |                  |                |               |               |               |               | 54            |
| c. Fixed                               | 1639.7           | 2181.4         | 2710.2        | 2421.5        | 2613.0        | 2659.5        | 2676.5        |
| Domestic                               |                  |                |               |               |               |               | 2675.2        |
| Foreign                                |                  |                |               |               |               |               | 1.3           |
| d. Call Deposits                       | 21.1             | 47.7           | 106.7         | 61.0          | 350.0         | 839.5         | 819.6         |
| e. Others                              | 42.8             | 64.1           | 94.0          | 65.8          | 54.2          | 88.3          | 127.6         |
| <b>4 Bills Payable</b>                 |                  |                |               |               |               |               | <b>5.8</b>    |
| <b>5 Contra Accounts</b>               |                  |                |               |               |               |               | <b>17.5</b>   |
| <b>6 Other Liabilities</b>             | <b>168.1</b>     | <b>270.6</b>   | <b>466.4</b>  | <b>928.0</b>  | <b>811.8</b>  | <b>715.3</b>  | <b>1220.5</b> |
| 1. Sundry Creditors                    |                  |                |               |               |               |               | 25.8          |
| 2. Loan Loss Provision                 |                  |                |               |               |               |               | 584.9         |
| 3. Interest Suspense a/c               |                  |                |               |               |               |               | 504.9         |
| 4. Others                              | 168.1            | 270.6          | 466.4         | 928.0         | 811.8         | 715.3         | 104.9         |
| <b>7 Reconciliation A/c</b>            |                  |                |               |               |               |               | <b>0.1</b>    |
| <b>8 Profit &amp; Loss A/c</b>         |                  |                |               |               |               |               | <b>98.3</b>   |
| <b>SOURCES OF FUNDS</b>                | <b>2628.8</b>    | <b>3539.55</b> | <b>4603.3</b> | <b>5017.8</b> | <b>5636.3</b> | <b>7616.2</b> | <b>8697.8</b> |
| <b>1 LIQUID FUNDS</b>                  | <b>543.3</b>     | <b>900.0</b>   | <b>940.3</b>  | <b>809.7</b>  | <b>793.3</b>  | <b>1024.9</b> | <b>710.6</b>  |
| a. Cash Balance                        | 40.2             | 51.8           | 113.0         | 167.5         | 246.4         | 209.7         | 151.4         |
| Nepalese Notes & Coins                 | 33.4             | 45.6           | 93.5          | 149.0         | 192.4         | 183.0         | 140.5         |
| Foreign Currency                       | 6.8              | 6.3            | 19.5          | 18.5          | 54.0          | 26.7          | 10.9          |
| b. Bank Balance                        | 331.7            | 253.2          | 357.5         | 378.5         | 433.9         | 760.8         | 511.3         |
| 1. In Nepal Rastra Bank                | 288.9            | 191.5          | 249.8         | 235.8         | 363.2         | 550.6         | 441           |
| Domestic Currency                      |                  |                |               |               |               |               | 452.2         |
| Foreign Currency                       |                  |                |               |               |               |               | -11.2         |
| 2. Commercial Banks                    | 22.6             | 24.7           | 32.9          | 52.6          | 26.1          | 112.1         | 23.5          |
| Domestic Currency                      |                  |                |               |               |               |               | 22.1          |
| Foreign Currency                       |                  |                |               |               |               |               | 1.4           |
| 3. Other Financial Ins.                |                  |                |               |               |               |               | 0             |
| 4. In Foreign banks                    | 20.2             | 37.1           | 74.8          | 90.1          | 44.6          | 98.1          | 46.8          |
| c. Money at Call                       | 171.4            | 595.0          | 469.8         | 263.7         | 113.0         | 54.4          | 47.9          |
| Domestic Currency                      |                  |                |               |               |               |               | 10            |
| Foreign Currency                       |                  |                |               |               |               |               | 37.9          |
| <b>2 INVESTMENTS</b>                   | <b>238.7</b>     | <b>202.0</b>   | <b>197.7</b>  | <b>199.7</b>  | <b>315.2</b>  | <b>511.9</b>  | <b>324.7</b>  |
| a. Govt. Securities                    | 238.7            | 202.0          | 197.7         | 199.7         | 315.2         | 511.9         | 324.7         |
| b. NRB Bond                            |                  |                |               |               |               |               |               |
| c. Govt. Non-Fin. Ins.                 |                  |                |               |               |               |               |               |
| d. Other Non-Fin Ins.                  |                  |                |               |               |               |               |               |
| e. Non Residents                       |                  |                |               |               |               |               |               |
| <b>3 SHARE &amp; OTHER INVESTMENT</b>  | <b>108.1</b>     | <b>84.8</b>    | <b>91.2</b>   | <b>126.1</b>  | <b>91.8</b>   | <b>96.6</b>   | <b>68.1</b>   |
| 1. Non Residents                       |                  |                |               |               |               |               |               |
| 2. Others                              |                  |                |               |               |               |               | 68.1          |
| <b>4 LOANS &amp; ADVANCES</b>          | <b>1524.4</b>    | <b>1936.7</b>  | <b>2925.9</b> | <b>2937.1</b> | <b>3322.3</b> | <b>4436.9</b> | <b>5934</b>   |
| a. Govt. Entp.                         | 90.6             | 80.2           | 97.3          | 98.1          | 98.8          | 146.4         | 86            |
| i. Financial                           | 76.9             | 59.4           | 64.4          | 64.4          | 64.4          | 69.4          |               |
| ii. Non-Finan.                         | 13.7             | 20.8           | 32.9          | 33.7          | 34.4          | 77.0          | 86            |
| b. Pvt. Sector                         | 1370.9           | 1844.4         | 2796.8        | 2838.8        | 3223.0        | 4271.2        | 5849          |
| c. For. Bills P & D.                   | 62.9             | 12.1           | 31.8          | 0.2           | 0.5           | 19.3          |               |
| d. Foreign A. B. C.                    |                  | 0.0            | 0.0           | 0.0           | 0.0           | 0.0           |               |
| <b>5 BILL PURCHED</b>                  |                  |                |               |               |               |               | <b>104.0</b>  |
| a. Domestic Bills Purchased            |                  |                |               |               |               |               | 78.4          |
| b. Foreign Bills Purchased             |                  |                |               |               |               |               | 25.6          |
| c. Import Bills & Imports              |                  |                |               |               |               |               | 0.0           |
| <b>6 LOANS AGAINST COLLECTED BILLS</b> |                  |                |               |               |               |               | <b>0.0</b>    |
| a. Against Domestic Bills              |                  |                |               |               |               |               |               |
| b. Against Foreign Bills               |                  |                |               |               |               |               |               |
| <b>7 CONTRA</b>                        |                  |                |               |               |               |               | <b>17.5</b>   |
| <b>8 FIXED ASSETS</b>                  |                  |                |               |               |               |               | <b>197.0</b>  |
| <b>9 OTHER ASSETS</b>                  | <b>214.3</b>     | <b>416.0</b>   | <b>448.2</b>  | <b>945.2</b>  | <b>1113.7</b> | <b>1545.9</b> | <b>829.3</b>  |
| a. Accrued Interests                   | 27.1             | 185.7          | 245.5         | 1.7           | 4.4           | 428.6         | 671.2         |
| Govt. Entp.                            | 0.0              | 0.0            | 0.0           | 0.0           | 0.0           | 2.3           | 0.0           |
| Private Sector                         | 27.1             | 185.7          | 245.5         | 1.7           | 4.4           | 426.3         | 671.2         |
| c. Sundry Debtors                      |                  |                |               |               |               |               | 20.2          |
| d. Cash In Transit                     |                  |                |               |               |               |               | 0.0           |
| e. Others                              | 187.2            | 230.3          | 202.7         | 943.5         | 1109.3        | 1117.3        | 137.9         |
| <b>10 Expenses not Written off</b>     |                  |                |               |               |               |               | <b>15.9</b>   |
| <b>11 Non Banking Assets</b>           |                  |                |               |               |               |               | <b>57.5</b>   |
| <b>12 Reconciliation Account</b>       |                  |                |               |               |               |               | <b>0</b>      |
| <b>13 Profit &amp; Loss A/c</b>        |                  |                |               |               |               |               | <b>438.9</b>  |
| <b>USES OF FUNDS</b>                   | <b>2628.8</b>    | <b>3539.6</b>  | <b>4603.3</b> | <b>5017.8</b> | <b>5636.3</b> | <b>7616.2</b> | <b>8697.8</b> |

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

(Rs. in million)

|  | Mid-July     |                |               |                |               |               |               |
|--|--------------|----------------|---------------|----------------|---------------|---------------|---------------|
|  | 1999         | 2000           | 2001          | 2002           | 2003          | 2004          | 2005          |
| <b>1 CAPITAL FUND</b>                  | <b>35.0</b>  | <b>35.4</b>    | <b>351.1</b>  | <b>351.4</b>   | <b>380.5</b>  | <b>358.4</b>  | <b>526.3</b>  |
| a. Paid-up Capital                     | 35.0         | 35.0           | 350.0         | 350.0          | 350.0         | 350.0         | 500.0         |
| b. General Reserve                     |              | 0.0            | 0.1           | 0.1            | 28.7          | 17.9          | 21.6          |
| c. Share Premium                       |              |                |               |                |               |               | 0             |
| d. Retained Earning                    |              |                |               | 0.0            | 0.0           | -64.4         | 0.0           |
| e. Others Reserves                     |              | 0.4            | 1.0           | 1.3            | 1.8           | 54.9          | 4.7           |
| 1. Ex.Eq.Fund                          |              |                |               |                |               |               | 4.7           |
| 2. Other                               |              |                |               |                |               |               | 0             |
| <b>2 BORROWINGS</b>                    | <b>0.0</b>   | <b>0.0</b>     | <b>0.0</b>    | <b>121.5</b>   | <b>90.0</b>   | <b>164.7</b>  | <b>0</b>      |
| a. NRB                                 | 0.0          | 0.0            | 0.0           | 121.5          | 0.0           | 164.7         | 0             |
| b. Commercial Banks                    | 0.0          | 0.0            | 0.0           | 0.0            | 90.0          | 0.0           | 0             |
| c. Foreign Bank and Fin.Ins.           | 0.0          | 0.0            | 0.0           | 0.0            | 0.0           | 0.0           | 0             |
| d. Other Financial Ins.                |              |                |               |                |               |               | 0             |
| <b>3 DEPOSITS</b>                      | <b>663.9</b> | <b>1262.0</b>  | <b>2097.4</b> | <b>2646.1</b>  | <b>2959.8</b> | <b>3777.6</b> | <b>4029.5</b> |
| a. Current                             | 27.3         | 43.8           | 66.6          | 122.8          | 158.7         | 200.0         | 149.8         |
| Domestic                               |              |                |               |                |               |               | 143.7         |
| Foreign                                |              |                |               |                |               |               | 6.1           |
| b. Savings                             | 95.3         | 269.4          | 435.0         | 548.5          | 571.2         | 833.2         | 940.9         |
| Domestic                               |              |                |               |                |               |               | 940           |
| Foreign                                |              |                |               |                |               |               | 0.9           |
| c. Fixed                               | 472.6        | 732.7          | 1271.3        | 1674.9         | 1808.1        | 1829.5        | 2142.8        |
| Domestic                               |              |                |               |                |               |               | 2107.5        |
| Foreign                                |              |                |               |                |               |               | 35.3          |
| d. Call Deposits                       | 64.5         | 185.7          | 273.2         | 268.1          | 375.9         | 863.8         | 740.5         |
| e. Others                              | 4.2          | 30.4           | 51.3          | 31.9           | 45.9          | 51.1          | 55.5          |
| <b>4 Bills Payable</b>                 |              |                |               |                |               |               | <b>47.4</b>   |
| <b>5 Contra Accounts</b>               |              |                |               |                |               |               | <b>2.7</b>    |
| <b>6 Other Liabilities</b>             | <b>19.0</b>  | <b>27.3</b>    | <b>95.6</b>   | <b>292.0</b>   | <b>221.3</b>  | <b>484.4</b>  | <b>775.5</b>  |
| 1. Sundry Creditors                    |              |                |               |                |               |               | 6             |
| 2. Loan Loss Provision                 |              |                |               |                |               |               | 645.9         |
| 3. Interest Suspense a/c               |              |                |               |                |               |               | 112.7         |
| 4. Others                              | 19.0         | 27.3           | 95.6          | 292.0          | 221.3         | 484.4         | 10.9          |
| <b>7 Reconciliation A/c</b>            |              |                |               |                |               |               | <b>4.6</b>    |
| <b>8 Profit &amp; Loss A/c</b>         |              |                |               |                |               |               | <b>0</b>      |
| <b>SOURCES OF FUNDS</b>                | <b>717.9</b> | <b>1324.72</b> | <b>2544.1</b> | <b>3410.94</b> | <b>3651.6</b> | <b>4785.1</b> | <b>5386</b>   |
| <b>1 LIQUID FUNDS</b>                  | <b>126.6</b> | <b>241.2</b>   | <b>301.6</b>  | <b>531.7</b>   | <b>466.1</b>  | <b>681.0</b>  | <b>469.4</b>  |
| a. Cash Balance                        | 21.5         | 42.5           | 63.7          | 98.6           | 83.8          | 114.7         | 92.7          |
| Nepalese Notes & Coins                 | 20.4         | 36.1           | 56.5          | 90.1           | 66.8          | 96.4          | 82.1          |
| Foreign Currency                       | 1.1          | 6.4            | 7.2           | 8.5            | 17.0          | 18.3          | 10.6          |
| b. Bank Balance                        | 105.1        | 198.7          | 237.9         | 433.1          | 249.7         | 416.4         | 256.2         |
| 1. In Nepal Rastra Bank                | 51.8         | 94.3           | 136.3         | 284.0          | 185.7         | 324.8         | 211.8         |
| Domestic Currency                      |              |                |               |                |               |               | 206.9         |
| Foreign Currency                       |              |                |               |                |               |               | 4.9           |
| 2. Commercial Banks                    | 32.8         | 72.3           | 68.0          | 62.8           | 22.8          | 26.5          | 15.6          |
| Domestic Currency                      |              |                |               |                |               |               | 12.6          |
| Foreign Currency                       |              |                |               |                |               |               | 3             |
| 3. Other Financial Ins.                |              |                |               |                |               |               | 0             |
| 4. In Foreign banks                    | 20.5         | 32.2           | 33.6          | 86.3           | 41.2          | 65.1          | 28.8          |
| c. Money at Call                       | 0.0          | 0.0            | 0.0           | 0.0            | 132.6         | 149.9         | 120.5         |
| Domestic Currency                      |              |                |               |                |               |               | 0             |
| Foreign Currency                       |              |                |               |                |               |               | 120.5         |
| <b>2 INVESTMENTS</b>                   | <b>49.8</b>  | <b>69.8</b>    | <b>208.8</b>  | <b>100.0</b>   | <b>274.9</b>  | <b>433.1</b>  | <b>376.0</b>  |
| a. Govt. Securities                    | 49.8         | 69.8           | 208.8         | 100.0          | 274.9         | 433.1         | 376           |
| b. NRB Bond                            |              |                |               |                |               |               |               |
| c. Govt. Non-Fin. Ins.                 |              |                |               |                |               |               |               |
| d. Other Non-Fin Ins.                  |              |                |               |                |               |               |               |
| e. Non Residents                       |              |                |               |                |               |               |               |
| <b>3 SHARE &amp; OTHER INVESTMENT</b>  | <b>0.8</b>   | <b>5.8</b>     | <b>3.3</b>    | <b>170.7</b>   | <b>20.8</b>   | <b>5.3</b>    | <b>16.0</b>   |
| 1. Non Residents                       |              |                |               |                |               |               |               |
| 2. Others                              |              |                |               |                |               |               | 16            |
| <b>4 LOANS &amp; ADVANCES</b>          | <b>472.3</b> | <b>921.5</b>   | <b>1793.2</b> | <b>2296.6</b>  | <b>2632.0</b> | <b>3218.0</b> | <b>3817</b>   |
| a. Govt. Entp.                         | 0.0          | 12.0           | 0.0           | 15.0           | 46.8          | 45.0          | 0             |
| i. Financial                           | 0.0          | 0.0            | 0.0           | 15.0           | 46.8          | 45.0          | 0             |
| ii. Non-Finan.                         | 0.0          | 12.0           | 0.0           | 0.0            | 0.0           | 0.0           | 0             |
| b. Pvt. Sector                         | 472.3        | 909.1          | 1793.0        | 2280.4         | 2579.9        | 3162.0        | 3817          |
| c. For. Bills P & D.                   | 0.0          | 0.2            | 0.2           | 1.2            | 5.3           | 11.0          |               |
| d. Foreign A. B. C.                    | 0.0          | 0.2            | 0.0           | 0.0            | 0.0           | 0.0           |               |
| <b>5 BILL PURCHED</b>                  |              |                |               |                |               |               | <b>12.9</b>   |
| a. Domestic Bills Purchased            |              |                |               |                |               |               | 2.9           |
| b. Foreign Bills Purchased             |              |                |               |                |               |               | 10            |
| c. Import Bills & Imports              |              |                |               |                |               |               | 0.0           |
| <b>6 LOANS AGAINST COLLECTED BILLS</b> |              |                |               |                |               |               | <b>0.0</b>    |
| a. Against Domestic Bills              |              |                |               |                |               |               |               |
| b. Against Foreign Bills               |              |                |               |                |               |               |               |
| <b>7 CONTRA</b>                        |              |                |               |                |               |               | <b>2.7</b>    |
| <b>8 FIXED ASSETS</b>                  |              |                |               |                |               |               | <b>47.2</b>   |
| <b>9 OTHER ASSETS</b>                  | <b>68.4</b>  | <b>86.4</b>    | <b>237.2</b>  | <b>312.0</b>   | <b>257.8</b>  | <b>447.7</b>  | <b>217.8</b>  |
| a. Accrued Interests                   | 3.2          | 25.6           | 57.0          | 65.3           | 65.7          | 117.6         | 112.7         |
| Govt. Entp.                            |              | 0.0            | 0.0           | 0.0            | 0.0           | 0.0           | 0.0           |
| Private Sector                         | 3.2          | 25.6           | 57.0          | 65.3           | 65.7          | 117.6         | 112.7         |
| c. Sundry Debtors                      |              |                |               |                |               |               | 78.2          |
| d. Cash In Transit                     |              |                |               |                |               |               | 0.0           |
| e. Others                              | 65.2         | 60.8           | 180.2         | 246.7          | 192.1         | 330.1         | 26.9          |
| <b>10 Expenses not Written off</b>     |              |                |               |                |               |               | <b>10.6</b>   |
| <b>11 Non Banking Assets</b>           |              |                |               |                |               |               | <b>45</b>     |
| <b>12 Reconciliation Account</b>       |              |                |               |                |               |               | <b>0</b>      |
| <b>13 Profit &amp; Loss A/c</b>        |              |                |               |                |               |               | <b>371.5</b>  |
| <b>USES OF FUNDS</b>                   | <b>717.9</b> | <b>1324.7</b>  | <b>2544.1</b> | <b>3410.9</b>  | <b>3651.6</b> | <b>4785.1</b> | <b>5386.0</b> |

Table No. 19  
SOURCES AND USES OF FUND OF NEPAL INDUSTRIAL & COMMERCIAL BANK LIMITED.

(Rs. in million)

|  | Mid-July     |               |               |                |               |               |                 |
|--|--------------|---------------|---------------|----------------|---------------|---------------|-----------------|
|  | 1999         | 2000          | 2001          | 2002           | 2003          | 2004          | 2005            |
| <b>1 CAPITAL FUND</b>                  | <b>325.0</b> | <b>491.5</b>  | <b>519.8</b>  | <b>531.2</b>   | <b>526.1</b>  | <b>559.2</b>  | <b>620.38</b>   |
| a. Paid-up Capital                     | 325.0        | 491.5         | 499.7         | 499.9          | 499.9         | 500.0         | 500.0           |
| b. General Reserve                     | 0.0          | 0.0           | 4.8           | 16.9           | 15.9          | 21.1          | 34.7            |
| c. Share Premium                       |              |               |               |                |               |               | 0               |
| d. Retained Earning                    |              |               |               | 11.8           | 7.6           | 3.1           | 82.1            |
| e. Others Reserves                     | 0.0          | 0.0           | 15.3          | 2.7            | 2.7           | 35.0          | 3.62            |
| 1. Ex.Eq.Fund                          |              |               |               |                |               |               | 3.62            |
| 2. Other                               |              |               |               |                |               |               | 0               |
| <b>2 BORROWINGS</b>                    | <b>0.0</b>   | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>     | <b>274.8</b>  | <b>60.0</b>   | <b>450</b>      |
| a. NRB                                 | 0.0          | 0.0           | 0.0           | 0.0            | 0.0           | 60.0          | 0               |
| b. Commercial Banks                    | 0.0          | 0.0           | 0.0           | 0.0            | 274.8         | 0.0           | 450             |
| c. Foreign Bank and Fin.Ins.           | 0.0          | 0.0           | 0.0           | 0.0            | 0.0           | 0.0           | 0               |
| d. Other Financial Ins.                | 0.0          | 0.0           | 0.0           | 0.0            | 0.0           | 0.0           | 0               |
| <b>3 DEPOSITS</b>                      | <b>376.3</b> | <b>2025.5</b> | <b>3575.8</b> | <b>3165.3</b>  | <b>3143.9</b> | <b>5146.4</b> | <b>6243.3</b>   |
| a. Current                             | 16.0         | 148.3         | 248.0         | 257.2          | 235.8         | 278.5         | 233.1           |
| Domestic                               |              |               |               |                |               |               | 206.3           |
| Foreign                                |              |               |               |                |               |               | 26.8            |
| b. Savings                             | 108.3        | 356.3         | 526.0         | 576.2          | 733.7         | 1280.4        | 2026.3          |
| Domestic                               |              |               |               |                |               |               | 2018.7          |
| Foreign                                |              |               |               |                |               |               | 7.6             |
| c. Fixed                               | 178.6        | 1174.2        | 1958.0        | 1347.1         | 1143.0        | 2083.1        | 2930.6          |
| Domestic                               |              |               |               |                |               |               | 2559.3          |
| Foreign                                |              |               |               |                |               |               | 371.3           |
| d. Call Deposits                       | 42.5         | 219.5         | 797.1         | 942.9          | 966.1         | 1416.2        | 989.9           |
| e. Others                              | 30.9         | 127.3         | 46.7          | 41.9           | 65.3          | 88.2          | 63.4            |
| <b>4 Bills Payable</b>                 |              |               |               |                |               |               | <b>28.3</b>     |
| <b>5 Contra Accounts</b>               |              |               |               |                |               |               | <b>0</b>        |
| <b>6 Other Liabilities</b>             | <b>47.1</b>  | <b>152.7</b>  | <b>286.7</b>  | <b>166.1</b>   | <b>302.9</b>  | <b>388.6</b>  | <b>212.9</b>    |
| 1. Sundry Creditors                    |              |               |               |                |               |               | 16.4            |
| 2. Loan Loss Provision                 |              |               |               |                |               |               | 174.7           |
| 3. Interest Suspense a/c               |              |               |               |                |               |               | 9.1             |
| 4. Others                              | 47.1         | 152.7         | 286.7         | 166.1          | 302.9         | 388.6         | 12.7            |
| <b>7 Reconciliation A/c</b>            |              |               |               |                |               |               | <b>32742.2</b>  |
| <b>8 Profit &amp; Loss A/c</b>         |              |               |               |                |               |               | <b>193.6</b>    |
| <b>SOURCES OF FUNDS</b>                | <b>748.4</b> | <b>2669.7</b> | <b>4382.3</b> | <b>3862.68</b> | <b>4247.7</b> | <b>6154.2</b> | <b>40490.68</b> |
| <b>1 LIQUID FUNDS</b>                  | <b>119.0</b> | <b>221.5</b>  | <b>539.4</b>  | <b>606.5</b>   | <b>348.0</b>  | <b>448.8</b>  | <b>1095</b>     |
| a. Cash Balance                        | 15.3         | 62.5          | 127.1         | 139.9          | 95.8          | 79.1          | 69.8            |
| Nepalese Notes & Coins                 | 14.1         | 52.2          | 117.2         | 120.4          | 88.5          | 65.6          | 59.5            |
| Foreign Currency                       | 1.2          | 10.4          | 9.9           | 19.5           | 7.3           | 13.5          | 10.3            |
| b. Bank Balance                        | 103.7        | 159.0         | 412.3         | 419.8          | 222.3         | 240.0         | 935.3           |
| 1. In Nepal Rastra Bank                | 54.7         | 109.7         | 331.7         | 350.6          | 175.2         | 205.1         | 832.4           |
| Domestic Currency                      |              |               |               |                |               |               | 830             |
| Foreign Currency                       |              |               |               |                |               |               | 2.4             |
| 2. Commercial Banks                    | 6.7          | 2.0           | 9.4           | 9.7            | 6.2           | 12.4          | 19.3            |
| Domestic Currency                      |              |               |               |                |               |               | 18.7            |
| Foreign Currency                       |              |               |               |                |               |               | 0.6             |
| 3. Other Financial Ins.                |              |               |               |                |               |               | 0               |
| 4. In Foreign banks                    | 42.3         | 47.3          | 71.2          | 59.5           | 40.9          | 22.5          | 83.6            |
| c. Money at Call                       | 0.0          | 0.0           | 0.0           | 46.8           | 29.9          | 129.7         | 89.9            |
| Domestic Currency                      |              |               |               |                |               |               | 0               |
| Foreign Currency                       |              |               |               |                |               |               | 89.9            |
| <b>2 INVESTMENTS</b>                   | <b>49.6</b>  | <b>301.5</b>  | <b>511.4</b>  | <b>680.0</b>   | <b>1075.2</b> | <b>1235.3</b> | <b>1194.3</b>   |
| a. Govt. Securities                    | 49.6         | 301.5         | 511.4         | 680.0          | 1075.2        | 1235.3        | 1194.3          |
| b. NRB Bond                            |              |               |               |                |               |               |                 |
| c. Govt. Non-Fin. Ins.                 |              |               |               |                |               |               |                 |
| d. Other Non-Fin Ins.                  |              |               |               |                |               |               |                 |
| e. Non Residents                       |              |               |               |                |               |               |                 |
| <b>3 SHARE &amp; OTHER INVESTMENT</b>  | <b>0.8</b>   | <b>0.8</b>    | <b>0.0</b>    | <b>73.4</b>    | <b>78.1</b>   | <b>525.4</b>  | <b>378.6</b>    |
| 1. Non Residents                       |              |               |               |                |               |               | 287.1           |
| 2. Others                              |              |               |               |                |               |               | 91.5            |
| <b>4 LOANS &amp; ADVANCES</b>          | <b>481.3</b> | <b>1659.1</b> | <b>2622.2</b> | <b>2369.9</b>  | <b>2564.3</b> | <b>3746.6</b> | <b>4895</b>     |
| a. Govt. Entp.                         | 0.0          | 50.0          | 150.0         | 50.0           | 50.0          | 45.0          | 125             |
| i. Financial                           | 0.0          | 50.0          | 150.0         | 50.0           | 50.0          | 45.0          | 75              |
| ii. Non-Finan.                         | 0.0          | 0.0           | 0.0           | 0.0            | 0.0           | 0.0           | 50              |
| b. Pvt. Sector                         | 478.3        | 1603.8        | 2422.5        | 2278.8         | 2477.6        | 3684.1        | 4770            |
| c. For. Bills P. & D.                  | 3.0          | 5.3           | 49.7          | 9.4            | 10.5          | 6.6           |                 |
| d. Foreign A. B. C.                    | 0.0          | 0.0           | 0.0           | 31.7           | 26.2          | 10.9          |                 |
| <b>5 BILL PURCHED</b>                  |              |               |               |                |               |               | <b>17.9</b>     |
| a. Domestic Bills Purchased            |              |               |               |                |               |               | 5.9             |
| b. Foreign Bills Purchased             |              |               |               |                |               |               | 12              |
| c. Import Bills & Imports              |              |               |               |                |               |               | 0.0             |
| <b>6 LOANS AGAINST COLLECTED BILLS</b> |              |               |               |                |               |               | <b>0.0</b>      |
| a. Against Domestic Bills              |              |               |               |                |               |               |                 |
| b. Against Foreign Bills               |              |               |               |                |               |               |                 |
| <b>7 CONTRA</b>                        |              |               |               |                |               |               | <b>0.0</b>      |
| <b>8 FIXED ASSETS</b>                  |              |               |               |                |               |               | <b>50.9</b>     |
| <b>9 OTHER ASSETS</b>                  | <b>97.7</b>  | <b>486.9</b>  | <b>709.3</b>  | <b>132.9</b>   | <b>182.1</b>  | <b>198.1</b>  | <b>100.1</b>    |
| a. Accrued Interests                   | 4.3          | 19.2          | 57.0          | 45.6           | 34.7          | 43.3          | 11.4            |
| Govt. Entp.                            | 0.0          | 0.0           | 0.0           | 0.0            | 0.0           | 0.6           | 0.0             |
| Private Sector                         | 4.3          | 19.2          | 57.0          | 45.6           | 34.7          | 42.7          | 11.4            |
| c. Sundry Debtors                      |              |               |               |                |               |               | 34.0            |
| d. Cash In Transit                     |              |               |               |                |               |               | 0.0             |
| e. Others                              | 93.4         | 467.7         | 652.3         | 87.3           | 147.4         | 154.8         | 54.7            |
| <b>10 Expenses not Written off</b>     |              |               |               |                |               |               | <b>13.7</b>     |
| <b>11 Non Banking Assets</b>           |              |               |               |                |               |               | <b>2.6</b>      |
| <b>12 Reconciliation Account</b>       |              |               |               |                |               |               | <b>32742.2</b>  |
| <b>13 Profit &amp; Loss A/c</b>        |              |               |               |                |               |               | <b>0</b>        |
| <b>USES OF FUNDS</b>                   | <b>748.4</b> | <b>2669.7</b> | <b>4382.3</b> | <b>3862.7</b>  | <b>4247.7</b> | <b>6154.2</b> | <b>40490.7</b>  |

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

(Rs. in million)

|  | Mid-July     |               |               |               |                |
|--|--------------|---------------|---------------|---------------|----------------|
|  | 2001         | 2002          | 2003          | 2004          | 2005           |
| <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>   |
| a. Paid-up Capital                     | 84.0         | 136.2         | 544.2         | 550.0         | 550.0          |
| b. General Reserve                     | 0.0          | 0.0           | 0.0           | 3.1           | 12.4           |
| c. Share Premium                       |              |               |               |               | 0              |
| d. Retained Earning                    |              | 0.0           | -57.8         | -15.4         | -9.5           |
| e. Others Reserves                     | 0.1          | 1.1           | 0.0           | 5.2           | 0              |
| 1. Ex.Eq.Fund                          |              |               |               |               | 0              |
| 2. Other                               |              |               |               |               | 0              |
| <b>2 BORROWINGS</b>                    | <b>0.0</b>   | <b>0.0</b>    | <b>90.0</b>   | <b>75.2</b>   | <b>154.2</b>   |
| a. NRB                                 | 0.0          | 0.0           | 0.0           | 3.0           | 0              |
| b. Commercial Banks                    | 0.0          | 0.0           | 90.0          | 72.2          | 154.2          |
| c. Foreign Bank and Fin.Ins.           | 0.0          | 0.0           | 0.0           | 0.0           | 0              |
| d. Other Financial Ins.                |              | 0.0           | 0.0           | 0.0           | 0              |
| <b>3 DEPOSITS</b>                      | <b>700.0</b> | <b>994.8</b>  | <b>1778.7</b> | <b>2754.6</b> | <b>5586.5</b>  |
| a. Current                             | 27.0         | 49.3          | 53.5          | 71.4          | 142.6          |
| Domestic                               |              |               |               |               | 130.6          |
| Foreign                                |              |               |               |               | 12             |
| b. Savings                             | 57.8         | 134.5         | 252.1         | 493.1         | 1250           |
| Domestic                               |              |               |               |               | 1246.2         |
| Foreign                                |              |               |               |               | 3.8            |
| c. Fixed                               | 612.0        | 736.2         | 921.6         | 1227.3        | 1914.8         |
| Domestic                               |              |               |               |               | 1897.1         |
| Foreign                                |              |               |               |               | 17.7           |
| d. Call Deposits                       | 0.0          | 69.9          | 530.6         | 892.0         | 2209.3         |
| e. Others                              | 3.2          | 4.9           | 20.9          | 70.8          | 69.8           |
| <b>4 Bills Payable</b>                 |              |               |               |               | <b>9.3</b>     |
| <b>5 Contra Accounts</b>               |              |               |               |               | <b>0</b>       |
| <b>6 Other Liabilities</b>             | <b>16.9</b>  | <b>55.5</b>   | <b>76.4</b>   | <b>123.6</b>  | <b>220.4</b>   |
| 1. Sundry Creditors                    |              |               |               |               | 92.5           |
| 2. Loan Loss Provision                 |              |               |               |               | 67.3           |
| 3. Interest Suspense a/c               |              |               |               |               | 26.8           |
| 4. Others                              | 16.9         | 55.5          | 76.4          | 123.6         | 33.8           |
| <b>7 Reconciliation A/c</b>            |              |               |               |               | <b>13614.6</b> |
| <b>8 Profit &amp; Loss A/c</b>         |              |               |               |               | <b>116.3</b>   |
| <b>SOURCES OF FUNDS</b>                | <b>801</b>   | <b>1187.6</b> | <b>2431.5</b> | <b>3496.3</b> | <b>20254.2</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>   |
| a. Cash Balance                        | 21.6         | 31.5          | 45.6          | 64.8          | 121.6          |
| Nepalese Notes & Coins                 | 17.9         | 26.7          | 37.7          | 58.9          | 109.0          |
| Foreign Currency                       | 3.7          | 4.8           | 7.9           | 5.9           | 12.6           |
| b. Bank Balance                        | 89.9         | 194.6         | 156.1         | 345.5         | 609.6          |
| 1. In Nepal Rastra Bank                | 37.4         | 110.8         | 88.9          | 136.7         | 463.3          |
| Domestic Currency                      |              |               |               |               | 456            |
| Foreign Currency                       |              |               |               |               | 7.3            |
| 2. Commercial Banks                    | 6.8          | 47.0          | 27.7          | 54.7          | 102.4          |
| Domestic Currency                      |              |               |               |               | 101.4          |
| Foreign Currency                       |              |               |               |               | 1              |
| 3. Other Financial Ins.                |              |               |               |               | 0              |
| 4. In Foreign banks                    | 45.7         | 36.8          | 39.5          | 154.1         | 43.9           |
| c. Money at Call                       | 40.0         | 39.1          | 220.0         | 150.0         | 15             |
| Domestic Currency                      |              |               |               |               | 15             |
| Foreign Currency                       |              |               |               |               | 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>   |
| a. Govt. Securities                    | 47.5         | 49.4          | 79.3          | 71.3          | 127.3          |
| b. NRB Bond                            |              |               |               |               |                |
| c. Govt. Non-Fin. Ins.                 |              |               |               |               |                |
| d. Other Non-Fin Ins.                  |              |               |               |               |                |
| e. Non Residents                       |              |               |               |               |                |
| <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>   |
| 1. Non Residents                       |              |               |               |               | 274.3          |
| 2. Others                              |              |               |               |               | 67             |
| <b>4 LOANS &amp; ADVANCES</b>          | <b>499.8</b> | <b>682.6</b>  | <b>1496.0</b> | <b>2544.4</b> | <b>5051</b>    |
| a. Govt. Entp.                         | 0.0          | 0.0           | 0.0           | 0.0           | 0              |
| i. Financial                           | 0.0          | 0.0           | 0.0           | 0.0           | 0              |
| ii. Non-Finan.                         | 0.0          | 0.0           | 0.0           | 0.0           | 0              |
| b. Pvt. Sector                         | 499.2        | 680.8         | 1494.1        | 2541.7        | 5051           |
| c. For. Bills P.& D.                   | 0.6          | 1.8           | 1.9           | 2.7           |                |
| d. Foreign A. B. C.                    | 0.0          | 0.0           | 0.0           | 0.0           |                |
| <b>5 BILL PURCHED</b>                  |              |               |               |               | <b>80.2</b>    |
| a. Domestic Bills Purchased            |              |               |               |               | 71.2           |
| b. Foreign Bills Purchased             |              |               |               |               | 9              |
| c. Import Bills & Imports              |              |               |               |               | 0.0            |
| <b>6 LOANS AGAINST COLLECTED BILLS</b> |              |               |               |               | <b>0.0</b>     |
| a. Against Domestic Bills              |              |               |               |               |                |
| b. Against Foreign Bills               |              |               |               |               |                |
| <b>7 CONTRA</b>                        |              |               |               |               | <b>0.0</b>     |
| <b>8 FIXED ASSETS</b>                  |              |               |               |               | <b>86.2</b>    |
| <b>9 OTHER ASSETS</b>                  | <b>94.7</b>  | <b>161.5</b>  | <b>115.5</b>  | <b>117.2</b>  | <b>152.8</b>   |
| a. Accrued Interests                   | 3.4          | 15.2          | 12.7          | 17.0          | 27.0           |
| Govt. Entp.                            | 0.0          | 0.0           | 0.0           | 0.0           | 0.0            |
| Private Sector                         | 3.4          | 15.2          | 12.7          | 17.0          | 27.0           |
| c. Sundry Debtors                      |              |               |               |               | 5.2            |
| d. Cash In Transit                     |              |               |               |               | 0.0            |
| e. Others                              | 91.3         | 146.3         | 102.8         | 100.2         | 120.6          |
| <b>10 Expenses not Written off</b>     |              |               |               |               | <b>48.4</b>    |
| <b>11 Non Banking Assets</b>           |              |               |               |               | <b>5.8</b>     |
| <b>12 Reconciliation Account</b>       |              |               |               |               | <b>13614.6</b> |
| <b>13 Profit &amp; Loss A/c</b>        |              |               |               |               | <b>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> |

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

(Rs. in million)

|  | Mid-July     |                |               |               |               |
|--|--------------|----------------|---------------|---------------|---------------|
|  | 2001         | 2002           | 2003          | 2004          | 2005          |
| <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>  |
| a. Paid-up Capital                     | 350.0        | 350.0          | 350.0         | 500.0         | 500.0         |
| b. General Reserve                     | 0.0          | 0.0            | 0.3           | 0.3           | 12.5          |
| c. Share Premium                       |              |                |               |               | 0             |
| d. Retained Earning                    |              | -2.9           | -2.9          | -2.9          | 17.2          |
| e. Others Reserves                     | 0.0          | 0.2            | 1.2           | 4.0           | 30            |
| 1. Ex.Eq.Fund                          |              |                |               |               | 3.7           |
| 2. Other                               |              |                |               |               | 26.3          |
| <b>2 BORROWINGS</b>                    | <b>0.0</b>   | <b>32.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>401.8</b>  |
| a. NRB                                 | 0.0          | 32.0           | 0.0           | 0.0           | 0             |
| b. Commercial Banks                    | 0.0          | 0.0            | 0.0           | 0.0           | 401.8         |
| c. Foreign Bank and Fin.Ins.           | 0.0          | 0.0            | 0.0           | 0.0           | 0             |
| d. Other Financial Ins.                |              |                |               |               | 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> |
| a. Current                             | 37.3         | 84.1           | 135.1         | 250.8         | 280.3         |
| Domestic                               |              |                |               |               | 260.4         |
| Foreign                                |              |                |               |               | 19.9          |
| b. Savings                             | 75.4         | 260.9          | 461.9         | 910.9         | 1515.5        |
| Domestic                               |              |                |               |               | 1488.4        |
| Foreign                                |              |                |               |               | 27.1          |
| c. Fixed                               | 86.8         | 332.3          | 795.4         | 1292.4        | 2302.1        |
| Domestic                               |              |                |               |               | 2282.5        |
| Foreign                                |              |                |               |               | 19.6          |
| d. Call Deposits                       | 105.0        | 482.7          | 1093.3        | 2299.9        | 2102.8        |
| e. Others                              | 11.5         | 20.0           | 27.4          | 62.5          | 69.4          |
| <b>4 Bills Payable</b>                 |              |                |               |               | <b>7.3</b>    |
| <b>5 Contra Accounts</b>               |              |                |               |               | <b>0.5</b>    |
| <b>6 Other Liabilities</b>             | <b>8.6</b>   | <b>52.4</b>    | <b>205.6</b>  | <b>412.1</b>  | <b>363</b>    |
| 1. Sundry Creditors                    |              |                |               |               | 146.2         |
| 2. Loan Loss Provision                 |              |                |               |               | 144.2         |
| 3. Interest Suspense a/c               |              |                |               |               | 5.9           |
| 4. Others                              | 8.6          | 52.4           | 205.6         | 412.1         | 66.7          |
| <b>7 Reconciliation A/c</b>            |              |                |               |               | <b>0</b>      |
| <b>8 Profit &amp; Loss A/c</b>         |              |                |               |               | <b>93.6</b>   |
| <b>SOURCES OF FUNDS</b>                | <b>674.6</b> | <b>1611.69</b> | <b>3067.3</b> | <b>5730</b>   | <b>7696</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>  |
| a. Cash Balance                        | 18.8         | 30.3           | 40.8          | 68.5          | 111.2         |
| Nepalese Notes & Coins                 | 16.5         | 23.4           | 38.6          | 64.8          | 107.9         |
| Foreign Currency                       | 2.3          | 6.9            | 2.2           | 3.7           | 3.3           |
| b. Bank Balance                        | 153.0        | 98.9           | 250.9         | 617.0         | 332.1         |
| 1. In Nepal Rastra Bank                | 86.0         | 50.9           | 224.0         | 524.6         | 219.8         |
| Domestic Currency                      |              |                |               |               | 211.1         |
| Foreign Currency                       |              |                |               |               | 8.7           |
| 2. Commercial Banks                    | 37.3         | 1.3            | 2.2           | 10.5          | 5.5           |
| Domestic Currency                      |              |                |               |               | 3.8           |
| Foreign Currency                       |              |                |               |               | 1.7           |
| 3. Other Financial Ins.                |              |                |               |               | 0             |
| 4. In Foreign banks                    | 29.7         | 46.7           | 24.7          | 81.9          | 106.8         |
| c. Money at Call                       | 100.0        | 0.0            | 0.0           | 381.9         | 69.9          |
| Domestic Currency                      |              |                |               |               | 0             |
| Foreign Currency                       |              |                |               |               | 69.9          |
| <b>2 INVESTMENTS</b>                   | <b>19.8</b>  | <b>116.7</b>   | <b>236.0</b>  | <b>601.9</b>  | <b>1220.7</b> |
| a. Govt. Securities                    | 19.8         | 116.7          | 236.0         | 601.9         | 1120.3        |
| b. NRB Bond                            |              |                |               |               |               |
| c. Govt. Non-Fin. Ins.                 |              |                |               |               | 100.4         |
| d. Other Non-Fin Ins.                  |              |                |               |               |               |
| e. Non Residents                       |              |                |               |               |               |
| <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>  |
| 1. Non Residents                       |              |                |               |               | 0             |
| 2. Others                              |              |                |               |               | 120           |
| <b>4 LOANS &amp; ADVANCES</b>          | <b>265.1</b> | <b>1121.6</b>  | <b>2146.4</b> | <b>3709.0</b> | <b>5519</b>   |
| a. Govt. Entp.                         | 0.0          | 60.0           | 40.0          | 50.0          | 0             |
| i. Financial                           | 0.0          | 60.0           | 40.0          | 50.0          |               |
| ii. Non-Finan.                         | 0.0          | 0.0            | 0.0           | 0.0           |               |
| b. Pvt. Sector                         | 263.5        | 1060.2         | 2104.4        | 3659.0        | 5519          |
| c. For. Bills P. & D.                  | 1.6          | 1.4            | 2.0           | 0.0           |               |
| d. Foreign A. B. C.                    | 0.0          | 0.0            | 0.0           | 0.0           |               |
| <b>5 BILL PURCHED</b>                  |              |                |               |               | <b>37.7</b>   |
| a. Domestic Bills Purchased            |              |                |               |               | 4.6           |
| b. Foreign Bills Purchased             |              |                |               |               | 6.9           |
| c. Import Bills & Imports              |              |                |               |               | 26.2          |
| <b>6 LOANS AGAINST COLLECTED BILLS</b> |              |                |               |               | <b>0.0</b>    |
| a. Against Domestic Bills              |              |                |               |               |               |
| b. Against Foreign Bills               |              |                |               |               |               |
| <b>7 CONTRA</b>                        |              |                |               |               | <b>0.5</b>    |
| <b>8 FIXED ASSETS</b>                  |              |                |               |               | <b>81.5</b>   |
| <b>9 OTHER ASSETS</b>                  | <b>117.9</b> | <b>105.9</b>   | <b>205.7</b>  | <b>351.7</b>  | <b>202.9</b>  |
| a. Accrued Interests                   | 1.7          | 7.2            | 14.2          | 21.3          | 20.9          |
| Govt. Entp.                            | 0.0          | 0.0            |               | 0.0           | 0.0           |
| Private Sector                         | 1.7          | 7.2            | 14.2          | 21.3          | 20.9          |
| c. Sundry Debtors                      |              |                |               |               | 94.9          |
| d. Cash In Transit                     |              |                |               |               | 0.0           |
| e. Others                              | 116.2        | 98.7           | 191.5         | 330.4         | 87.1          |
| <b>10 Expenses not Written off</b>     |              |                |               |               | <b>0</b>      |
| <b>11 Non Banking Assets</b>           |              |                |               |               | <b>0</b>      |
| <b>12 Reconciliation Account</b>       |              |                |               |               | <b>0.3</b>    |
| <b>13 Profit &amp; Loss A/c</b>        |              |                |               |               | <b>0</b>      |
| <b>USES OF FUNDS</b>                   | <b>674.6</b> | <b>1611.7</b>  | <b>3067.3</b> | <b>5730.0</b> | <b>7696.0</b> |

Table No. 22  
SOURCES AND USES OF FUND OF LAXMI BANK LIMITED.

(Rs. in million)

|  | Mid-July     |               |               |               |
|--|--------------|---------------|---------------|---------------|
|  | 2002         | 2003          | 2004          | 2005          |
| <b>1 CAPITAL FUND</b>                  | <b>275.0</b> | <b>330.0</b>  | <b>550.0</b>  | <b>612.77</b> |
| a. Paid-up Capital                     | 275.0        | 330.0         | 549.2         | 609.8         |
| b. General Reserve                     | 0.0          | 0.0           | 0.2           | 2.3           |
| c. Share Premium                       |              |               |               | 0             |
| d. Retained Earning                    | 0.0          | 0.0           | 0.0           | 0.0           |
| e. Others Reserves                     | 0.0          | 0.0           | 0.6           | 0.7           |
| 1. Ex.Eq.Fund                          |              |               |               | 0.7           |
| 2. Other                               |              |               |               | 0             |
| <b>2 BORROWINGS</b>                    | <b>0.0</b>   | <b>70.0</b>   | <b>317.0</b>  | <b>17.7</b>   |
| a. NRB                                 | 0.0          | 0.0           | 0.0           | 0             |
| b. Commercial Banks                    | 0.0          | 70.0          | 279.8         | 17.7          |
| c. Foreign Bank and Fin.Ins.           | 0.0          | 0.0           | 37.2          | 0             |
| d. Other Financial Ins.                | 0.0          | 0.0           | 0.0           | 0             |
| <b>3 DEPOSITS</b>                      | <b>112.6</b> | <b>691.8</b>  | <b>1684.3</b> | <b>3028.6</b> |
| a. Current                             | 2.8          | 49.7          | 211.1         | 429.4         |
| Domestic                               |              |               |               | 404.4         |
| Foreign                                |              |               |               | 25            |
| b. Savings                             | 17.9         | 98.5          | 185.5         | 446.7         |
| Domestic                               |              |               |               | 442.1         |
| Foreign                                |              |               |               | 4.6           |
| c. Fixed                               | 64.5         | 288.6         | 1082.9        | 1779.2        |
| Domestic                               |              |               |               | 1729.7        |
| Foreign                                |              |               |               | 49.5          |
| d. Call Deposits                       | 24.4         | 247.2         | 187.8         | 346.8         |
| e. Others                              | 3.0          | 7.8           | 17.0          | 26.5          |
| <b>4 Bills Payable</b>                 |              |               |               | <b>31.4</b>   |
| <b>5 Contra Accounts</b>               |              |               |               | <b>0</b>      |
| <b>6 Other Liabilities</b>             | <b>1.9</b>   | <b>20.3</b>   | <b>70.4</b>   | <b>196.1</b>  |
| 1. Sundry Creditors                    |              |               |               | 58.4          |
| 2. Loan Loss Provision                 |              |               |               | 60.4          |
| 3. Interest Suspense a/c               |              |               |               | 2.1           |
| 4. Others                              | 1.9          | 20.3          | 70.4          | 75.2          |
| <b>7 Reconciliation A/c</b>            |              |               |               |               |
| <b>8 Profit &amp; Loss A/c</b>         |              |               |               | <b>49.6</b>   |
| <b>SOURCES OF FUNDS</b>                | <b>389.5</b> | <b>1112.1</b> | <b>2621.7</b> | <b>3936.2</b> |
| <b>1 LIQUID FUNDS</b>                  | <b>222.8</b> | <b>168.5</b>  | <b>490.8</b>  | <b>529.1</b>  |
| a. Cash Balance                        | 3.0          | 16.0          | 37.0          | 105.9         |
| Nepalese Notes & Coins                 | 2.8          | 15.2          | 35.4          | 101.7         |
| Foreign Currency                       | 0.2          | 0.8           | 1.6           | 4.2           |
| b. Bank Balance                        | 165.8        | 137.5         | 342.6         | 358.6         |
| 1. In Nepal Rastra Bank                | 40.7         | 80.1          | 222.6         | 254.9         |
| Domestic Currency                      |              |               |               | 252           |
| Foreign Currency                       |              |               |               | 2.9           |
| 2. Commercial Banks                    | 107.2        | 26.6          | 68.8          | 32.6          |
| Domestic Currency                      |              |               |               | 31.5          |
| Foreign Currency                       |              |               |               | 1.1           |
| 3. Other Financial Ins.                |              |               |               | 0             |
| 4. In Foreign banks                    | 17.9         | 30.8          | 51.2          | 71.1          |
| c. Money at Call                       | 54.0         | 15.0          | 111.2         | 64.6          |
| Domestic Currency                      |              |               |               | 1             |
| Foreign Currency                       |              |               |               | 63.6          |
| <b>2 INVESTMENTS</b>                   | <b>30.0</b>  | <b>95.0</b>   | <b>283.9</b>  | <b>401.0</b>  |
| a. Govt. Securities                    | 30.0         | 95.0          | 283.9         | 401           |
| b. NRB Bond                            |              |               |               |               |
| c. Govt. Non-Fin. Ins.                 |              |               |               |               |
| d. Other Non-Fin Ins.                  |              |               |               |               |
| e. Non Residents                       |              |               |               |               |
| <b>3 SHARE &amp; OTHER INVESTMENT</b>  | <b>0.0</b>   | <b>0.0</b>    | <b>0.0</b>    | <b>13.4</b>   |
| 1. Non Residents                       |              |               |               | 0             |
| 2. Others                              |              |               |               | 13.4          |
| <b>4 LOANS &amp; ADVANCES</b>          | <b>124.1</b> | <b>776.2</b>  | <b>1750.8</b> | <b>2701</b>   |
| a. Govt. Entp.                         | 50.0         | 0.0           | 0.0           | 0             |
| i. Financial                           | 0.0          | 0.0           | 0.0           | 0             |
| ii. Non-Finan.                         | 50.0         | 0.0           | 0.0           | 0             |
| b. Pvt. Sector                         | 74.1         | 764.0         | 1701.0        | 2701          |
| c. For. Bills P. & D.                  | 0.0          | 12.2          | 49.8          |               |
| d. Foreign A. B. C.                    | 0.0          | 0.0           | 0.0           |               |
| <b>5 BILL PURCHED</b>                  |              |               |               | <b>35.2</b>   |
| a. Domestic Bills Purchased            |              |               |               | 0             |
| b. Foreign Bills Purchased             |              |               |               | 35.2          |
| c. Import Bills & Imports              |              |               |               | 0.0           |
| <b>6 LOANS AGAINST COLLECTED BILLS</b> |              |               |               | <b>0.0</b>    |
| a. Against Domestic Bills              |              |               |               |               |
| b. Against Foreign Bills               |              |               |               |               |
| <b>7 CONTRA</b>                        |              |               |               | <b>0.0</b>    |
| <b>8 FIXED ASSETS</b>                  |              |               |               | <b>149.0</b>  |
| <b>9 OTHER ASSETS</b>                  | <b>12.6</b>  | <b>72.4</b>   | <b>96.2</b>   | <b>83.6</b>   |
| a. Accrued Interests                   | 0.7          | 5.2           | 14.9          | 23.0          |
| Govt. Entp.                            | 0.0          | 0.3           | 0.0           | 0.0           |
| Private Sector                         | 0.7          | 4.9           | 14.9          | 23.0          |
| c. Sundry Debtors                      |              |               |               | 9.7           |
| d. Cash In Transit                     |              |               |               | 0.0           |
| e. Others                              | 11.9         | 67.2          | 81.3          | 50.9          |
| <b>10 Expenses not Written off</b>     |              |               |               | <b>21.3</b>   |
| <b>11 Non Banking Assets</b>           |              |               |               | <b>2.8</b>    |
| <b>12 Reconciliation Account</b>       |              |               |               | <b>0</b>      |
| <b>13 Profit &amp; Loss A/c</b>        |              |               |               | <b>0</b>      |
| <b>USES OF FUNDS</b>                   | <b>389.5</b> | <b>1112.1</b> | <b>2621.7</b> | <b>3936.2</b> |

Table No. 23  
SOURCES AND USES OF FUND OF SIDDHARTHA BANK LIMITED.

(Rs. in million)

|  | Mid-July     |               |               |
|--|--------------|---------------|---------------|
|  | 2003         | 2004          | 2005          |
| <b>1 CAPITAL FUND</b>                  | <b>350.0</b> | <b>350.0</b>  | <b>377.2</b>  |
| a. Paid-up Capital                     | 350.0        | 350.0         | 350.0         |
| b. General Reserve                     | 0.0          | 0.0           | 0             |
| c. Share Premium                       |              |               | 0             |
| d. Retained Earning                    | 0.0          | 0.0           | 27.2          |
| e. Others Reserves                     | 0.0          | 0.0           | 0             |
| 1. Ex.Eq.Fund                          |              |               | 0             |
| 2. Other                               |              |               | 0             |
| <b>2 BORROWINGS</b>                    | <b>110.0</b> | <b>220.0</b>  | <b>190</b>    |
| a. NRB                                 | 0.0          | 0.0           | 0             |
| b. Commercial Banks                    | 110.0        | 220.0         | 190           |
| c. Foreign Bank and Fin.Ins.           | 0.0          | 0.0           | 0             |
| d.Other Financial Ins.                 | 0.0          | 0.0           | 0             |
| <b>3 DEPOSITS</b>                      | <b>391.6</b> | <b>1291.3</b> | <b>2461.9</b> |
| a. Current                             | 49.8         | 58.8          | 85.7          |
| Domestic                               |              |               | 81.6          |
| Foreign                                |              |               | 4.1           |
| b. Savings                             | 64.2         | 267.6         | 525.7         |
| Domestic                               |              |               | 523.7         |
| Foreign                                |              |               | 2             |
| c. Fixed                               | 66.9         | 537.2         | 1196.5        |
| Domestic                               |              |               | 1169.8        |
| Foreign                                |              |               | 26.7          |
| d. Call Deposits                       | 189.7        | 393.4         | 620.9         |
| e. Others                              | 21.0         | 34.3          | 33.1          |
| <b>4 Bills Payable</b>                 |              |               | <b>7.3</b>    |
| <b>5 Contra Accounts</b>               |              |               | <b>0</b>      |
| <b>6 Other Liabilities</b>             | <b>23.8</b>  | <b>93.4</b>   | <b>110.1</b>  |
| 1. Sundry Creditors                    |              |               | 20.3          |
| 2. Loan Loss Provision                 |              |               | 62.4          |
| 3. Interest Suspense a/c               |              |               | 3.9           |
| 4. Others                              | 23.8         | 93.4          | 23.5          |
| <b>7 Reconciliation A/c</b>            |              |               | <b>4</b>      |
| <b>8 Profit &amp; Loss A/c</b>         |              |               | <b>42.7</b>   |
| <b>SOURCES OF FUNDS</b>                | <b>875.4</b> | <b>1954.7</b> | <b>3193.2</b> |
| <b>1 LIQUID FUNDS</b>                  | <b>97.1</b>  | <b>246.7</b>  | <b>170</b>    |
| a. Cash Balance                        | 9.3          | 18.3          | 33.4          |
| Nepalese Notes & Coins                 | 8.6          | 17.1          | 32.8          |
| Foreign Currency                       | 0.7          | 1.2           | 0.6           |
| b. Bank Balance                        | 55.7         | 53.6          | 104.1         |
| 1. In Nepal Rastra Bank                | 42.6         | 35.4          | 45.6          |
| Domestic Currency                      |              |               | 45.1          |
| Foreign Currency                       |              |               | 0.5           |
| 2. Commercial Banks                    | 0.5          | 1.8           | 21.2          |
| Domestic Currency                      |              |               | 21.2          |
| Foreign Currency                       |              |               | 0             |
| 3. Other Financial Ins.                |              |               | 0             |
| 4. In Foreign banks                    | 12.6         | 16.4          | 37.3          |
| c. Money at Call                       | 32.1         | 174.8         | 32.5          |
| Domestic Currency                      |              |               | 30            |
| Foreign Currency                       |              |               | 2.5           |
| <b>2 INVESTMENTS</b>                   | <b>3.8</b>   | <b>42.1</b>   | <b>277.1</b>  |
| a. Govt. Securities                    | 3.8          | 42.1          | 277.1         |
| b. NRB Bond                            |              |               |               |
| c. Govt. Non-Fin. Ins.                 |              |               |               |
| d. Other Non-Fin Ins.                  |              |               |               |
| e. Non Residents                       |              |               |               |
| <b>3 SHARE &amp; OTHER INVESTMENT</b>  | <b>70.0</b>  | <b>0.0</b>    | <b>0.0</b>    |
| 1. Non Residents                       |              |               | 0             |
| 2. Others                              |              |               | 0             |
| <b>4 LOANS &amp; ADVANCES</b>          | <b>629.0</b> | <b>1567.9</b> | <b>2635</b>   |
| a. Govt. Entp.                         | 0.0          | 0.0           | 0             |
| i. Financial                           | 0.0          | 0.0           | 0             |
| ii. Non-Finan.                         | 0.0          | 0.0           | 0             |
| b. Pvt. Sector                         | 629.0        | 1567.9        | 2635          |
| c. For. Bills P. & D.                  | 0.0          | 0.0           |               |
| d. Foreign A. B. C.                    | 0.0          | 0.0           |               |
| <b>5 BILL PURCHED</b>                  |              |               | <b>0.2</b>    |
| a. Domestic Bills Purchased            |              |               | 0             |
| b. Foreign Bills Purchased             |              |               | 0.2           |
| c. Import Bills & Imports              |              |               | 0.0           |
| <b>6 LOANS AGAINST COLLECTED BILLS</b> |              |               | <b>0.0</b>    |
| a. Against Domestic Bills              |              |               |               |
| b. Against Foreign Bills               |              |               |               |
| <b>7 CONTRA</b>                        |              |               | <b>0.0</b>    |
| <b>8 FIXED ASSETS</b>                  |              |               | <b>52.3</b>   |
| <b>9 OTHER ASSETS</b>                  | <b>75.5</b>  | <b>98.0</b>   | <b>47.3</b>   |
| a. Accrued Interests                   | 4.2          | 14.5          | 22.1          |
| Govt. Entp.                            | 0.0          | 0.0           | 0.0           |
| Private Sector                         | 4.2          | 14.5          | 22.1          |
| c. Sundry Debtors                      |              |               | 0.9           |
| d. Cash In Transit                     |              |               | 0.0           |
| e. Others                              | 71.3         | 83.5          | 24.3          |
| <b>10 Expenses not Written off</b>     |              |               | <b>11.4</b>   |
| <b>11 Non Banking Assets</b>           |              |               | <b>0</b>      |
| <b>12 Reconciliation Account</b>       |              |               | <b>0</b>      |
| <b>13 Profit &amp; Loss A/c</b>        |              |               | <b>0</b>      |
| <b>USES OF FUNDS</b>                   | <b>875.4</b> | <b>1954.7</b> | <b>3193.2</b> |

Table No. 24  
**SOURCES AND USES OF FUND OF AGRICULTURAL DEVELOPMENT BANK / NEPAL**  
 COMMERCIAL BANKING BRANCHES ONLY

(Rs. in million)

|  | Mid-July       |                |                |                |                |                |                |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|  | 1999           | 2000           | 2001           | 2002           | 2003           | 2004           | 2005           |
| <b>1 CAPITAL FUND</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</b>       |
| a. Paid-up Capital                     |                |                |                |                |                |                | 0.0            |
| b. General Reserve                     |                |                |                |                |                |                | 0              |
| c. Share Premium                       |                |                |                |                |                |                | 0              |
| d. Retained Earning                    |                |                |                |                |                |                | 0.0            |
| e. Others Reserves                     |                |                |                |                |                |                | 0              |
| 1. Ex.Eq.Fund                          |                |                |                |                |                |                | 0              |
| 2. Other                               |                |                |                |                |                |                | 0              |
| <b>2 BORROWINGS</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>619.5</b>   |
| a. NRB                                 | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0              |
| b. Commercial Banks                    | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0              |
| c. Foreign Bank and Fin.Ins.           | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0              |
| d. Other Financial Ins.                |                |                |                | 0.0            | 0.0            | 0.0            | 619.5          |
| <b>3 DEPOSITS</b>                      | <b>11937.2</b> | <b>14306.6</b> | <b>16640.9</b> | <b>20052.1</b> | <b>23005.9</b> | <b>26267.2</b> | <b>27100.1</b> |
| a. Current                             | 615.4          | 791.2          | 1201.3         | 1294.9         | 1393.0         | 1630.0         | 1835.4         |
| Domestic                               |                |                |                |                |                |                | 1835.4         |
| Foreign                                |                |                |                |                |                |                | 0              |
| b. Savings                             | 5872.9         | 8016.9         | 10257.3        | 11002.9        | 12732.2        | 14632.6        | 15121.7        |
| Domestic                               |                |                |                |                |                |                | 15121.7        |
| Foreign                                |                |                |                |                |                |                | 0              |
| c. Fixed                               | 5405.6         | 5498.4         | 5182.3         | 7754.3         | 8756.2         | 9846.8         | 10087          |
| Domestic                               |                |                |                |                |                |                | 10087          |
| Foreign                                |                |                |                |                |                |                | 0              |
| d. Call Deposits                       | 43.3           | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 56             |
| e. Others                              | 0.0            | 0.0            | 0.0            | 0.0            | 124.5          | 157.8          | 0              |
| <b>4 Bills Payable</b>                 |                |                |                |                |                |                | <b>20.5</b>    |
| <b>5 Contra Accounts</b>               |                |                |                |                |                |                | <b>288.1</b>   |
| <b>6 Other Liabilities</b>             | <b>313.9</b>   | <b>695.2</b>   | <b>532.1</b>   | <b>821.4</b>   | <b>1541.6</b>  | <b>8533.6</b>  | <b>2731</b>    |
| 1. Sundry Creditors                    |                |                |                |                |                |                | 460.7          |
| 2. Loan Loss Provision                 |                |                |                |                |                |                | 1182.8         |
| 3. Interest Suspense a/c               |                |                |                |                |                |                | 1080.9         |
| 4. Others                              | 313.9          | 695.2          | 532.1          | 821.4          | 1541.6         | 8533.6         | 6.6            |
| <b>7 Reconciliation A/c</b>            |                |                |                |                |                |                | <b>3068.6</b>  |
| <b>8 Profit &amp; Loss A/c</b>         |                |                |                |                |                |                | <b>568.5</b>   |
| <b>SOURCES OF FUNDS</b>                | <b>12251.1</b> | <b>15001.8</b> | <b>17173</b>   | <b>20873.5</b> | <b>24547.5</b> | <b>34800.8</b> | <b>34396.3</b> |
| <b>1 LIQUID FUNDS</b>                  | <b>1616.1</b>  | <b>2049.1</b>  | <b>2244.8</b>  | <b>1911.0</b>  | <b>2035.0</b>  | <b>2312.6</b>  | <b>2300</b>    |
| a. Cash Balance                        | 364.7          | 403.5          | 458.5          | 528.8          | 618.7          | 473.5          | 601.7          |
| Nepalese Notes & Coins                 | 358.8          | 395.1          | 448.0          | 517.2          | 612.5          | 470.0          | 600.1          |
| Foreign Currency                       | 5.9            | 8.4            | 10.5           | 11.6           | 6.2            | 3.5            | 1.6            |
| b. Bank Balance                        | 1251.4         | 1645.6         | 1786.3         | 1382.2         | 1416.3         | 1839.1         | 1694.8         |
| 1. In Nepal Rastra Bank                | 1129.7         | 1451.3         | 1498.4         | 1110.9         | 1161.4         | 1532.4         | 1487           |
| Domestic Currency                      |                |                |                |                |                |                | 1487           |
| Foreign Currency                       |                |                |                |                |                |                | 0              |
| 2. Commercial Banks                    | 121.7          | 194.3          | 287.9          | 271.3          | 254.9          | 306.7          | 207.8          |
| Domestic Currency                      |                |                |                |                |                |                | 207.8          |
| Foreign Currency                       |                |                |                |                |                |                | 0              |
| 3. Other Financial Ins.                |                |                |                |                |                |                | 0              |
| 4. In Foreign banks                    |                |                |                |                |                |                | 0              |
| c. Money at Call                       |                |                |                |                |                |                | 3.5            |
| Domestic Currency                      |                |                |                |                |                |                | 3.5            |
| Foreign Currency                       |                |                |                |                |                |                | 0              |
| <b>2 INVESTMENTS</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>0.2</b>     |
| a. Govt. Securities                    |                |                |                |                |                |                | 0.2            |
| b. NRB Bond                            |                |                |                |                |                |                | 0              |
| c. Govt. Non-Fin. Ins.                 |                |                |                |                |                |                | 0              |
| d. Other Non-Fin Ins.                  |                |                |                |                |                |                | 0              |
| e. Non Residents                       |                |                |                |                |                |                | 0              |
| <b>3 SHARE &amp; OTHER INVESTMENT</b>  |                |                |                |                |                |                | <b>0.0</b>     |
| 1. Non Residents                       |                |                |                |                |                |                | 0              |
| 2. Others                              |                |                |                |                |                |                | 0              |
| <b>4 LOANS &amp; ADVANCES</b>          | <b>3891.9</b>  | <b>4590.4</b>  | <b>5700.5</b>  | <b>6847.8</b>  | <b>8794.7</b>  | <b>9221.2</b>  | <b>10746</b>   |
| a. Govt. Entp.                         | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0              |
| i. Financial                           | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0              |
| ii. Non-Finan.                         | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0              |
| b. Pvt. Sector                         | 3891.9         | 4590.4         | 5700.5         | 6847.8         | 8794.7         | 9221.2         | 10746          |
| c. For. Bills P & D.                   | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0              |
| d. Foreign A. B. C.                    | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0              |
| <b>5 BILL PURCHED</b>                  |                |                |                |                |                |                | <b>0.0</b>     |
| a. Domestic Bills Purchased            |                |                |                |                |                |                | 0              |
| b. Foreign Bills Purchased             |                |                |                |                |                |                | 0              |
| c. Import Bills & Imports              |                |                |                |                |                |                | 0.0            |
| <b>6 LOANS AGAINST COLLECTED BILLS</b> |                |                |                |                |                |                | <b>0.0</b>     |
| a. Against Domestic Bills              |                |                |                |                |                |                | 0              |
| b. Against Foreign Bills               |                |                |                |                |                |                | 0              |
| <b>7 CONTRA</b>                        |                |                |                |                |                |                | <b>288.1</b>   |
| <b>8 FIXED ASSETS</b>                  |                |                |                |                |                |                | <b>123.1</b>   |
| <b>9 OTHER ASSETS</b>                  | <b>6743.1</b>  | <b>8362.2</b>  | <b>9227.7</b>  | <b>12114.7</b> | <b>13717.8</b> | <b>23267.0</b> | <b>1921.6</b>  |
| a. Accrued Interests                   | 140.8          | 146.2          | 150.5          | 91.1           | 834.7          | 958.4          | 1096.4         |
| Govt. Entp.                            | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0.0            | 0              |
| Private Sector                         | 140.8          | 146.2          | 150.5          | 91.1           | 834.7          | 958.4          | 1096.4         |
| c. Sundry Debtors                      |                |                |                |                |                |                | 332.7          |
| d. Cash In Transit                     |                |                |                |                |                |                | 0.0            |
| e. Others                              | 6602.3         | 8216.0         | 9077.2         | 12023.6        | 12883.1        | 22308.6        | 492.5          |
| <b>10 Expenses not Written off</b>     |                |                |                |                |                |                | <b>0</b>       |
| <b>11 Non Banking Assets</b>           |                |                |                |                |                |                | <b>231</b>     |
| <b>12 Reconciliation Account</b>       |                |                |                |                |                |                | <b>18376.3</b> |
| <b>13 Profit &amp; Loss A/c</b>        |                |                |                |                |                |                | <b>409.6</b>   |
| <b>USES OF FUNDS</b>                   | <b>12251.1</b> | <b>15001.8</b> | <b>17173.0</b> | <b>20873.5</b> | <b>24547.5</b> | <b>34800.8</b> | <b>34396.3</b> |

Table No. 25  
PROFIT AND LOSS ACCOUNT OF COMMERCIAL BANKS  
Mid-July,2005

(Rs.In million)

| Expenses                                  | NBL           | RBB           | NABIL         | NINV          | SCBL          | HBL           | NSBIB        | NBBL          | EBL          | BOK          | NCCB         | LMBIB        | NICB         | MPBL         | KMBL         | LAXMI        | SDBL         | Total          |
|---|---------------|---------------|---------------|---------------|---------------|---------------|--------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------|
| <b>1 Interest Expenses</b>                | <b>748.7</b>  | <b>965.0</b>  | <b>243.4</b>  | <b>350.8</b>  | <b>254.2</b>  | <b>556.3</b>  | <b>258.4</b> | <b>548.0</b>  | <b>299.5</b> | <b>180.2</b> | <b>315.7</b> | <b>193.5</b> | <b>226.0</b> | <b>187.0</b> | <b>261.5</b> | <b>127.5</b> | <b>94.6</b>  | <b>5810.3</b>  |
| 1.1 Deposit Liabilities                   | 699.3         | 965.0         | 243.4         | 350.8         | 254.2         | 556.3         | 256.2        | 544.6         | 299.5        | 174.2        | 315.7        | 191.0        | 226.0        | 187.0        | 261.5        | 119.9        | 94.6         | 5739.2         |
| 1.1.1 Saving A/c                          | 422.5         | 465.1         | 103.9         | 134.4         | 189.0         | 254.6         | 61.1         | 197.2         | 114.8        | 60.8         | 86.2         | 31.8         | 53.3         | 29.2         | 69.8         | 14.0         | 16.8         | 2304.5         |
| 1.1.2 Fixed A/c                           | 276.5         | 484.2         | 62.7          | 115.3         | 22.5          | 296.0         | 190.6        | 250.6         | 158.3        | 63.1         | 186.2        | 119.9        | 101.2        | 104.5        | 93.8         | 92.6         | 47.2         | 2665.2         |
| 1.1.2.1 Upto 3 Months Fixed A/c           | 0.0           | 0.0           | 4.9           | 115.3         | 8.1           | 77.1          | 0.0          | 0.7           | 0.4          | 0.0          | 2.3          | 0.0          | 15.0         | 0.0          | 0.0          | 0.0          | 0.0          | 223.8          |
| 1.1.2.2 3 to 6 Months fixed A/c           | 0.0           | 0.0           | 8.2           | 0.0           | 3.5           | 0.0           | 0.0          | 1.2           | 1.4          | 0.0          | 0.6          | 0.0          | 15.4         | 22.6         | 0.0          | 0.0          | 0.0          | 52.9           |
| 1.1.2.3 6 Months to 1 Year Fixed A/c      | 276.5         | 11.1          | 45.2          | 0.0           | 9.2           | 0.0           | 190.6        | 34.5          | 51.6         | 63.1         | 86.8         | 119.9        | 31.0         | 0.0          | 0.0          | 0.0          | 11.4         | 930.9          |
| 1.1.2.4 Above 1 Year                      | 0.0           | 473.1         | 4.4           | 0.0           | 1.7           | 218.9         | 0.0          | 214.2         | 104.9        | 0.0          | 96.5         | 0.0          | 39.8         | 81.9         | 93.8         | 92.6         | 35.8         | 1457.6         |
| 1.1.3 Call Deposit                        | 0.3           | 15.7          | 61.2          | 101.1         | 42.7          | 5.7           | 4.5          | 96.4          | 18.6         | 50.3         | 43.3         | 39.3         | 71.5         | 53.3         | 97.9         | 13.3         | 30.6         | 745.7          |
| 1.1.4 Certificate of Deposits             | 0.0           | 0.0           | 15.6          | 0.0           | 0.0           | 0.0           | 0.0          | 0.4           | 7.8          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 23.8           |
| 1.2 Others                                | 49.4          | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 2.2          | 3.4           | 0.0          | 6.0          | 0.0          | 2.5          | 0.0          | 0.0          | 0.0          | 7.6          | 0.0          | 71.1           |
| <b>2 Staff Expenses</b>                   | <b>959.0</b>  | <b>703.0</b>  | <b>203.3</b>  | <b>106.9</b>  | <b>147.6</b>  | <b>158.6</b>  | <b>35.6</b>  | <b>114.6</b>  | <b>66.7</b>  | <b>39.7</b>  | <b>39.2</b>  | <b>37.1</b>  | <b>39.0</b>  | <b>27.4</b>  | <b>42.5</b>  | <b>29.9</b>  | <b>18.4</b>  | <b>2768.5</b>  |
| <b>3 Office Operating Expenses</b>        | <b>214.9</b>  | <b>334.1</b>  | <b>153.4</b>  | <b>181.9</b>  | <b>247.5</b>  | <b>249.0</b>  | <b>88.8</b>  | <b>156.0</b>  | <b>109.3</b> | <b>70.0</b>  | <b>76.6</b>  | <b>51.9</b>  | <b>51.5</b>  | <b>60.0</b>  | <b>71.2</b>  | <b>43.9</b>  | <b>32.8</b>  | <b>2192.8</b>  |
| <b>4 Exchange Fluctuation Loss</b>        | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>   | <b>0.0</b>    | <b>7.0</b>   | <b>0.0</b>   | <b>6.7</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>2.7</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>16.4</b>    |
| 4.1 Due to Change in Exchange Rates       | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 0.0          | 0.0           | 7.0          | 0.0          | 6.7          | 0.0          | 0.0          | 2.7          | 0.0          | 0.0          | 0.0          | 16.4           |
| 4.2 Due to Foreign Currency Transactions  | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 0.0          | 0.0           | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0            |
| <b>5 Non-Operating Expenses</b>           | <b>434.4</b>  | <b>145.2</b>  | <b>61.8</b>   | <b>0.0</b>    | <b>2.4</b>    | <b>0.0</b>    | <b>0.0</b>   | <b>22.5</b>   | <b>8.2</b>   | <b>0.0</b>   | <b>1.9</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>1.5</b>   | <b>0.0</b>   | <b>9.4</b>   | <b>6.6</b>   | <b>693.9</b>   |
| <b>6 Loan Written Off</b>                 | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>   | <b>0.0</b>    | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>4.3</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>4.3</b>     |
| <b>7 Loan Loss Provision</b>              | <b>404.1</b>  | <b>1599.5</b> | <b>25.6</b>   | <b>38.6</b>   | <b>30.1</b>   | <b>0.0</b>    | <b>138.3</b> | <b>188.5</b>  | <b>84.5</b>  | <b>111.9</b> | <b>148.5</b> | <b>259.6</b> | <b>14.8</b>  | <b>21.4</b>  | <b>95.2</b>  | <b>5.5</b>   | <b>38.4</b>  | <b>3204.5</b>  |
| 7.1 General Loan Loss Provision           | 0.0           | 1598.9        | -26.1         | 21.3          | 16.3          | 0.0           | 17.2         | 9.5           | 27.8         | 2.2          | 55.9         | 18.2         | 16.4         | 4.2          | 17.9         | 5.5          | 0.0          | 1785.2         |
| 7.2 Special Loan Loss Provision           | 404.1         | 0.6           | 51.7          | 17.3          | 13.8          | 0.0           | 121.1        | 179.0         | 56.7         | 109.7        | 92.6         | 241.4        | -1.6         | 17.2         | 77.3         | 0.0          | 38.4         | 1419.3         |
| 7.2.1 Sub-Standard Loan Loss Provision    | 404.1         | 0.0           | 36.4          | 3.1           | 0.0           | 0.0           | 2.9          | 8.0           | 3.7          | 8.7          | -20.0        | 10.2         | 10.5         | 0.5          | 7.4          | 0.0          | 0.0          | 475.5          |
| 7.2.2 Doubtful Loans Loss Provision       | 0.0           | 0.0           | -30.7         | 4.0           | 0.0           | 0.0           | -32.0        | -8.5          | -11.9        | -24.9        | -107.3       | 25.7         | 5.6          | 0.6          | 12.6         | 0.0          | 0.0          | -166.8         |
| 7.2.3 Loss Loan Loss Provision            | 0.0           | 0.6           | 46.0          | 10.2          | 13.8          | 0.0           | 150.2        | 179.5         | 64.9         | 125.9        | 219.9        | 205.5        | -17.7        | 16.1         | 57.3         | 0.0          | 38.4         | 1110.6         |
| <b>8 Provision for Staff Bonus</b>        | <b>0.0</b>    | <b>0.9</b>    | <b>0.0</b>    | <b>43.1</b>   | <b>88.5</b>   | <b>0.0</b>    | <b>10.7</b>  | <b>0.0</b>    | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>17.7</b>  | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>160.9</b>   |
| <b>9 Provision for Income Tax</b>         | <b>0.0</b>    | <b>0.4</b>    | <b>0.0</b>    | <b>122.1</b>  | <b>258.5</b>  | <b>0.0</b>    | <b>63.5</b>  | <b>0.0</b>    | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>27.5</b>  | <b>50.0</b>  | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>522.0</b>   |
| <b>10 Others</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>56.9</b>   | <b>16.7</b>  | <b>0.0</b>   | <b>17.3</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>90.9</b>    |
| <b>11 Net Profit</b>                      | <b>1399.5</b> | <b>388.4</b>  | <b>816.5</b>  | <b>265.5</b>  | <b>537.9</b>  | <b>752.3</b>  | <b>4.6</b>   | <b>96.9</b>   | <b>275.8</b> | <b>158.0</b> | <b>98.3</b>  | <b>0.0</b>   | <b>108.8</b> | <b>116.3</b> | <b>93.6</b>  | <b>37.5</b>  | <b>42.7</b>  | <b>5192.6</b>  |
| <b>TOTAL EXPENCES</b>                     | <b>4160.6</b> | <b>4136.5</b> | <b>1504.0</b> | <b>1108.9</b> | <b>1566.7</b> | <b>1716.2</b> | <b>599.9</b> | <b>1183.4</b> | <b>867.7</b> | <b>559.8</b> | <b>704.2</b> | <b>569.6</b> | <b>512.1</b> | <b>416.3</b> | <b>564.0</b> | <b>253.7</b> | <b>233.5</b> | <b>20657.1</b> |
| <b>TOTAL INCOME</b>                       | <b>4160.6</b> | <b>4136.5</b> | <b>1504.0</b> | <b>1108.9</b> | <b>1566.7</b> | <b>1716.2</b> | <b>599.9</b> | <b>1183.4</b> | <b>867.7</b> | <b>559.8</b> | <b>704.2</b> | <b>569.6</b> | <b>512.1</b> | <b>416.3</b> | <b>564.0</b> | <b>253.7</b> | <b>233.5</b> | <b>20657.1</b> |
| <b>1. Interest Income</b>                 | <b>1980.5</b> | <b>2398.4</b> | <b>1033.3</b> | <b>851.4</b>  | <b>1058.6</b> | <b>1407.7</b> | <b>516.0</b> | <b>978.9</b>  | <b>720.7</b> | <b>451.5</b> | <b>630.3</b> | <b>365.3</b> | <b>451.0</b> | <b>365.3</b> | <b>508.9</b> | <b>223.6</b> | <b>210.9</b> | <b>14152.3</b> |
| 1.1. On Loans and Advance                 | 1512.9        | 2044.5        | 795.1         | 738.2         | 582.2         | 1083.7        | 456.4        | 883.6         | 634.5        | 374.0        | 618.0        | 348.2        | 371.8        | 350.6        | 453.9        | 207.9        | 198.4        | 11653.9        |
| 1.2. On Investment                        | 442.0         | 74.6          | 174.0         | 56.5          | 331.6         | 110.9         | 50.0         | 87.3          | 78.0         | 67.4         | 8.1          | 12.3         | 59.8         | 3.0          | 1.2          | 11.4         | 0.0          | 1568.1         |
| 1.2.1 Government Bonds                    | 362.5         | 26.6          | 151.1         | 56.5          | 331.6         | 110.9         | 48.6         | 72.1          | 78.0         | 67.4         | 7.8          | 12.3         | 59.8         | 3.0          | 1.2          | 10.3         | 0.0          | 1399.7         |
| 1.2.2 Foreign Bonds                       | 79.5          | 0.0           | 22.9          | 0.0           | 0.0           | 0.0           | 0.0          | 0.0           | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 102.4          |
| 1.2.3 NRB Bonds                           | 0.0           | 7.3           | 0.0           | 0.0           | 0.0           | 0.0           | 1.4          | 0.0           | 0.0          | 0.0          | 0.3          | 0.0          | 0.0          | 0.0          | 0.0          | 1.1          | 0.0          | 10.1           |
| 1.2.4 Deventure & Bonds                   | 0.0           | 40.7          | 0.0           | 0.0           | 0.0           | 0.0           | 0.0          | 15.2          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 55.9           |
| 1.3 Agency Balance                        | 2.8           | 32.9          | 1.9           | 3.8           | 2.8           | 0.0           | 1.6          | 0.0           | 0.7          | 0.0          | 0.0          | 2.8          | 0.3          | 4.9          | 0.0          | 0.0          | 0.0          | 54.5           |
| 1.4 On Call Deposit                       | 21.1          | 177.9         | 61.0          | 46.9          | 140.6         | 213.1         | 0.0          | 2.9           | 0.0          | 0.5          | 0.9          | 0.9          | 18.8         | 6.8          | 30.3         | 4.3          | 5.9          | 731.9          |
| 1.5 Others                                | 1.7           | 68.5          | 1.3           | 6.0           | 1.4           | 0.0           | 8.0          | 5.1           | 7.5          | 9.6          | 3.3          | 1.1          | 0.3          | 0.0          | 23.5         | 0.0          | 6.6          | 143.9          |
| <b>2. Comission &amp; Discount</b>        | <b>188.4</b>  | <b>644.6</b>  | <b>209.1</b>  | <b>120.1</b>  | <b>199.2</b>  | <b>186.7</b>  | <b>51.6</b>  | <b>91.7</b>   | <b>89.9</b>  | <b>38.2</b>  | <b>37.9</b>  | <b>13.9</b>  | <b>36.5</b>  | <b>36.9</b>  | <b>27.0</b>  | <b>15.6</b>  | <b>15.4</b>  | <b>2002.7</b>  |
| 2.1 Bills Purchase & Discount             | 0.4           | 0.2           | 6.1           | 18.9          | 14.7          | 14.3          | 5.8          | 13.8          | 1.3          | 2.1          | 3.3          | 0.5          | 1.8          | 2.5          | 1.3          | 3.4          | 0.0          | 90.4           |
| 2.2 Comission                             | 188.0         | 605.4         | 200.3         | 101.2         | 124.4         | 172.4         | 35.7         | 64.9          | 49.8         | 36.1         | 34.6         | 12.9         | 32.6         | 21.2         | 25.7         | 10.9         | 8.9          | 1725.0         |
| 2.3 Others                                | 0.0           | 39.0          | 2.7           | 0.0           | 60.1          | 0.0           | 10.1         | 13.0          | 38.8         | 0.0          | 0.0          | 0.5          | 2.1          | 13.2         | 0.0          | 1.3          | 6.5          | 187.3          |
| <b>3 Income From Exchange Fluctuation</b> | <b>0.9</b>    | <b>-49.3</b>  | <b>189.3</b>  | <b>112.6</b>  | <b>265.8</b>  | <b>121.8</b>  | <b>32.3</b>  | <b>38.7</b>   | <b>39.1</b>  | <b>70.1</b>  | <b>36.0</b>  | <b>12.3</b>  | <b>24.6</b>  | <b>14.1</b>  | <b>15.1</b>  | <b>5.8</b>   | <b>7.2</b>   | <b>936.4</b>   |
| 3.1 Due to Change in Exchange Rate        | -16.6         | -56.3         | 33.6          | 1.4           | 265.8         | 79.3          | 1.3          | 16.6          | 5.6          | 0.0          | 10.6         | -1.4         | 1.7          | 0.0          | -171.5       | 5.8          | 1.1          | 177.0          |
| 3.2 Due to Foreign Currency Trans.        | 17.5          | 7.0           | 155.7         | 111.2         | 0.0           | 42.5          | 31.0         | 22.1          | 33.5         | 70.1         | 25.4         | 13.7         | 22.9         | 14.1         | 186.6        | 0.0          | 6.1          | 759.4          |
| <b>4 Other Profits</b>                    | <b>1990.8</b> | <b>1142.8</b> | <b>72.3</b>   | <b>24.8</b>   | <b>43.1</b>   | <b>0.0</b>    | <b>0.0</b>   | <b>74.1</b>   | <b>18.0</b>  | <b>0.0</b>   | <b>0.0</b>   | <b>11.9</b>  | <b>0.0</b>   | <b>0.0</b>   | <b>13.0</b>  | <b>8.7</b>   | <b>0.0</b>   | <b>3399.5</b>  |
| <b>5 Provision for Loan</b>               | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>   | <b>0.0</b>    | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>166.2</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>6 Net Loss</b>                         | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>   | <b>0.0</b>    | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>166.2</b>   |

Table No.26  
SECTORWISE LOANS and ADVANCES of COMMERCIAL BANKS and ADB/N  
Mid-July,2005

(Rs.In.Million)

| Sectors \ Banks   | NBL     | RBB     | NaBL    | NIBL    | SCBNL  | HBL     | NSBIBL | NBBL   | EBL    | BOKL   | NCCBL  | LuBL   | NICBL  | MBL    | KBL    | LaBL   | SBL    | ADB     | TOTAL    |
|---|---------|---------|---------|---------|--------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|----------|
| 1 Agriculture   | 831.1   | 1672.6  | 51.9    | 59.1    | 345.2  | 516.7   | 217.5  | 38.7   | 30.1   | 76.9   | 133.6  | 136.7  | 110.2  | 51.6   | 121.1  | 1.3    | 21.2   | 0.0     | 4415.5   |
| 2 Mining  | 11.9    | 38.3    | 28.9    | 6.5     | 22.1   | 48.2    | 31.4   | 53.1   | 4.0    | 0.0    | 36.7   | 1.8    | 0.0    | 0.0    | 237.4  | 0.0    | 0.0    | 0.0     | 520.2    |
| 3 Productions   | 6137.9  | 6776.5  | 4375.8  | 4263.6  | 2259.1 | 5623.8  | 2938.7 | 4748.3 | 2249.7 | 2099.5 | 2062.3 | 1238.5 | 2474.8 | 1753.4 | 1379.0 | 1048.9 | 809.1  | 1504.6  | 53743.5  |
| 4 Construction  | 332.4   | 546.6   | 665.2   | 245.0   | 1061.2 | 208.0   | 509.5  | 400.4  | 1098.0 | 464.2  | 338.9  | 163.9  | 251.4  | 292.4  | 581.7  | 213.9  | 354.2  | 995.8   | 8722.7   |
| 5 Metal Productions,Machinary & Electrical Tools & Fittings | 316.3   | 149.1   | 140.9   | 65.4    | 0.0    | 111.6   | 252.4  | 145.3  | 27.5   | 236.2  | 26.6   | 9.1    | 66.3   | 38.9   | 156.1  | 4.5    | 49.9   | 0.0     | 1795.9   |
| 6 Transportation Equipment Production & Fitting             | 73.1    | 459.4   | 1003.7  | 26.4    | 2.6    | 226.1   | 3.2    | 102.6  | 89.6   | 0.0    | 45.1   | 45.0   | 80.0   | 279.1  | 637.4  | 80.9   | 2.0    | 0.0     | 3156.2   |
| 7 Transportation, Communications & Public Services          | 301.7   | 895.4   | 289.3   | 458.7   | 15.0   | 1313.6  | 578.2  | 777.1  | 764.0  | 889.0  | 651.8  | 347.0  | 218.2  | 274.2  | 163.5  | 100.1  | 557.8  | 402.3   | 8997.0   |
| 8 Wholesaler & Retailers                                    | 3817.7  | 9074.4  | 1990.1  | 2299.3  | 1265.0 | 2013.9  | 903.5  | 1222.4 | 2120.9 | 1224.5 | 1123.3 | 724.3  | 1050.6 | 1018.8 | 432.6  | 619.4  | 527.6  | 2984.0  | 34412.3  |
| 9 Finance, Insurance & Fixed Assets                         | 788.4   | 83.2    | 333.5   | 557.1   | 397.4  | 999.3   | 308.5  | 841.3  | 213.3  | 321.9  | 339.3  | 136.8  | 143.1  | 184.2  | 549.3  | 147.2  | 46.2   | 0.0     | 6390.0   |
| 10 Service Industries                                       | 1852.3  | 1908.3  | 1387.3  | 1164.8  | 641.8  | 1415.8  | 872.4  | 995.7  | 525.2  | 560.8  | 580.9  | 510.7  | 189.2  | 669.4  | 458.3  | 169.0  | 190.2  | 892.5   | 14984.6  |
| 11 Consumable Loan  | 1871.2  | 734.0   | 77.2    | 0.0     | 52.5   | 225.5   | 71.1   | 88.5   | 115.8  | 201.2  | 21.5   | 0.0    | 1.5    | 0.0    | 26.5   | 0.0    | 0.5    | 100.6   | 3587.6   |
| 12 Local Government   | 0.0     | 0.0     | 0.0     | 0.0     | 0.0    | 0.0     | 0.0    | 0.0    | 0.0    | 0.0    | 0.0    | 0.0    | 0.0    | 0.0    | 0.0    | 0.0    | 0.0    | 0.0     | 0.0      |
| 13 Others   | 809.9   | 4663.1  | 634.8   | 1307.2  | 2044.1 | 837.1   | 142.0  | 259.1  | 662.2  | 131.4  | 655.0  | 331.3  | 324.0  | 488.4  | 770.6  | 350.9  | 76.3   | 4110.1  | 18597.6  |
| Total   | 17143.9 | 27000.9 | 10978.6 | 10453.2 | 8106.1 | 13539.6 | 6828.4 | 9672.6 | 7900.1 | 6205.6 | 6015.0 | 3645.1 | 4909.4 | 5050.4 | 5513.3 | 2736.1 | 2634.9 | 10989.9 | 159323.1 |

Table No. 27  
SECURITY- WISE LOANS AND ADVANCES OF COMMERCIAL BANKS\*  
Mid-July,2005

(Rs.In million)

| Security                              | Banks | NBL            | RBB            | NaBL           | NIBL           | SCBNL         | HBL            | NSBIBL        | NBBL          | EBL           | BOKL          | NCCBL         | LuBL          | NICBL         | MBL           | KBL           | LaBL          | SBL           | ADB/N          | TOTAL           |
|---------------------------------------|-------|----------------|----------------|----------------|----------------|---------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|-----------------|
| <b>1 Gold/Silver</b>                  |       | <b>718.0</b>   | <b>599.8</b>   | <b>0.0</b>     | <b>108.4</b>   | <b>0.0</b>    | <b>0.0</b>     | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>9.2</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>1435.4</b>   |
| <b>2 Government Securities</b>        |       | <b>989.6</b>   | <b>30.5</b>    | <b>246.8</b>   | <b>20.1</b>    | <b>1133.2</b> | <b>269.3</b>   | <b>7.1</b>    | <b>3.1</b>    | <b>121.4</b>  | <b>239.5</b>  | <b>1.8</b>    | <b>8.4</b>    | <b>1.0</b>    | <b>4.4</b>    | <b>1.2</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>     | <b>3077.4</b>   |
| <b>3 Non Government Securities</b>    |       | <b>0.0</b>     | <b>1.5</b>     | <b>0.0</b>     | <b>183.2</b>   | <b>158.9</b>  | <b>6.2</b>     | <b>90.0</b>   | <b>7.1</b>    | <b>9.1</b>    | <b>0.0</b>    | <b>134.0</b>  | <b>20.0</b>   | <b>70.5</b>   | <b>4.7</b>    | <b>320.8</b>  | <b>0.0</b>    | <b>1.0</b>    | <b>0.0</b>     | <b>1007.0</b>   |
| <b>4 Fixed A/c Receipt</b>            |       | <b>163.6</b>   | <b>101.2</b>   | <b>204.3</b>   | <b>93.4</b>    | <b>318.8</b>  | <b>404.0</b>   | <b>83.4</b>   | <b>110.9</b>  | <b>215.4</b>  | <b>611.3</b>  | <b>22.7</b>   | <b>58.2</b>   | <b>43.2</b>   | <b>17.9</b>   | <b>51.5</b>   | <b>0.1</b>    | <b>7.9</b>    | <b>166.8</b>   | <b>2674.5</b>   |
| 4.1 On Own Bank                       |       | 163.6          | 101.2          | 135.9          | 63.0           | 180.4         | 387.9          | 82.7          | 110.9         | 154.9         | 69.8          | 20.8          | 43.9          | 11.2          | 12.0          | 0.5           | 0.1           | 7.9           | 166.8          | 1713.6          |
| 4.2 On Other Banks                    |       | 0.0            | 0.0            | 68.4           | 30.4           | 138.4         | 16.1           | 0.6           | 0.0           | 60.5          | 541.5         | 1.9           | 14.3          | 32.0          | 5.9           | 51.0          | 0.0           | 0.0           | 0.0            | 960.9           |
| <b>5 Asset Guarantee</b>              |       | <b>9333.4</b>  | <b>23336.2</b> | <b>7514.1</b>  | <b>9436.5</b>  | <b>4872.0</b> | <b>11072.7</b> | <b>6050.2</b> | <b>7152.0</b> | <b>7128.4</b> | <b>4859.2</b> | <b>4764.0</b> | <b>2841.3</b> | <b>4661.1</b> | <b>4139.2</b> | <b>4128.3</b> | <b>2606.5</b> | <b>2580.1</b> | <b>9354.6</b>  | <b>125829.9</b> |
| 5.1 Fixed Assets                      |       | 4492.0         | 22239.0        | 4691.9         | 5481.3         | 4251.4        | 8722.0         | 4325.1        | 6353.1        | 5051.1        | 3502.6        | 3922.9        | 2717.4        | 2236.7        | 3719.2        | 3862.3        | 1394.3        | 1872.7        | 9354.6         | 98189.5         |
| 5.1.1 Lands & Buildings               |       | 3052.1         | 22070.2        | 2726.1         | 4530.5         | 2789.4        | 5277.9         | 1615.0        | 5561.8        | 4094.5        | 2595.7        | 3005.2        | 2464.3        | 1674.5        | 2447.0        | 2878.6        | 1154.9        | 1033.7        | 9354.6         | 78325.8         |
| 5.1.2 Machinery & Tools               |       | 532.7          | 21.3           | 485.1          | 152.4          | 0.1           | 393.1          | 616.9         | 202.3         | 200.8         | 82.7          | 35.8          | 71.3          | 37.1          | 974.4         | 132.9         | 0.0           | 228.1         | 0.0            | 4167.0          |
| 5.1.3 Furniture & Fixture             |       | 247.9          | 10.9           | 2.3            | 0.0            | 0.0           | 0.0            | 0.0           | 4.3           | 15.0          | 0.0           | 9.9           | 2.5           | 0.0           | 1.4           | 3.8           | 0.0           | 0.0           | 0.0            | 297.9           |
| 5.1.4 Vehicles                        |       | 197.5          | 132.4          | 1378.8         | 641.2          | 1442.8        | 1197.1         | 634.8         | 584.8         | 505.2         | 824.2         | 803.7         | 179.4         | 523.1         | 288.9         | 461.8         | 239.4         | 610.9         | 0.0            | 10645.9         |
| 5.1.5 Other Fixed Assets              |       | 461.9          | 4.2            | 99.6           | 157.2          | 19.1          | 1853.9         | 1458.4        | 0.0           | 235.6         | 0.0           | 68.3          | 0.0           | 2.0           | 7.5           | 385.3         | 0.0           | 0.0           | 0.0            | 4753.0          |
| 5.2 Current Assets                    |       | 4841.4         | 1097.2         | 2822.2         | 3955.2         | 620.5         | 2350.7         | 1725.1        | 798.9         | 2077.4        | 1356.6        | 841.1         | 123.9         | 2424.4        | 420.0         | 266.0         | 1212.2        | 707.5         | 0.0            | 27640.4         |
| 5.2.1 Agricultural Products           |       | 1056.3         | 74.8           | 341.2          | 34.2           | 56.7          | 192.4          | 126.3         | 99.7          | 153.4         | 0.0           | 35.9          | 6.0           | 123.1         | 0.0           | 197.3         | 0.0           | 27.2          | 0.0            | 2524.5          |
| 5.2.1.1 Rice                          |       | 841.1          | 29.7           | 136.2          | 33.4           | 0.0           | 48.3           | 12.3          | 14.9          | 19.7          | 0.0           | 2.3           | 0.0           | 9.0           | 0.0           | 4.0           | 0.0           | 0.0           | 0.0            | 1150.9          |
| 5.2.1.2 Raw Jute                      |       | 15.5           | 21.4           | 15.1           | 0.0            | 0.0           | 0.0            | 0.0           | 0.0           | 0.0           | 0.0           | 23.7          | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 0.0            | 75.8            |
| 5.2.1.3 Other Agricultural Products   |       | 199.6          | 23.7           | 189.9          | 0.8            | 56.7          | 144.1          | 114.1         | 84.8          | 133.7         | 0.0           | 9.9           | 6.0           | 114.1         | 0.0           | 193.3         | 0.0           | 27.2          | 0.0            | 1297.9          |
| 5.2.2 Other Non Agricultural Products |       | 3785.1         | 1022.4         | 2481.0         | 3921.0         | 563.9         | 2158.3         | 1598.7        | 699.2         | 1923.9        | 1356.6        | 805.2         | 117.9         | 2301.4        | 420.0         | 68.7          | 1212.2        | 680.3         | 0.0            | 25115.9         |
| 5.2.2.1 Raw Materials                 |       | 104.0          | 0.0            | 212.3          | 52.6           | 132.0         | 166.0          | 653.8         | 74.4          | 520.1         | 612.2         | 459.3         | 38.1          | 826.2         | 0.0           | 13.2          | 0.0           | 60.0          | 0.0            | 3924.4          |
| 5.2.2.2 Semi Ready Made Goods         |       | 1096.5         | 13.9           | 28.8           | 0.0            | 0.0           | 11.2           | 14.5          | 81.5          | 4.4           | 0.0           | 0.0           | 3.2           | 10.8          | 88.0          | 2.9           | 1135.4        | 33.6          | 0.0            | 2524.5          |
| 5.2.2.3 Readymade Goods               |       | 2584.7         | 1008.5         | 2240.0         | 3868.4         | 431.8         | 1981.2         | 930.4         | 543.3         | 1399.5        | 744.4         | 345.9         | 76.6          | 1464.4        | 332.0         | 52.6          | 76.8          | 586.7         | 0.0            | 18667.0         |
| 5.2.2.3.1 Salt, Sugar, Ghee, Oil      |       | 617.1          | 64.9           | 108.5          | 115.3          | 0.0           | 2.1            | 142.2         | 108.1         | 38.5          | 0.0           | 129.2         | 32.0          | 281.1         | 0.0           | 0.0           | 0.0           | 27.8          | 0.0            | 1666.7          |
| 5.2.2.3.2 Clothing                    |       | 761.5          | 23.8           | 66.6           | 22.8           | 0.0           | 0.0            | 38.0          | 52.9          | 207.3         | 0.0           | 0.0           | 2.5           | 36.2          | 2.7           | 0.0           | 0.0           | 16.7          | 0.0            | 1231.1          |
| 5.2.2.3.3 Other Goods                 |       | 1206.1         | 919.8          | 2064.8         | 3730.2         | 431.8         | 1979.1         | 750.3         | 382.3         | 1153.7        | 744.4         | 216.7         | 42.1          | 1147.1        | 329.3         | 52.6          | 76.8          | 542.3         | 0.0            | 15769.3         |
| <b>6 On Bills Guarantee</b>           |       | <b>1187.2</b>  | <b>2759.5</b>  | <b>1513.7</b>  | <b>179.5</b>   | <b>14.2</b>   | <b>540.6</b>   | <b>246.2</b>  | <b>1127.5</b> | <b>102.0</b>  | <b>125.3</b>  | <b>113.3</b>  | <b>212.4</b>  | <b>6.0</b>    | <b>511.3</b>  | <b>764.3</b>  | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>     | <b>9403.1</b>   |
| 6.1 Domestic Bills                    |       | 22.6           | 17.6           | 1.6            | 6.5            | 14.2          | 1.7            | 9.3           | 18.9          | 15.0          | 0.0           | 33.0          | 5.1           | 5.9           | 0.0           | 0.2           | 0.0           | 0.0           | 0.0            | 151.6           |
| 6.2 Foreign Bills                     |       | 1164.6         | 2741.9         | 1512.1         | 173.0          | 0.0           | 538.9          | 236.9         | 1108.6        | 87.0          | 125.3         | 80.3          | 207.3         | 0.1           | 511.3         | 764.2         | 0.0           | 0.0           | 0.0            | 9251.4          |
| 6.2.1 Import Bill & Letter of Credit  |       | 1029.5         | 2298.0         | 1387.9         | 30.5           | 0.0           | 327.6          | 100.0         | 921.0         | 76.3          | 18.6          | 0.0           | 190.9         | 0.0           | 289.2         | 681.7         | 0.0           | 0.0           | 0.0            | 7351.3          |
| 6.2.2 Export Bill                     |       | 4.8            | 350.4          | 98.1           | 78.2           | 0.0           | 139.4          | 131.7         | 92.0          | 0.0           | 15.0          | 78.0          | 16.4          | 0.0           | 25.3          | 82.5          | 0.0           | 0.0           | 0.0            | 1111.6          |
| 6.2.3 Against Export Bill             |       | 109.1          | 3.5            | 25.5           | 15.8           | 0.0           | 0.0            | 2.6           | 81.6          | 0.0           | 91.6          | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 0.0            | 329.6           |
| 6.2.4 Other Foreign Bills             |       | 21.2           | 90.0           | 0.7            | 48.5           | 0.0           | 71.8           | 2.6           | 14.1          | 10.8          | 0.0           | 2.3           | 0.0           | 0.1           | 196.8         | 0.0           | 0.0           | 0.0           | 0.0            | 458.9           |
| <b>7 Guarantee</b>                    |       | <b>1131.9</b>  | <b>87.4</b>    | <b>296.4</b>   | <b>318.7</b>   | <b>429.3</b>  | <b>1129.3</b>  | <b>346.0</b>  | <b>1238.9</b> | <b>244.7</b>  | <b>370.3</b>  | <b>326.5</b>  | <b>255.7</b>  | <b>116.6</b>  | <b>149.7</b>  | <b>241.9</b>  | <b>94.0</b>   | <b>42.4</b>   | <b>0.0</b>     | <b>6819.6</b>   |
| 7.1 Government Guarantee              |       | 485.6          | 2.1            | 0.0            | 0.0            | 0.0           | 0.0            | 20.1          | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 42.1          | 0.0           | 0.0           | 0.0            | 549.9           |
| 7.2 Institutional Guarantee           |       | 245.8          | 0.8            | 157.3          | 304.5          | 404.2         | 267.3          | 314.2         | 385.6         | 233.9         | 131.0         | 299.6         | 127.9         | 116.6         | 46.1          | 130.6         | 92.6          | 42.4          | 0.0            | 3300.4          |
| 7.3 Personal Guarantee                |       | 240.3          | 0.3            | 0.1            | 2.8            | 0.0           | 45.9           | 11.7          | 176.9         | 10.8          | 0.0           | 26.9          | 89.3          | 0.0           | 0.0           | 69.0          | 1.4           | 0.0           | 0.0            | 675.5           |
| 7.4 Group Guarantee                   |       | 64.5           | 83.8           | 10.0           | 0.0            | 0.0           | 0.0            | 0.0           | 0.6           | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 0.2           | 0.0           | 0.0           | 0.0            | 159.0           |
| 7.5 On Other Guarantee                |       | 95.7           | 0.4            | 129.0          | 11.3           | 25.1          | 816.0          | 0.0           | 675.8         | 0.0           | 239.3         | 0.0           | 38.5          | 0.0           | 103.6         | 0.0           | 0.0           | 0.0           | 0.0            | 2134.8          |
| <b>8 Credit Card</b>                  |       | <b>0.0</b>     | <b>0.0</b>     | <b>44.2</b>    | <b>0.0</b>     | <b>50.7</b>   | <b>32.8</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>     | <b>127.6</b>    |
| <b>9 Earthquake Victim Loan</b>       |       | <b>40.4</b>    | <b>46.7</b>    | <b>0.0</b>     | <b>0.0</b>     | <b>0.0</b>    | <b>0.0</b>     | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</b>    | <b>0.0</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>87.1</b>     |
| <b>10 Others</b>                      |       | <b>3579.7</b>  | <b>38.1</b>    | <b>1159.1</b>  | <b>113.4</b>   | <b>1129.1</b> | <b>84.7</b>    | <b>5.5</b>    | <b>33.2</b>   | <b>79.0</b>   | <b>0.0</b>    | <b>643.5</b>  | <b>249.0</b>  | <b>11.0</b>   | <b>223.2</b>  | <b>5.3</b>    | <b>35.5</b>   | <b>3.5</b>    | <b>1468.5</b>  | <b>8861.3</b>   |
| <b>TOTAL</b>                          |       | <b>17143.9</b> | <b>27000.9</b> | <b>10978.6</b> | <b>10453.2</b> | <b>8106.1</b> | <b>13539.6</b> | <b>6828.4</b> | <b>9672.6</b> | <b>7900.1</b> | <b>6205.6</b> | <b>6015.0</b> | <b>3645.1</b> | <b>4909.4</b> | <b>5050.4</b> | <b>5513.3</b> | <b>2736.1</b> | <b>2634.9</b> | <b>10989.9</b> | <b>159323.1</b> |

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

Table No 28  
PRIORITY AND DEPRIVED SECTOR LOAN STATEMENT of COMMERCIAL BANKS  
Mid-July,2005

(Rs in million)

| Sectors \ Banks                 | NBL           | RBB           | NaBL         | NIBL          | SCBNL        | HBL          | NSBIBL       | NBBL         | EBL            | BOKL         | NCCBL        | LuBL           | NICBL          | MBL          | KBL            | LaBL         | SBL          |
|---------------------------------|---------------|---------------|--------------|---------------|--------------|--------------|--------------|--------------|----------------|--------------|--------------|----------------|----------------|--------------|----------------|--------------|--------------|
| <b>1 Priority Sector</b>        | <b>1918.7</b> | <b>3498.7</b> | <b>803.2</b> | <b>706.3</b>  | <b>559.6</b> | <b>769</b>   | <b>831.3</b> | <b>816.3</b> | <b>718.601</b> | <b>423.6</b> | <b>501.6</b> | <b>291.021</b> | <b>389.608</b> | <b>481.6</b> | <b>302.512</b> | <b>106.9</b> | <b>380.7</b> |
| (A) Direct Investment           | 1723.5        | 3477.2        | 507.7        | 393.5         | 391.3        | 479          | 553.8        | 816.3        | 524.981        | 423.6        | 501.6        | 189.266        | 277.254        | 337.1        | 207.947        | 106.9        | 380.7        |
| - Agriculture                   | 326.6         | 1142.2        | 47.3         | 10.7          | 94.4         | 15.8         | 69           | 39.6         | 18.047         | 58.1         | 47.3         | 4.249          | 27             | 13.9         | 0              | 0            | 0            |
| - Domestic Industries           | 1188.9        | 827.7         | 79.8         | 115.1         | 49.7         | 73.3         | 100.2        | 192.4        | 182.2          | 23.8         | 105.9        | 44.512         | 48.176         | 19.6         | 32.97          | 14.8         | 9.3          |
| - Services                      | 203.3         | 1507.3        | 297.8        | 187           | 247.2        | 389.9        | 367.6        | 461.9        | 324.734        | 267.4        | 255.6        | 73.505         | 202.078        | 78.2         | 89.93          | 21.1         | 326.2        |
| - Power Sector                  | 4.7           |               | 82.9         | 80.7          | 0            | 0            | 17           | 110.5        | 0              | 74.3         | 92.8         | 67             | 0              | 225.4        | 85.047         | 71           | 45.2         |
| - Machine & Import of Raw Mater | 0             |               | 0.0          | 0             | 0            | 0            | 0            | 11.9         | 0              | 0            | 0            | 0              | 0              | 0            | 0              | 0            | 0            |
| (B) Indirect Investment         | 195.2         | 21.5          | 295.5        | 312.8         | 168.3        | 290          | 277.5        | 0            | 193.62         | 0            | 0            | 101.755        | 112.354        | 144.5        | 94.565         | 0            | 0            |
| <b>2 Deprived Sector</b>        | <b>530.2</b>  | <b>1008.4</b> | <b>311.1</b> | <b>282.96</b> | <b>232</b>   | <b>416.9</b> | <b>212.5</b> | <b>328.7</b> | <b>225.124</b> | <b>297.7</b> | <b>179.4</b> | <b>101.755</b> | <b>122.354</b> | <b>72.7</b>  | <b>0</b>       | <b>29.7</b>  | <b>16.4</b>  |
| (A) Direct Investment           | 335           | 986.9         | 15.6         | 0.16          | 63.7         | 0            | 0            | 3.8          | 31.504         | 5.7          | 0.8          | 0              | 10             | 1.3          | 0              | 0            | 0            |
| - Agriculture                   | 207           | 615.9         | 5.7          | 0             | 2.6          | 0            | 0            | 3.1          | 11.561         | 5.7          | 0.8          | 0              | 10             | 1.3          | 0              | 0            | 0            |
| - Domestic Industries           | 17.7          | 82.1          | 0.0          | 0             | 2.6          | 0            | 0            | 0            | 0.038          | 0            | 0            | 0              | 0              | 0            | 0              | 0            | 0            |
| - Services                      | 110.3         | 288.9         | 9.9          | 0.16          | 58.5         | 0            | 0            | 0.7          | 19.905         | 0            | 0            | 0              | 0              | 0            | 0              | 0            | 0            |
| (B) Indirect Investment         | 195.2         | 21.5          | 295.5        | 282.8         | 168.3        | 416.9        | 212.5        | 324.9        | 193.62         | 292          | 178.6        | 101.755        | 112.354        | 71.4         | 0              | 29.7         | 16.4         |

Table No. 29  
COMMERCIAL BANKS LOANS TO PUBLIC ENTERPRISES  
(Aggregate)

(Rs.in million)

| Name of Enterprises                              | Mid-July      |               |               |               |               |               |               |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
|  | 1999          | 2000          | 2001          | 2002          | 2003          | 2004          | 2005          |
| 1 Agriculture Tools Factory                      | 150.1         | 0.7           | 0.7           | 0.8           | 0.8           | 0.7           | 264.8         |
| 2 Bricks & Tiles Factory                         | 2.5           | 31.9          | 2.5           | 10.0          | 15.8          | 0.0           | 5.8           |
| 3 Hetauda Leather Factory                        | 2.5           | 2.1           | 2.1           | 1.5           | 1.6           | 2.0           | 1.6           |
| 4 Himal Cement Factory                           | 26.6          | 26.8          | 28.6          | 30.5          | 37.5          | 40.4          | 42.1          |
| 5 Raghupati Jute Mills                           | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 0             |
| 6 Royal Drugs Limited                            | 13.7          | 20.8          | 32.9          | 33.7          | 39.2          | 79.5          | 88            |
| 7 Balaju Yantra Shala                            | 0.6           | 0.5           | 0.5           | 0.0           | 0.5           | 0.0           | 0             |
| 8 Nepal Food Corporation                         | 426.5         | 480.8         | 379.4         | 389.3         | 448.8         | 169.4         | 137.7         |
| 9 National Trading Limited                       | 0.1           | 169.3         | 114.7         | 196.3         | 45.3          | 0.0           | 467.3         |
| 10 Rice Export Companies                         | 3.3           | 0.0           | 3.3           | 0.0           | 0.0           | 0.0           | 0             |
| 11 Cottage Industries and Handicrafts Sales Depa | 3.7           | 4.9           | 7.9           | 9.3           | 10.3          | 0.0           | 0             |
| 12 Royal Nepal Airlines Corporation              | 86.1          | 116.8         | 615.3         | 559.2         | 762.3         | 580.8         | 557.5         |
| 13 Nepal Transport Corporation                   | 19.1          | 19.1          | 19.1          | 0.0           | 19.0          | 19.0          | 0             |
| 14 Janak Educational Material Centre             | 58.3          | 92.8          | 54.7          | 39.3          | 63.6          | 26.9          | 22.8          |
| 15 Agricultural Input Corporation                | 241.6         | 0.0           | 56.4          | 1.0           | 120.1         | 359.4         | 120.1         |
| 16 Nepal Rojin and Turpentine                    | 35.6          | 27.2          | 14.9          | 40.0          | 34.6          | 0.0           | 0             |
| 17 Birgunj Sugar Factory                         | 0.0           | 230.8         | 172.9         | 195.5         | 168.0         | 0.0           | 0             |
| 18 Agricultural Development Bank                 | 140.7         | 280.7         | 781.7         | 500.0         | 406.3         | 420.0         | 395           |
| 19 Nepal Coal Limited                            | 0.0           | 1.0           | 1.0           | 0.0           | 0.0           | 0.0           | 0             |
| 20 Janakpur Cigarette Factory                    | 121.0         | 122.6         | 76.3          | 39.5          | 95.8          | 85.1          | 49.7          |
| 21 Tobacco Development Company                   | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 0             |
| 22 Sajha Bhandar Limited                         | 3.3           | 9.0           | 11.4          | 0.0           | 0.0           | 0.0           | 0             |
| 23 Udayapur Cement Industry                      | 0.0           | 0.3           | 0.0           | 0.0           | 0.0           | 0.0           | 0             |
| 24 Others  | 414.0         | 476.3         | 533.4         | 605.2         | 39.4          | 736.2         | 290.1         |
| <b>Total</b>                                     | <b>1749.3</b> | <b>2114.4</b> | <b>2909.7</b> | <b>2651.1</b> | <b>2308.9</b> | <b>2519.4</b> | <b>2442.5</b> |

Table No. 30  
OWNERSHIP CLASSIFICATION OF DEPOSITS OF COMMERCIAL BANKS  
(AGGREGATE)

(Rs.in million)

|                   | Foreigners | Development Committees | Financial Insts. | Other Govt. Corps. | Non-Government Insts. | Commercial Banks | Non-Profit Earning Insts. | Individuals | Other   | Total    |
|-------------------|------------|------------------------|------------------|--------------------|-----------------------|------------------|---------------------------|-------------|---------|----------|
| <b>Current</b>    |            |                        |                  |                    |                       |                  |                           |             |         |          |
| 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  |
| <b>Saving</b>     |            |                        |                  |                    |                       |                  |                           |             |         |          |
| 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 |
| <b>Fixed</b>      |            |                        |                  |                    |                       |                  |                           |             |         |          |
| 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  |
| <b>Total</b>      |            |                        |                  |                    |                       |                  |                           |             |         |          |
| 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 |

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

# Including Call Deposit.

**Table No. 31**  
**INTEREST RATE STRUCTURE OF COMMERCIAL BANKS AND ADB/N**  
*(Mid-July,2005)*

**Deposits :**

(in %)

| Banks     | Savings  |          | Fixed  |       |         |       |          |       |          |       |          |          |          |        |          |          |             |           |
|-----------|----------|----------|--------|-------|---------|-------|----------|-------|----------|-------|----------|----------|----------|--------|----------|----------|-------------|-----------|
|           | B.C.     | Exis.    | 7 days |       | 14 days |       | 1 month  |       | 2 months |       | 3 months |          | 6 months |        | 1 year   |          | 2 yrs/Above |           |
|           |          |          | B.C.   | Exis. | B.C.    | Exis. | B.C.     | Exis. | B.C.     | Exis. | B.C.     | Exis.    | B.C.     | Exis.  | B.C.     | Exis.    | B.C.        | Exis.     |
| NBL       | 2.00     | 2.50     | -      | -     | -       | -     | 2.25     | 2.75  | -        | -     | 2.50     | 3.00     | 2.75     | 3.25   | 3.25     | 3.75     | -           | -         |
| RBB       | 2.00     | 2.00     | -      | -     | -       | -     | -        | -     | -        | -     | 2.25     | 2.25     | 2.50     | 2.50   | 3.25     | 3.25     | -           | -         |
| NABIL     | 2-2.5    | 2-3      | -      | -     | 1.75    | 2.50  | 2.25     | 3.00  | -        | -     | 2.50     | 3.25     | 2.75     | 3.50   | 3.25     | 4.00     | 3.25-4      | 3.25-4    |
| NIB       | 2.75-3   | 2.5-2.75 | -      | -     | 1.25    | 1.25  | 1.75     | 1.75  | -        | -     | 2.5-2.75 | 2.5-2.75 | 2.75-3   | 2.75-3 | 3.5-3.75 | 3.5-3.75 | 3.75-4      | 3.75-4    |
| SCBL      | 1.75     | 1.75     | -      | -     | 1.00    | 1.00  | 1.50     | 1.50  | 1.50     | 1.50  | 1.50     | 1.50     | 1.75     | 1.75   | 2.25     | 2.25     | 2.50        | 2.50      |
| HBL       | 3.75     | 4-2.75   | -      | -     | 2.50    | 1.75  | 3.30     | 2.00  | -        | -     | 3.75     | 2.50     | 4.00     | 3.00   | 5.25     | 3.75     | 5.75        | 3.75      |
| NSBI      | 0.5-3.25 | 0.5-3.25 | -      | -     | -       | -     | 2.75     | 2.75  | -        | -     | 3.25     | 3.25     | 3.75     | 3.75   | 4.00     | 4.00     | 4.25        | 4.50      |
| NBB       | 4.50     | 3.5-4.75 | -      | -     | -       | -     | 3.50     | 3.50  | -        | -     | 4.00     | 4.00     | 4.50     | 4.50   | 4.75     | 4.75     | 5.00        | 5.00      |
| EBL       | 4-5      | .75-3.25 | -      | -     | 3.00    | 2.25  | 3.50     | 2.25  | -        | -     | 4.00     | 2.50     | 5.00     | 3.00   | 5.50     | 3.50     | 6.00        | 4.00      |
| BOK       | 2.25-2.5 | 2.25-2.5 | 1.50   | 1.50  | 2.00    | 2.00  | 2.50     | 2.50  | -        | -     | 3.00     | 3.00     | 3.50     | 3.50   | 4-4.5    | 4-4.5    | 5.00        | 5-5.25    |
| NCCB      | 4.50     | 4.50     | -      | -     | -       | -     | -        | -     | -        | -     | 4.00     | 4.00     | 4.50     | 4.50   | 4.8-5    | 4.55-5   | 5.3-6.3     | 5-6.05    |
| LBL       | 4.00     | 5.00     | -      | -     | -       | -     | -        | -     | -        | -     | -        | 4.00     | 4.00     | 4.50   | 4.25     | 5.00     | 4.75        | 5.25-5.5  |
| NICB      | 3.00     | 1.25-5   | -      | -     | 1.75    | 1.75  | 2.25     | 2.25  | -        | -     | 2.75     | 2.75     | 3.00     | 3.50   | 3.75     | 4.25     | 4-4.25      | 4.25-5.25 |
| MBL       | 4.00     | 4.00     | 2.25   | 2.25  | -       | -     | 3.25     | 3.25  | -        | -     | 3.75     | 3.75     | -        | -      | 4.25     | 4.25     | 4.50        | 4.50      |
| KBL       | 4.00     | 4.00     | -      | -     | 2.00    | 2.00  | 2.25-2.5 | 2.25  | -        | -     | 2.5-3    | 2.50     | 3.25-3.5 | 3.50   | 3.75-4   | 4.00     | 4.5-5       | 4.75      |
| LAXMI     | 3.5-4.5  | 3.5-4.5  | -      | -     | 2.00    | -     | 2.50     | 2.50  | -        | -     | 3.00     | 3.00     | 3.50     | 3.50   | 4.50     | 4.50     | -           | 4.5-5.25  |
| SIDHARTHA | 4.50     | 4.50     | 1.50   | 1.50  | 2.50    | 2.50  | 2.75     | 2.75  | -        | -     | 3.00     | 3.25     | 3.50     | 3.50   | 4.25     | 4.50     | 4.50        | 5.00      |
| ADB/N     | 4.00     | 3.00     | -      | -     | -       | -     | 2.50     | 2.00  | -        | -     | 3.00     | 2.50     | 3.50     | 3.00   | 4.75     | 3.50     | 5-5.75      | 4-4.5     |

**Credit :**

| Banks     | Overdraft  |           | Export Credit |           | Import L/C |           | Against FDR |           | Agnst HMG Bond |          | Against BG/CG |           | Agnst other Guran. |         | Industrial Loan |            |
|-----------|------------|-----------|---------------|-----------|------------|-----------|-------------|-----------|----------------|----------|---------------|-----------|--------------------|---------|-----------------|------------|
|           | B.C.       | Exis.     | B.C.          | Exis.     | B.C.       | Exis.     | B.C.        | Exis.     | B.C.           | Exis.    | B.C.          | Exis.     | B.C.               | Exis.   | B.C.            | Exis.      |
| NBL       | 10.00      | 10.00     | 8.50          | 8.00      | -          | -         | +1.5%       | +1.5%     | 7.00           | 6.50     | 8.75          | 7.00      | -                  | -       | -               | -          |
| RBB       | 12.25      | 11.00     | 9.50          | 8.00      | 10.00      | 8-9       | +1.5%       | +1.5%     | 7.00           | 7.00     | 9.25          | 8.50      | -                  | -       | 11-12           | -          |
| NABIL     | -          | -         | 4-11          | 4-11      | 8.5-11     | 8.5-11    | 7.00        | 7.00      | 6.5-7.5        | 7-7.5    | 9.00          | 9.00      | 10.00              | 10.00   | -               | -          |
| NIB       | 10-12      | 9.75-12   | 8.5-10.5      | 8.25-10.5 | -          | -         | 8.50        | 7-8       | 7.50           | 7.00     | 7.5-8.5       | 8.00      | -                  | -       | -               | -          |
| SCBL      | 6.50       | 6.50      | 6.50-12       | 6.50-12   | 8.5-11     | 8.5-11    | +2%,+3%     | +2%,+3%   | 7.5-9.5        | 7.5-9.5  | 9-10.50       | 9-10.50   | 11.5-13            | 11.5-13 | 8.50-13.50      | 8.50-13.50 |
| HBL       | 10.5-13.25 | 9-12      | 9-9.5         | 8.25-8.75 | 9.75-12.75 | 7.4-11.75 | +2%         | +2%,+2.5% | 8.00           | 5-6      | 9.5-10.5      | 8.25-9.25 | 10.50              | -       | 9-13            | 8.25-12.75 |
| NSBI      | 10-12.5    | 10-12.5   | 8-10.5        | 8-10.5    | -          | -         | +1%+2%      | +1%+2%    | 6.5-7          | 6.5-7    | 8.5-9.5       | 8.5-9.5   | -                  | -       | -               | -          |
| NBB       | 12-13      | -         | 10-10.5       | 9-9.5     | 10-10.5    | -         | 1.5%+2%     | -         | 8.50           | 7.50     | 12.00         | 8.00      | -                  | -       | -               | 10-12      |
| EBL       | 10.25-12.5 | 9-11.5    | 9-10          | 7.5-8.5   | 9-11.75    | 7.5-10    | +1.5%       | +1.5%     | 7.5-8          | 5.5-6.5  | 9.5-10.50     | 7.5-8.5   | -                  | -       | 9-13            | 8.5-12     |
| BOK       | 10-13.50   | 10-13.50  | 4-10.5        | 4-10.5    | 8-12.50    | 8-12.5    | 8-10.5      | 8-10.5    | 6.5-8          | 6.5-8    | -             | -         | 6.5-8.5            | 6.5-8.5 | 10.5-13         | 10.5-13    |
| NCCB      | 13.5-14.5  | 13-14.5   | 10-11         | 9-11      | -          | -         | +1.5%+2%    | 1.5+2%    | 9.00           | 9.00     | 10.50         | 10.50     | -                  | -       | 10-13.5         | 12.5-13.5  |
| LBL       | 11-13      | 11-13     | -             | -         | 9-10.5     | 9-10.5    | +2%         | +2%       | 7.50-8.5       | 7.50-8.5 | 8.50          | 8.50      | -                  | -       | 9-12.5          | 9-12.5     |
| NICB      | 9.5-11     | 7-11      | 6-10.5        | 6-10.5    | 8.5-10.5   | 7-10.5    | +2%-3%      | +2%-3%    | 6.50-8         | 6-8      | 7-8.5         | 6.5-8.5   | -                  | -       | -               | -          |
| MBL       | 10-12      | 10-12     | 9-9.5         | 9-9.5     | 8-10.50    | 8-10.50   | +1.5%       | +1.5%     | 6.50           | 6.00     | 7.50          | 7.50      | 9.00               | 9.00    | -               | -          |
| KBL       | 10-12      | 10-12     | 9.5-10.5      | 9.5-10.5  | 8-11       | 8-11      | +2%         | -         | 7.75-9         | -        | 9.5-10        | -         | -                  | -       | 10-12           | 10-12      |
| LAXMI     | 9.5-12.5   | 9.5-11    | 9-11          | 9-10      | 7.5-9.5    | 7-9.5     | 7.5-9.5     | 7.5-9     | 7.5-9          | 7.5-9    | 7.5-9         | 7.5-9     | -                  | -       | 8.5-9.5         | -          |
| SIDHARTHA | 9.5-12     | 9-11.5    | 4-10.5        | 9-10.5    | 7.5-11     | 7.5-10.5  | +2%         | +2%       | 7.5-8          | 7.5-8    | 9-9.5         | 9-9.5     | 9.5-10             | 9.5-10  | 9.5-12          | 9-12       |
| ADB/N     | 14.5-16    | 11.5-15.5 | -             | -         | -          | -         | -           | -         | -              | -        | -             | -         | -                  | -       | 13.00           | 10-13      |

Contd.....

| Banks     | Commercial Loan |           | Priority Sector |          | Poorer Sector |          | Term Loan |           | Working Capital |          | Hire Purchase |           | Consortium |       | Others     |            |
|-----------|-----------------|-----------|-----------------|----------|---------------|----------|-----------|-----------|-----------------|----------|---------------|-----------|------------|-------|------------|------------|
|           | B.C.            | Exis.     | B.C.            | Exis.    | B.C.          | Exis.    | B.C.      | Exis.     | B.C.            | Exis.    | B.C.          | Exis.     | B.C.       | Exis. | B.C.       | Exis.      |
| NBL       | -               | -         | 10.50           | 10.00    | 8.00          | 7.50     | -         | -         | 10.00           | 10.00    | 11.00         | 10.50     |            |       | 5-11.5@    | 5-11@      |
| RBB       | -               | -         | 13.00           | 13.00    | 8.50          | 8.50     | -         | 11.00     | 11.00           | -        | 12.00         | 11.00     | APCD       | APCD  | 4-12       | 5-11       |
| NABIL     | -               | -         | 12-13           | 11-12    | 7-9           | 6-9      | 11-13     | 11-13     | 10-12           | 10-12    | 10.50-12.5    | 7-12.5    |            |       | 7-13       | 7-13       |
| NIB       | -               | -         | 4-12.75         | 4-12     | 4-9           | 4-9      | 11.00     | 11-12     | 10-12           | 10-12    | 9.5-12        | 9-11      |            |       | 7-13.75    | 6.5-13     |
| SCBL      | 9-14            | 9-14      | -               | -        | 10.00         | 10.00    | 11.5-14   | 11.5-14   | 11.50-13        | 11.50-13 | 9.00          | 9.00      |            |       | 6.50-14.50 | 6.50-14.50 |
| HBL       | 9-13.25         | 8.25-12.5 | 12-13           | 11-12.25 | 8.50          | 4.5-8.25 | 12-13     | 9.5-11.75 | 10.5-13         | -        | 11.5-13       | 9-11.5    |            |       | 8.5-15.75  | 6-13.5     |
| NSBI      | -               | -         | 11.5-12         | 11.5-12  | 7-9           | 7-9      | 11-12.5   | 11-12.5   | -               | -        | 9.5-10.5      | 9.5-10.5  |            |       | 7-12.50    | 7-12.50    |
| NBB       | -               | 8-9.5     | 11.00           | 10.00    | 10.00         | 9.50     | 11-12     | -         | -               | -        | 9.5-12.5      | 9.50      |            | APCD  | 7-13       | 6-10.5     |
| EBL       | 9-12.5          | 8.5-11.5  | 12-13           | 11-12    | 10-11         | 10-11    | 11-13.50  | 10-12     | 9-12.5          | 7.5-10.5 | 11.5-13       | 10.5-12   |            |       | 7.5-13.5   | 4-12       |
| BOK       | 11-13.50        | 11-13.50  | -               | -        | 6.5-11        | 6.5-11   | 10.5-13   | 10.5-13   | 10-13.50        | 10-13.50 | 8-11          | 8-11      |            |       | 4-13.50    | 4-13.50    |
| NCCB      | 11.5-14.5       | 13-14     | 12-13           | 12-13    | 7-11          | 7-11     | 12.5-14   | 12.5-14   | -               | -        | 11.5-12.5     | 11.5-12.5 |            | APCD  | 9-14       | 9-14.5     |
| LBL       | 9.5-13          | 9.5-13    | 11.5-12         | 11.5-12  | 7-10          | 7-10     | 11.5-13   | 11.5-13   | 11-13           | 11-13    | 10.5-11.5     | 10.5-11.5 |            |       | 4.5-15     | 4.5-15     |
| NICB      | -               | -         | -               | -        | 8-9.5         | 7.5-9.5  | 10-12.5   | 9-12.5    | 10.50-12        | 8-11     | -             | 8-11      |            |       | 6-14       | 6-14       |
| MBL       | -               | -         | 10.50-12        | 10.50-12 | 5-11          | 5-11     | 10.50-12  | 10.50-12  | 10-12           | 10-12    | 10.00         | 10.00     |            | APCD  | 7.75-12.5  | 7.75-12.5  |
| KBL       | 10.5-12         | 10.5-12   | 12-13           | 12-13    | 6-7           | 6-7      | 11-12     | 11-12     | 10-12           | 10-12    | 10-12         | 10-12     |            |       | 8.75-13    | 10-12.5    |
| LAXMI     | 8.5-9.5         | -         | 11-13           | 9.5-11   | 6-11.5        | 5-9      | 10-11.5   | 9-11      | 8-11.5          | 7.5-11   | 5-9.5         | 5-10      |            |       | 5-14       | 5-11       |
| SIDHARTHA | 10-12           | 9.5-12    | 12-13           | 11-12    | 7.5-11        | 7.5-11   | 10.5-12   | 10-12     | 10-12.5         | 10-12    | 11-12         | 11-12     |            |       | 4-13.5     | 7.5-12.5   |
| ADB/N     | 14.00           | 11-14     | -               | -        | -             | -        | -         | -         | -               | -        | 13.00         | 10-13     |            |       | 13.50      | 12.5-15.5  |

B.C. = Before Change  
 Exis. = Existing  
 APCD = As Per Consortium Decision

**Note :**

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

**Banks**

|                                       |                              |                              |
|---------------------------------------|------------------------------|------------------------------|
| NEPAL BANK LTD.....                   | 2062/01/23(06 May, 2005)     | 2062/03/01(15 June, 2005)    |
| RASTRIYA BANUJYA BANK .....           | 2061/10/01 (14 Jan. '2005. ) | 2062/01/11 (24 Apr. '2005. ) |
| NABIL BANK LTD. ....                  | 2061/07/12 (28 Oct. 2004)    | 2062/02/07 (21 May, 2005)    |
| NEPAL INVESTMENT BANK .....           | 2061/04/01 (16 Jul. '2004 )  | 2062/01/01 (14 Apr. '2005 )  |
| STANDARD CHARTERED BANK.....          | 2061/08/01 (16 Nov.'2004 )   | 2061/10/01 (14 Jan.'2005 )   |
| HIMALAYAN BANK LTD. ....              | 2059/05/01 (17 Aug.'2002 )   | 2061/07/01 (17 Oct.'2004 )   |
| NEPAL SBI BANK .....                  | 2062/02/05 (19 May, '2005 )  | 2062/02/17 (31 May, '2005 )  |
| NEPAL BANGLADESH BANK .....           | 2061/02/01 (14 May '2004 )   | 2062/02/08 (22 May '2005 )   |
| EVEREST BANK .....                    | 2059/09/21 (05 Jan. '2003 )  | 2061/05/07 (23 Aug '2004 )   |
| BANK OF KATHMANDU .....               | 2062/02/01 (15 May, '2005 )  | 2062/03/05 (19 June '2005 )  |
| NEPAL CREDIT & COM. BANK LTD.....     | 2061/08/01 (16 Nov. '2004 )  | 2062/01/18 (01 May, '2005 )  |
| LUMBINI BANK LIMITED.....             | 2061/10/01 (14 Jan. 2005)    | 2062/02/08 (22 May, 2005)    |
| NEPAL INDUSTRIAL & COMM.BANK LTD..... | 2061/12/18 (31 Mar. '2005)   | 2062/02/01 (15 May, '2005)   |
| KUMARI BANK LTD.....                  | 2061/08/01 (16 Nov.'2004)    | 2062/01/01 (14 Apr.'2005)    |
| MACHHAPUCHHRE BANK LTD.....           | 2061/08/01 (16 Nov. 2004 )   | 2062/01/18 (01 May, 2005 )   |
| LAXMI BANK LTD                        | 2062/01/20 (03 May, 2005 )   | 2062/02/18 (01 June 2005 )   |
| SIDHARTHA BANK LTD                    | 2061/05/16 (01 Sep.2004)     | 2062/01/18 (01 May,2005)     |
| AGRI DEV. BANK/NEPAL .....            | 2060/09/08 ( 23 Dec '03 )    | 2061/04/01 ( 16 Jul '2004 )  |

**Effective Date**

**Before Change**

**Existing**

Table No. 32  
List of Licensed Commercial Banks  
Mid-July,2005

| COMMERCIAL BANKS                               | Operation Date (A.D.) | Head Office                 | Telephone No.:     | Fax no.            |
|--|-----------------------|-----------------------------|--------------------|--------------------|
| 1. Nepal Bank Limited                          | 1937/11/15            | Dharmapath, Kathmandu       | 4221185            | 4222383            |
| 2. Rastriya Baniya 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            |

Table No. 33  
Commercial Bank Branches  
Mid-July 2005

| Development Region | Zone       | District     | RBB* | NBL | NBBL | NaBL | EBL | HBL | NSBIBL | SCBNL | NCCBL | BOKL | NIBL | NICBL | LuBL | MBL | KBL | SBL | LaBL | Total |      |            |    |   |
|--------------------|------------|--------------|------|-----|------|------|-----|-----|--------|-------|-------|------|------|-------|------|-----|-----|-----|------|-------|------|------------|----|---|
|                    |            |              |      |     |      |      |     |     |        |       |       |      |      |       |      |     |     |     |      | Dist. | Zone | Dev.Region |    |   |
| Eastern            | Mechi      | Jhapa        | 3    | 6   | -    | -    | -   | -   | -      | 1     | -     | 1    | -    | -     | 1    | -   | -   | -   | -    | -     | 12   | 18         | 81 |   |
|                    |            | Ilam         | 2    | 1   | -    | -    | -   | -   | -      | -     | -     | -    | -    | -     | -    | -   | -   | -   | -    | -     | -    |            |    | 3 |
|                    |            | Panchthar    | 1    | 1   | -    | -    | -   | -   | -      | -     | -     | -    | -    | -     | -    | -   | -   | -   | -    | -     | -    |            |    | 2 |
|                    |            | Taplejung    | -    | 1   | -    | -    | -   | -   | -      | -     | -     | -    | -    | -     | -    | -   | -   | -   | -    | -     | -    |            |    | 1 |
|                    | Koshi      | Sunsari      | 3    | 4   | 1    | 2    | 1   | 1   | 1      | 1     | 1     | -    | -    | -     | 1    | -   | -   | -   | -    | -     | -    | 15         |    |   |
|                    |            | Morang       | 6    | 5   | 1    | 1    | 1   | 1   | 1      | 1     | 1     | 1    | 1    | 1     | 1    | -   | -   | 1   | 1    | -     | -    | 23         |    |   |
|                    |            | Dhankuta     | 2    | 1   | -    | -    | -   | -   | -      | -     | -     | -    | -    | -     | -    | -   | -   | -   | -    | -     | -    | 3          |    |   |
|                    |            | Terhathum    | -    | 1   | -    | -    | -   | -   | -      | -     | -     | -    | -    | -     | -    | -   | -   | -   | -    | -     | -    | 1          |    |   |
|                    |            | Sankhuwasava | 2    | 1   | -    | -    | -   | -   | -      | -     | -     | -    | -    | -     | -    | -   | -   | -   | -    | -     | -    | 3          |    |   |
|                    | Bhojpur    | 1            | 1    | -   | -    | -    | -   | -   | -      | -     | -     | -    | -    | -     | -    | -   | -   | -   | -    | -     | 2    |            |    |   |
|                    | Sagarmatha | Saptari      | 1    | 2   | -    | -    | -   | -   | -      | -     | -     | -    | -    | -     | -    | -   | -   | -   | -    | -     | -    | 3          |    |   |
|                    |            | Udayapur     | 1    | 1   | -    | -    | -   | -   | -      | -     | -     | -    | -    | -     | -    | -   | -   | -   | -    | -     | -    | 2          |    |   |
|                    |            | Siraha       | 3    | 3   | -    | -    | -   | -   | -      | -     | -     | -    | -    | -     | -    | -   | -   | -   | -    | -     | -    | 6          |    |   |
|                    |            | Khotang      | 1    | -   | -    | -    | -   | -   | -      | -     | -     | -    | -    | -     | -    | -   | -   | -   | -    | -     | -    | 1          |    |   |
|                    |            | Okhaldhunga  | 1    | -   | -    | -    | -   | -   | -      | -     | -     | -    | -    | -     | -    | -   | -   | -   | -    | -     | -    | 1          |    |   |
|                    | Solukhumbu | 3            | -    | -   | -    | -    | -   | -   | -      | -     | -     | -    | -    | -     | -    | -   | -   | -   | -    | -     | 3    |            |    |   |

|               |             |             |    |    |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |    |     |     |
|---------------|-------------|-------------|----|----|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|----|-----|-----|
| Central       | Janakpur    | Sarlahi     | 1  | 1  | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2 | 15 | 172 |     |
|               |             | Dhanusha    | 2  | 2  | - | - | 1 | - | - | - | - | - | - | 1 | - | - | - | - | - |    |     | 6   |
|               |             | Mohattari   | 1  | -  | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |    |     | 2   |
|               |             | Dolakha     | 1  | 1  | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |    |     | 2   |
|               |             | Ramechhap   | 2  | -  | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |    |     | 2   |
|               |             | Sindhuli    | 1  | -  | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |    |     | 1   |
|               | Narayani    | Bara        | 2  | 1  | - | - | 1 | - | - | - | 1 | - | 1 | - | - | - | - | - | - | 6  |     | 49  |
|               |             | Rautahat    | 2  | 2  | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 4  |     |     |
|               |             | Parsa       | 2  | 6  | 1 | 2 | 2 | 1 | 2 | - | 1 | - | 1 | 1 | - | 1 | 1 | 1 | 1 | 23 |     |     |
|               |             | Chitawan    | 2  | 2  | - | - | - | 2 | - | - | 1 | - | - | - | 1 | - | - | - | - | 8  |     |     |
|               |             | Makawanpur  | 1  | 2  | 1 | - | - | 1 | - | 1 | - | 1 | - | - | 1 | - | - | - | - | 8  |     |     |
|               | Bagmati     | Kathmandu   | 16 | 15 | 4 | 5 | 5 | 3 | 3 | 2 | 4 | 3 | 3 | 2 | 1 | 1 | 1 | 1 | - | 69 |     | 108 |
|               |             | Bhaktapur   | 3  | 2  | - | - | - | 1 | - | - | - | - | 1 | - | - | - | - | - | - | 7  |     |     |
|               |             | Lalitpur    | 2  | 5  | 2 | 1 | 1 | 2 | - | 1 | 1 | - | 1 | - | - | - | - | - | - | 16 |     |     |
|               |             | Rsauwa      | -  | 1  | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1  |     |     |
| Dhading       |             | 2           | -  | -  | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2 |    |     |     |
| Sindhupalchok |             | -           | 1  | 1  | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | 3 |    |     |     |
| Kabhre        |             | 1           | 2  | -  | - | - | 1 | - | - | 1 | - | 1 | - | - | - | - | - | 1 | 7 |    |     |     |
| Nuwakot       | 1           | 1           | 1  | -  | - | - | - | - | - | - | - | - | - | - | - | - | - | 3 |   |    |     |     |
| Western       | Gandaki     | Lamjung     | 1  | 1  | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2 | 35 |     |     |
|               |             | Tanahun     | 1  | 1  | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | 3 |    |     |     |
|               |             | Gorkha      | 1  | 1  | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2 |    |     |     |
|               |             | Manang      | -  | 1  | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 |    |     |     |
|               |             | Syangja     | 1  | 2  | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 3 |    |     |     |
|               |             | Kaski       | 3  | 3  | 1 | 2 | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | - | 4 | 1 | - | 1 |    | 24  |     |
|               | Lumbini     | Gulmi       | 1  | -  | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | 2  | 34  |     |
|               |             | Nawalparasi | 3  | 1  | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 4  |     |     |
|               |             | Palpa       | 1  | 1  | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2  |     |     |
|               |             | Arghakanchi | 1  | -  | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1  |     |     |
|               |             | Rupandehi   | 2  | 2  | 1 | 3 | 2 | 1 | 2 | 1 | 3 | 1 | 2 | - | 1 | 1 | - | - | - | 22 |     |     |
|               |             | Kapilbastu  | 1  | 2  | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 3  |     |     |
|               | Dhawalagiri | Baglung     | 1  | 1  | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2  | 8   |     |
|               |             | Parwat      | 1  | 1  | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | 3  |     |     |
|               |             | Mustang     | -  | 1  | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1  |     |     |
| Myagdi        |             | 1           | 1  | -  | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2 |    |     |     |

|             |          |            |     |     |    |    |    |    |    |   |    |   |    |   |   |   |   |   |   |     |     |    |     |
|-------------|----------|------------|-----|-----|----|----|----|----|----|---|----|---|----|---|---|---|---|---|---|-----|-----|----|-----|
| Mid-Western | Rapti    | Rolpa      | -   | 1   | -  | -  | -  | -  | -  | - | -  | - | -  | - | - | - | - | - | - | 1   | 8   | 25 |     |
|             |          | Dang       | 2   | 1   | -  | -  | -  | -  | -  | - | -  | - | -  | - | - | - | - | - | - | -   |     |    | 3   |
|             |          | Rukum      | -   | 1   | -  | -  | -  | -  | -  | - | -  | - | -  | - | - | - | - | - | - | -   |     |    | 1   |
|             |          | Salyan     | -   | 1   | -  | -  | -  | -  | -  | - | -  | - | -  | - | - | - | - | - | - | -   |     |    | 1   |
|             |          | Pyuthan    | 1   | 1   | -  | -  | -  | -  | -  | - | -  | - | -  | - | - | - | - | - | - | -   |     |    | 2   |
|             | Karnali  | Jumla      | 1   | -   | -  | -  | -  | -  | -  | - | -  | - | -  | - | - | - | - | - | - | -   | 1   |    | 5   |
|             |          | Mugu       | 2   | -   | -  | -  | -  | -  | -  | - | -  | - | -  | - | - | - | - | - | - | -   | 2   |    |     |
|             |          | Humla      | 1   | -   | -  | -  | -  | -  | -  | - | -  | - | -  | - | - | - | - | - | - | -   | 1   |    |     |
|             |          | Kalikot    | -   | -   | -  | -  | -  | -  | -  | - | -  | - | -  | - | - | - | - | - | - | -   | -   |    |     |
|             |          | Dolpa      | -   | 1   | -  | -  | -  | -  | -  | - | -  | - | -  | - | - | - | - | - | - | -   | 1   |    |     |
|             | Bheri    | Dailekh    | 1   | -   | -  | -  | -  | -  | -  | - | -  | - | -  | - | - | - | - | - | - | -   | 1   |    | 12  |
|             |          | Surkhet    | 1   | 1   | -  | -  | -  | -  | -  | - | -  | - | -  | - | - | - | - | - | - | -   | 2   |    |     |
|             |          | Jajarkot   | -   | 1   | -  | -  | -  | -  | -  | - | -  | - | -  | - | - | - | - | - | - | -   | 1   |    |     |
|             |          | Bardiya    | 1   | 1   | -  | -  | -  | -  | -  | - | -  | - | -  | - | - | - | - | - | - | -   | 2   |    |     |
|             |          | Banke      | 1   | 2   | 1  | 1  | -  | -  | -  | - | -  | 1 | -  | - | - | - | - | - | - | -   | 6   |    |     |
| Far Western | Seti     | Bajhang    | 1   | -   | -  | -  | -  | -  | -  | - | -  | - | -  | - | - | - | - | - | - | -   | 1   | 13 |     |
|             |          | Doti       | 2   | -   | -  | -  | -  | -  | -  | - | -  | - | -  | - | - | - | - | - | - | -   | 2   |    |     |
|             |          | Bajura     | 1   | -   | -  | -  | -  | -  | -  | - | -  | - | -  | - | - | - | - | - | - | -   | 1   |    |     |
|             |          | Kailali    | 3   | 2   | 1  | -  | 1  | -  | -  | - | -  | 1 | -  | - | - | - | - | - | - | -   | 8   |    |     |
|             |          | Achham     | 1   | -   | -  | -  | -  | -  | -  | - | -  | - | -  | - | - | - | - | - | - | -   | 1   |    |     |
|             | Mahakali | Darchula   | 1   | -   | -  | -  | -  | -  | -  | - | -  | - | -  | - | - | - | - | - | - | -   | 1   | 7  |     |
|             |          | Baitadi    | 1   | -   | -  | -  | -  | -  | -  | - | -  | - | -  | - | - | - | - | - | - | -   | 1   |    |     |
|             |          | Dadeldhura | 1   | 1   | -  | -  | -  | -  | -  | - | -  | - | -  | - | - | - | - | - | - | -   | 2   |    |     |
|             |          | Kanchanpur | 1   | 1   | -  | -  | -  | -  | -  | - | 1  | - | -  | - | - | - | - | - | - | -   | 3   |    |     |
|             |          | Total      | 114 | 106 | 17 | 17 | 16 | 15 | 13 | 8 | 17 | 9 | 12 | 8 | 4 | 9 | 4 | 3 | 3 | 375 | 375 |    | 375 |

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

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

Table No. 34  
**LIST OF AGRICULTURE DEVELOPMENT BANK BRANCHES**  
**(PERFORMING COMMERCIAL BANKING ACTIVITIES)**

Mid-July,2005

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

Table No. 35  
**SOURCES AND USES OF FUNDS OF FINANCE COMPANIES**  
 (AGGREGATE)

(Rs. In Million)

| SOURCES AND USES               | Mid- July      |                |                |                |                |                |                |
|--------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                | 1999 (45)*     | 2000 (46)      | 2001 (48)      | 2002 (54)      | 2003 (57)      | 2004 (58)      | 2005 (59)      |
| <b>1. CAPITAL FUND</b>         | <b>1174.0</b>  | <b>1489.5</b>  | <b>1928.9</b>  | <b>2662.1</b>  | <b>3205.2</b>  | <b>3653.8</b>  | <b>4250.0</b>  |
| a. Paid-up Capital             | 837.7          | 945.1          | 1220.6         | 1522.6         | 1947.4         | 2155.8         | 2411.5         |
| b. General Reserves            | 96.8           | 186.0          | 242.6          | 303.2          | 339.1          | 405.5          | 481.1          |
| c. Others Reserves             | 26.3           | 72.5           | 70.6           | 182.7          | 43.3           | 99.9           | 129.6          |
| d. Loan Loss Provision         | 213.2          | 285.9          | 395.1          | 653.6          | 875.4          | 992.6          | 1227.8         |
| <b>2. DEPOSITS</b>             | <b>8036.6</b>  | <b>9748.6</b>  | <b>11654.0</b> | <b>13453.9</b> | <b>16510.3</b> | <b>19391.7</b> | <b>22341.6</b> |
| <b>3. BORROWINGS</b>           | <b>82.8</b>    | <b>175.9</b>   | <b>215.0</b>   | <b>244.8</b>   | <b>134.3</b>   | <b>1306.5</b>  | <b>990.8</b>   |
| a. NRB                         | -              | -              | -              | -              | 13.9           | 0.0            | 0.0            |
| b. Commercial Banks            | 82.8           | 175.9          | 215.0          | 244.8          | 120.4          | 1306.5         | 990.8          |
| c. Others                      | -              | -              | -              | -              | -              | -              | -              |
| <b>4. OTHERS</b>               | <b>1339.6</b>  | <b>1392.5</b>  | <b>1665.1</b>  | <b>1825.5</b>  | <b>1788.5</b>  | <b>2231.2</b>  | <b>1945.6</b>  |
| <b>5. P/L ACCOUNTS</b>         | <b>-</b>       | <b>243.2</b>   | <b>334.2</b>   | <b>266.4</b>   | <b>478.2</b>   | <b>615.5</b>   | <b>908.7</b>   |
| <b>TOTAL SOURCES OF FUNDS</b>  | <b>10633.0</b> | <b>13049.7</b> | <b>15797.2</b> | <b>18452.7</b> | <b>22116.5</b> | <b>27198.7</b> | <b>30436.7</b> |
| <b>TOTAL USES OF FUNDS</b>     | <b>10633.0</b> | <b>13049.7</b> | <b>15797.2</b> | <b>18452.7</b> | <b>22116.4</b> | <b>27198.7</b> | <b>30436.7</b> |
| <b>1. LIQUID FUNDS</b>         | <b>1133.6</b>  | <b>1728.6</b>  | <b>2048.5</b>  | <b>2862.4</b>  | <b>2674.0</b>  | <b>4469.8</b>  | <b>3904.9</b>  |
| a. Cash in Hand                | 110.3          | 95.6           | 139.9          | 170.4          | 109.0          | 132.1          | 125.9          |
| b. Bal. with NRB               | 12.6           | 20.1           | 17.2           | 31.2           | 178.9          | 430.1          | 440.9          |
| c. Bal. with Dom . Banks       | 1010.7         | 1612.9         | 1891.4         | 2660.8         | 2386.1         | 3907.6         | 3338.1         |
| <b>2. INVESTMENTS</b>          | <b>1262.1</b>  | <b>1129.2</b>  | <b>1268.0</b>  | <b>1623.4</b>  | <b>2392.4</b>  | <b>2510.5</b>  | <b>2411.2</b>  |
| a. Govt. Securities            | 932.1          | 842.8          | 837.2          | 1120.0         | 702.4          | 1270.0         | 567.5          |
| b. Other                       | 330.0          | 286.4          | 430.8          | 503.4          | 1690.0         | 1240.5         | 1843.7         |
| <b>3. LOANS &amp; ADVANCES</b> | <b>7218.8</b>  | <b>9062.8</b>  | <b>10865.3</b> | <b>11949.6</b> | <b>14473.7</b> | <b>17540.8</b> | <b>21223.3</b> |
| a. Hire Purchase Loan          | 1304.2         | 1640.0         | 2151.6         | 2435.9         | 2477.4         | 3049.9         | 3591.0         |
| b. Housing Loan                | 2004.2         | 2340.4         | 2965.4         | 3144.4         | 4211.1         | 5286.5         | 6807.5         |
| c. Term Loan                   | 3104.6         | 4239.4         | 4704.3         | 5292.6         | 6806.5         | 7954.8         | 9448.9         |
| d. Lease Finance               | 260.1          | 235.3          | 277.8          | 363.6          | 148.8          | 138.2          | 247.2          |
| e. Fixed Deposit Receipts      | -              | 474.7          | 464.2          | 479.1          | 586.3          | 713.2          | 784.9          |
| f. Others                      | 545.7          | 133.0          | 302.0          | 234.0          | 243.6          | 398.2          | 343.8          |
| <b>4. OTHERS</b>               | <b>1018.5</b>  | <b>1129.1</b>  | <b>1615.4</b>  | <b>2017.3</b>  | <b>2576.3</b>  | <b>2677.6</b>  | <b>2897.3</b>  |

\*Figures in paranthesis show the number of Finance Companies.

Table No.36  
SOURCES AND USES OF FUND OF FINANCE COMPANIES  
Mid- July,2005( Ashadh,2062)

(Rs. in Million)

| SOURCES AND USES                 | NHDFCO       | NFSCO        | NFCO         | AFCO          | NIDCCM       | NSMCO         | PFCO         | KaFAL        | UFCO         | MtFCO       | NaFCO        | PaFCO        | GORKHA       | SmFCO        | NHMFCO       | UF-CMCO      | SIFC         | SIDDH        | GFC          | ACE           |
|----------------------------------|--------------|--------------|--------------|---------------|--------------|---------------|--------------|--------------|--------------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|
|                                  | 1            | 2            | 3            | 4             | 5            | 6             | 7            | 8            | 9            | 10          | 11           | 12           | 13           | 14           | 15           | 16           | 17           | 18           | 19           | 20            |
| <b>1. CAPITAL FUND</b>           | <b>82.1</b>  | <b>62.0</b>  | <b>160.4</b> | <b>109.2</b>  | <b>135.3</b> | <b>182.4</b>  | <b>70.8</b>  | <b>60.5</b>  | <b>98.9</b>  | <b>26.0</b> | <b>63.7</b>  | <b>101.2</b> | <b>38.3</b>  | <b>34.1</b>  | <b>88.1</b>  | <b>68.9</b>  | <b>71.3</b>  | <b>74.9</b>  | <b>62.9</b>  | <b>147.3</b>  |
| <b>I. Core Capital</b>           | <b>66.5</b>  | <b>29.8</b>  | <b>81.5</b>  | <b>78.6</b>   | <b>71.3</b>  | <b>125.1</b>  | <b>47.6</b>  | <b>41.4</b>  | <b>83.7</b>  | <b>23.0</b> | <b>49.9</b>  | <b>62.5</b>  | <b>28.6</b>  | <b>24.0</b>  | <b>62.9</b>  | <b>42.9</b>  | <b>55.6</b>  | <b>46.6</b>  | <b>37.0</b>  | <b>120.8</b>  |
| a. Paid-up Capital               | 48.4         | 20.0         | 43.2         | 50.0          | 60.0         | 120.0         | 40.0         | 30.0         | 72.6         | 18.0        | 35.5         | 44.0         | 25.0         | 22.2         | 49.5         | 31.5         | 40.0         | 40.0         | 31.1         | 90.0          |
| b. General Reserve               | 18.1         | 9.8          | 37.2         | 28.6          | 11.3         | 5.1           | 7.6          | 10.6         | 10.4         | 5.0         | 10.2         | 18.5         | 3.6          | 1.8          | 13.4         | 11.4         | 15.6         | 6.6          | 5.9          | 24.7          |
| c. Retained Earning              | 0.0          | 0.0          | 1.1          | 0.0           | 0.0          | 0.0           | 0.0          | 0.8          | 0.7          | 0.0         | 4.2          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 6.1           |
| <b>II Supplementary Capital</b>  | <b>15.6</b>  | <b>32.2</b>  | <b>78.9</b>  | <b>30.6</b>   | <b>64.0</b>  | <b>57.3</b>   | <b>23.2</b>  | <b>19.1</b>  | <b>15.2</b>  | <b>3.0</b>  | <b>13.8</b>  | <b>38.7</b>  | <b>9.7</b>   | <b>10.1</b>  | <b>25.2</b>  | <b>26.0</b>  | <b>15.7</b>  | <b>28.3</b>  | <b>25.9</b>  | <b>26.5</b>   |
| a. Loan Loss Provision           | 15.0         | 32.2         | 46.3         | 30.6          | 64.0         | 57.3          | 22.2         | 18.9         | 15.2         | 1.3         | 13.8         | 38.7         | 9.5          | 10.1         | 23.4         | 25.9         | 15.7         | 28.3         | 25.7         | 25.8          |
| b. Others than Reserves          | 0.6          | 0.0          | 32.6         | 0.0           | 0.0          | 0.0           | 1.0          | 0.2          | 0.0          | 1.7         | 0.0          | 0.0          | 0.2          | 0.0          | 1.8          | 0.1          | 0.0          | 0.0          | 0.2          | 0.7           |
| <b>2. DEPOSITS</b>               | <b>391.7</b> | <b>290.3</b> | <b>571.9</b> | <b>814.4</b>  | <b>450.9</b> | <b>1167.0</b> | <b>337.6</b> | <b>248.3</b> | <b>538.7</b> | <b>15.7</b> | <b>411.7</b> | <b>556.0</b> | <b>160.6</b> | <b>209.4</b> | <b>594.2</b> | <b>456.9</b> | <b>572.7</b> | <b>340.9</b> | <b>315.6</b> | <b>779.4</b>  |
| <b>3. BORROWINGS</b>             | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>    | <b>80.0</b>  | <b>0.0</b>    | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>  | <b>0.3</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>16.7</b>  | <b>0.0</b>   | <b>1.6</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>    |
| a. NRB                           | 0.0          | 0.0          | 0.0          | 0.0           | 0.0          | 0.0           | 0.0          | 0.0          | 0.0          | 0.0         | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0           |
| b. Commercial Banks              | 0.0          | 0.0          | 0.0          | 0.0           | 80.0         | 0.0           | 0.0          | 0.0          | 0.0          | 0.0         | 0.3          | 0.0          | 0.0          | 0.0          | 16.7         | 0.0          | 1.6          | 0.0          | 0.0          | 0.0           |
| c. Others                        | 0.0          | 0.0          | 0.0          | 0.0           | 0.0          | 0.0           | 0.0          | 0.0          | 0.0          | 0.0         | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0           |
| <b>4. OTHERS</b>                 | <b>34.7</b>  | <b>73.3</b>  | <b>50.7</b>  | <b>31.2</b>   | <b>117.8</b> | <b>64.2</b>   | <b>17.8</b>  | <b>34.6</b>  | <b>28.3</b>  | <b>2.9</b>  | <b>19.6</b>  | <b>88.5</b>  | <b>6.5</b>   | <b>23.3</b>  | <b>24.6</b>  | <b>25.1</b>  | <b>29.4</b>  | <b>36.8</b>  | <b>68.1</b>  | <b>77.7</b>   |
| <b>5. P/L ACCOUNT</b>            | <b>25.7</b>  | <b>38.0</b>  | <b>44.0</b>  | <b>64.3</b>   | <b>31.1</b>  | <b>43.7</b>   | <b>12.3</b>  | <b>13.0</b>  | <b>10.6</b>  | <b>4.8</b>  | <b>18.9</b>  | <b>22.8</b>  | <b>6.3</b>   | <b>0.0</b>   | <b>26.1</b>  | <b>29.0</b>  | <b>29.8</b>  | <b>20.5</b>  | <b>12.8</b>  | <b>31.3</b>   |
| <b>TOTAL SOURCES OF FUNDS</b>    | <b>534.2</b> | <b>463.6</b> | <b>827.0</b> | <b>1019.1</b> | <b>815.1</b> | <b>1457.3</b> | <b>438.5</b> | <b>356.4</b> | <b>676.5</b> | <b>49.4</b> | <b>514.2</b> | <b>768.5</b> | <b>211.7</b> | <b>266.8</b> | <b>749.7</b> | <b>579.9</b> | <b>704.8</b> | <b>473.1</b> | <b>459.4</b> | <b>1035.7</b> |
| <b>TOTAL USES OF FUNDS</b>       | <b>534.2</b> | <b>463.6</b> | <b>827.0</b> | <b>1019.1</b> | <b>815.1</b> | <b>1457.3</b> | <b>438.5</b> | <b>356.4</b> | <b>676.5</b> | <b>49.4</b> | <b>514.2</b> | <b>768.5</b> | <b>211.7</b> | <b>266.8</b> | <b>749.7</b> | <b>579.9</b> | <b>704.8</b> | <b>473.1</b> | <b>459.4</b> | <b>1035.7</b> |
| <b>1. LIQUID FUNDS</b>           | <b>53.6</b>  | <b>30.7</b>  | <b>201.6</b> | <b>64.0</b>   | <b>58.7</b>  | <b>236.0</b>  | <b>42.8</b>  | <b>34.1</b>  | <b>89.4</b>  | <b>19.3</b> | <b>28.6</b>  | <b>92.5</b>  | <b>20.9</b>  | <b>38.6</b>  | <b>38.1</b>  | <b>105.6</b> | <b>84.4</b>  | <b>52.7</b>  | <b>40.1</b>  | <b>50.5</b>   |
| a. Cash in Hand                  | 0.3          | 0.9          | 2.3          | 1.6           | 0.2          | 10.1          | 2.4          | 1.5          | 0.3          | 0.9         | 1.0          | 5.7          | 0.6          | 4.4          | 1.9          | 8.2          | 3.2          | 1.3          | 6.8          | 2.2           |
| b. Bal.with NRB                  | 5.7          | 3.0          | 7.2          | 8.8           | 6.8          | 14.1          | 2.5          | 2.6          | 5.7          | 0.2         | 0.0          | 32.2         | 1.7          | 3.2          | 6.3          | 10.0         | 21.2         | 3.6          | 5.0          | 9.2           |
| c. Bal.with Dom.Banks            | 47.6         | 26.8         | 192.1        | 53.6          | 51.7         | 211.8         | 37.9         | 30.0         | 83.4         | 18.2        | 27.6         | 54.6         | 18.6         | 31.0         | 29.9         | 87.4         | 60.0         | 47.8         | 28.3         | 39.1          |
| <b>2. INVESTMENTS</b>            | <b>47.5</b>  | <b>90.9</b>  | <b>26.7</b>  | <b>24.0</b>   | <b>81.2</b>  | <b>15.5</b>   | <b>3.0</b>   | <b>31.2</b>  | <b>50.5</b>  | <b>0.6</b>  | <b>61.0</b>  | <b>45.0</b>  | <b>0.3</b>   | <b>1.3</b>   | <b>70.2</b>  | <b>4.8</b>   | <b>30.6</b>  | <b>0.0</b>   | <b>42.8</b>  | <b>221.6</b>  |
| a. Govt.Securities               | 15.0         | 0.0          | 0.0          | 18.3          | 12.5         | 3.9           | 0.0          | 0.0          | 42.6         | 0.0         | 0.0          | 0.0          | 0.0          | 0.0          | 27.5         | 0.0          | 0.0          | 0.0          | 35.4         | 127.0         |
| b. Others                        | 32.5         | 90.9         | 26.7         | 5.7           | 68.7         | 11.6          | 3.0          | 31.2         | 7.9          | 0.6         | 61.0         | 45.0         | 0.3          | 1.3          | 42.7         | 4.8          | 30.6         | 0.0          | 7.4          | 94.6          |
| <b>3. LOANS &amp; ADVANCES</b>   | <b>395.7</b> | <b>248.4</b> | <b>492.3</b> | <b>899.9</b>  | <b>474.0</b> | <b>1016.9</b> | <b>356.0</b> | <b>246.6</b> | <b>255.3</b> | <b>26.2</b> | <b>376.6</b> | <b>535.8</b> | <b>180.1</b> | <b>192.2</b> | <b>585.2</b> | <b>438.7</b> | <b>543.5</b> | <b>369.4</b> | <b>325.0</b> | <b>678.3</b>  |
| a. Hire Purchase Loan            | 0.0          | 23.8         | 31.8         | 224.4         | 34.2         | 321.0         | 21.0         | 27.5         | 70.6         | 5.9         | 36.9         | 65.8         | 44.5         | 22.8         | 54.6         | 14.5         | 11.8         | 73.4         | 70.3         | 59.0          |
| b. Housing Loan                  | 393.6        | 93.5         | 173.2        | 299.3         | 134.8        | 332.4         | 131.2        | 93.5         | 50.5         | 2.0         | 120.6        | 206.5        | 69.0         | 48.6         | 221.9        | 172.7        | 212.8        | 136.0        | 112.3        | 262.7         |
| c. Term Loan                     | 0.0          | 126.9        | 277.9        | 360.2         | 178.4        | 336.5         | 193.0        | 121.6        | 37.8         | 10.8        | 210.2        | 245.6        | 60.0         | 101.6        | 239.9        | 245.3        | 305.9        | 145.8        | 106.4        | 291.8         |
| d. Lease Finance                 | 0.0          | 0.0          | 0.0          | 0.0           | 0.0          | 0.0           | 0.0          | 0.0          | 70.4         | 0.0         | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0           |
| <b>e Merchant Banking</b>        | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>    | <b>116.3</b> | <b>0.0</b>    | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>  | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>1.7</b>    |
| i Underwriting                   | 0.0          | 0.0          | 0.0          | 0.0           | 0.0          | 0.0           | 0.0          | 0.0          | 0.0          | 0.0         | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0           |
| ii Bridge Finance                | 0.0          | 0.0          | 0.0          | 0.0           | 0.0          | 0.0           | 0.0          | 0.0          | 0.0          | 0.0         | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0           |
| iii Venture Capital              | 0.0          | 0.0          | 0.0          | 0.0           | 0.0          | 0.0           | 0.0          | 0.0          | 0.0          | 0.0         | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0           |
| iv Others                        | 0.0          | 0.0          | 0.0          | 0.0           | 116.3        | 0.0           | 0.0          | 0.0          | 0.0          | 0.0         | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 1.7          | 0.0           |
| <b>f. Fixed Deposit Receipts</b> | <b>2.1</b>   | <b>3.9</b>   | <b>7.3</b>   | <b>15.9</b>   | <b>6.3</b>   | <b>27.0</b>   | <b>6.3</b>   | <b>4.0</b>   | <b>9.7</b>   | <b>7.5</b>  | <b>8.9</b>   | <b>17.9</b>  | <b>6.6</b>   | <b>10.6</b>  | <b>68.8</b>  | <b>6.2</b>   | <b>11.4</b>  | <b>14.2</b>  | <b>34.3</b>  | <b>31.8</b>   |
| <b>g. Other</b>                  | <b>0.0</b>   | <b>0.3</b>   | <b>2.1</b>   | <b>0.1</b>    | <b>4.0</b>   | <b>0.0</b>    | <b>4.5</b>   | <b>0.0</b>   | <b>16.3</b>  | <b>0.0</b>  | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>8.6</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>1.6</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>33.0</b>   |
| <b>4. OTHERS</b>                 | <b>37.4</b>  | <b>93.6</b>  | <b>106.4</b> | <b>31.2</b>   | <b>201.2</b> | <b>188.9</b>  | <b>36.7</b>  | <b>44.5</b>  | <b>281.3</b> | <b>3.3</b>  | <b>48.0</b>  | <b>95.2</b>  | <b>10.4</b>  | <b>31.8</b>  | <b>56.2</b>  | <b>30.8</b>  | <b>46.3</b>  | <b>51.0</b>  | <b>51.5</b>  | <b>85.3</b>   |
| <b>5. P/L ACCOUNT</b>            | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>    | <b>0.0</b>   | <b>0.0</b>    | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>  | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>2.9</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>    |

Contd....

1. NHDFCO = Nepal Housing Dev. & Finance Co.
2. NFSCO = Nepal Finance & Saving Co. Ltd.
3. NFCO = National Finance Co. Ltd.
4. AFCO = Annapurna Finance Co. Ltd.
5. NIDC CM = NIDC Capital Market Ltd.
6. NSMCO = Nepal Share Markets Co. Ltd
7. PFCO = People Finance Co. Ltd.

8. KAFL = Kathmandu Finance Company
9. UFCO = Union Finance Co.
10. MtFCO = Mercantile Finance Co.
11. NaFCO = Narayeni Finance Co.
12. PaFCO = Paschimanchal Finance Co.
13. GORKHA = Gorkha Finance LTD.,
14. SmFCO = Samjhana Finance Co.

15. NHMFCO = Nepal Housing and Merchant Finance Co.
16. UF-CMCO = Universal Finance and Capital Markets
17. SIFC = Shree Investment and Finance Co.
18. SIDDHA = Siddharth Finance Limited,
19. GFC = Goodwill Finance Company
20. ACE = ACE Finance Company

| SOURCES AND USES                | HFSC         | YETI         | INVESTA     | LUMBINI      | SIFL         | MFL          | BFSCO        | LFCL         | ILFCO*        | UNITED       | NSMB         | GENERAL      | MFC          | ALPIC        | NMBF          | NFCL         | PKFL         | JaFCL        | CFCL         | PrFCO        |
|---------------------------------|--------------|--------------|-------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|--------------|
|                                 | 21           | 22           | 23          | 24           | 25           | 26           | 27           | 28           | 29            | 30           | 31           | 32           | 33           | 34           | 35            | 36           | 37           | 38           | 39           | 40           |
| <b>1. CAPITAL FUND</b>          | <b>40.8</b>  | <b>71.7</b>  | <b>51.0</b> | <b>142.5</b> | <b>74.9</b>  | <b>91.8</b>  | <b>35.0</b>  | <b>86.1</b>  | <b>167.9</b>  | <b>74.6</b>  | <b>161.0</b> | <b>47.3</b>  | <b>25.5</b>  | <b>83.8</b>  | <b>192.8</b>  | <b>32.3</b>  | <b>92.4</b>  | <b>65.2</b>  | <b>37.3</b>  | <b>33.3</b>  |
| <b>I. Core Capital</b>          | <b>36.0</b>  | <b>33.6</b>  | <b>28.9</b> | <b>56.3</b>  | <b>65.5</b>  | <b>68.1</b>  | <b>24.6</b>  | <b>49.0</b>  | <b>137.9</b>  | <b>65.0</b>  | <b>100.0</b> | <b>26.4</b>  | <b>18.6</b>  | <b>47.6</b>  | <b>153.9</b>  | <b>23.2</b>  | <b>59.5</b>  | <b>44.0</b>  | <b>29.6</b>  | <b>23.2</b>  |
| a. Paid-up Capital              | 36.0         | 20.0         | 24.0        | 54.4         | 60.0         | 50.0         | 21.0         | 33.8         | 120.0         | 60.0         | 100.0        | 20.0         | 18.0         | 40.0         | 100.0         | 20.0         | 20.0         | 20.0         | 24.0         | 20.0         |
| b. General Reserve              | 0.0          | 11.1         | 4.9         | 16.1         | 5.5          | 18.1         | 3.6          | 15.2         | 17.9          | 5.0          | 0.0          | 3.4          | 0.6          | 7.6          | 53.9          | 3.2          | 16.2         | 8.9          | 4.3          | 3.2          |
| c. Retained Earning             | 0.0          | 2.5          | 0.0         | -14.2        | 0.0          | 0.0          | 0.0          | 0.0          | 0.0           | 0.0          | 0.0          | 3.0          | 0.0          | 0.0          | 0.0           | 0.0          | 23.3         | 15.1         | 1.3          | 0.0          |
| <b>II Supplementary Capital</b> | <b>4.8</b>   | <b>38.1</b>  | <b>22.1</b> | <b>86.2</b>  | <b>9.4</b>   | <b>23.7</b>  | <b>10.4</b>  | <b>37.1</b>  | <b>30.0</b>   | <b>9.6</b>   | <b>61.0</b>  | <b>20.9</b>  | <b>6.9</b>   | <b>36.2</b>  | <b>38.9</b>   | <b>9.1</b>   | <b>32.9</b>  | <b>21.2</b>  | <b>7.7</b>   | <b>10.1</b>  |
| a. Loan Loss Provision          | 4.8          | 36.7         | 11.8        | 84.5         | 9.4          | 15.8         | 10.4         | 37.1         | 30.0          | 9.6          | 61.0         | 20.7         | 6.1          | 30.9         | 38.9          | 9.0          | 32.5         | 21.2         | 7.7          | 10.1         |
| b. Others than Reserves         | 0.0          | 1.4          | 10.3        | 1.7          | 0.0          | 7.9          | 0.0          | 0.0          | 0.0           | 0.0          | 0.0          | 0.2          | 0.8          | 5.3          | 0.0           | 0.1          | 0.4          | 0.0          | 0.0          | 0.0          |
| <b>2. DEPOSITS</b>              | <b>166.7</b> | <b>285.1</b> | <b>22.1</b> | <b>661.2</b> | <b>379.4</b> | <b>586.9</b> | <b>173.8</b> | <b>607.0</b> | <b>709.5</b>  | <b>332.6</b> | <b>697.1</b> | <b>203.7</b> | <b>146.2</b> | <b>561.6</b> | <b>747.3</b>  | <b>215.8</b> | <b>629.1</b> | <b>315.3</b> | <b>321.5</b> | <b>244.3</b> |
| <b>3. BORROWINGS</b>            | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>  | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>168.8</b>  | <b>164.2</b> | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>2.0</b>   | <b>551.3</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          | 0.0         | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0           | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0           | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          |
| b. Commercial Banks             | 0.0          | 0.0          | 0.0         | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 168.8         | 164.2        | 0.0          | 0.0          | 0.0          | 2.0          | 551.3         | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          |
| c. Others                       | 0.0          | 0.0          | 0.0         | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0           | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0           | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          |
| <b>4. OTHERS</b>                | <b>8.2</b>   | <b>57.1</b>  | <b>5.6</b>  | <b>76.1</b>  | <b>13.0</b>  | <b>15.2</b>  | <b>20.2</b>  | <b>39.5</b>  | <b>47.7</b>   | <b>38.7</b>  | <b>103.1</b> | <b>14.3</b>  | <b>16.4</b>  | <b>72.7</b>  | <b>53.9</b>   | <b>15.3</b>  | <b>36.5</b>  | <b>65.9</b>  | <b>30.7</b>  | <b>12.8</b>  |
| <b>5. P/L ACCOUNT</b>           | <b>0.0</b>   | <b>6.7</b>   | <b>7.0</b>  | <b>58.9</b>  | <b>22.1</b>  | <b>22.8</b>  | <b>6.3</b>   | <b>36.6</b>  | <b>25.0</b>   | <b>22.5</b>  | <b>14.1</b>  | <b>1.0</b>   | <b>0.0</b>   | <b>22.8</b>  | <b>58.7</b>   | <b>12.7</b>  | <b>31.0</b>  | <b>0.0</b>   | <b>12.5</b>  | <b>13.9</b>  |
| <b>TOTAL SOURCES OF FUNDS</b>   | <b>215.7</b> | <b>420.6</b> | <b>85.7</b> | <b>938.7</b> | <b>489.4</b> | <b>716.7</b> | <b>235.3</b> | <b>769.2</b> | <b>1118.9</b> | <b>632.6</b> | <b>975.3</b> | <b>266.3</b> | <b>188.1</b> | <b>742.9</b> | <b>1604.0</b> | <b>276.1</b> | <b>789.0</b> | <b>446.4</b> | <b>402.0</b> | <b>304.3</b> |
| <b>TOTAL USES OF FUNDS</b>      | <b>215.7</b> | <b>420.6</b> | <b>85.7</b> | <b>938.7</b> | <b>489.4</b> | <b>716.7</b> | <b>235.3</b> | <b>769.2</b> | <b>1118.9</b> | <b>632.6</b> | <b>975.3</b> | <b>266.3</b> | <b>188.1</b> | <b>742.9</b> | <b>1604.0</b> | <b>276.1</b> | <b>789.0</b> | <b>446.4</b> | <b>402.0</b> | <b>304.3</b> |
| <b>1. LIQUID FUNDS</b>          | <b>14.3</b>  | <b>95.6</b>  | <b>3.4</b>  | <b>133.8</b> | <b>125.8</b> | <b>91.1</b>  | <b>18.1</b>  | <b>30.5</b>  | <b>158.1</b>  | <b>19.8</b>  | <b>82.6</b>  | <b>36.3</b>  | <b>19.4</b>  | <b>39.6</b>  | <b>266.2</b>  | <b>35.0</b>  | <b>96.8</b>  | <b>41.7</b>  | <b>76.3</b>  | <b>60.3</b>  |
| a. Cash in Hand                 | 7.9          | 0.4          | 0.3         | 2.3          | 1.1          | 3.4          | 0.4          | 1.1          | 3.1           | 0.4          | 0.9          | 1.9          | 5.1          | 1.6          | 3.7           | 2.7          | 0.4          | 5.0          | 1.8          | 0.7          |
| b. Bal.with NRB                 | 1.6          | 50.0         | 0.2         | 26.2         | 7.0          | 6.0          | 2.6          | 0.3          | 8.7           | 5.7          | 7.0          | 2.5          | 1.6          | 14.0         | 14.3          | 2.9          | 6.4          | 3.6          | 4.3          | 2.6          |
| c. Bal.with Dom.Banks           | 4.8          | 45.2         | 2.9         | 105.3        | 117.7        | 81.7         | 15.1         | 29.1         | 146.3         | 13.7         | 74.7         | 31.9         | 12.7         | 24.0         | 248.2         | 29.4         | 90.0         | 33.1         | 70.2         | 57.0         |
| <b>2. INVESTMENTS</b>           | <b>14.6</b>  | <b>18.8</b>  | <b>0.0</b>  | <b>30.8</b>  | <b>50.1</b>  | <b>63.7</b>  | <b>20.3</b>  | <b>138.4</b> | <b>172.5</b>  | <b>36.0</b>  | <b>119.4</b> | <b>0.1</b>   | <b>2.5</b>   | <b>27.5</b>  | <b>494.0</b>  | <b>54.7</b>  | <b>2.9</b>   | <b>0.0</b>   | <b>13.2</b>  | <b>3.1</b>   |
| a. Govt.Securities              | 0.0          | 0.0          | 0.0         | 13.6         | 8.8          | 12.5         | 10.0         | 0.7          | 167.8         | 32.9         | 0.0          | 0.0          | 0.0          | 0.0          | 0.0           | 0.0          | 0.0          | 0.0          | 12.5         | 1.6          |
| b. Others                       | 14.6         | 18.8         | 0.0         | 17.2         | 41.3         | 51.2         | 10.3         | 137.7        | 4.7           | 3.1          | 119.4        | 0.1          | 2.5          | 27.5         | 494.0         | 54.7         | 2.9          | 0.0          | 0.7          | 1.5          |
| <b>3. LOANS &amp; ADVANCES</b>  | <b>116.1</b> | <b>215.8</b> | <b>79.9</b> | <b>659.3</b> | <b>285.9</b> | <b>531.1</b> | <b>161.0</b> | <b>566.3</b> | <b>751.4</b>  | <b>543.0</b> | <b>617.6</b> | <b>210.3</b> | <b>110.6</b> | <b>600.3</b> | <b>753.5</b>  | <b>162.9</b> | <b>660.4</b> | <b>376.5</b> | <b>297.1</b> | <b>215.3</b> |
| a. Hire Purchase Loan           | 21.9         | 40.0         | 55.9        | 120.3        | 51.5         | 195.0        | 26.9         | 36.2         | 241.5         | 409.3        | 0.0          | 18.1         | 31.2         | 47.3         | 91.3          | 23.0         | 59.6         | 29.9         | 95.4         | 82.2         |
| b. Housing Loan                 | 33.3         | 55.0         | 8.9         | 234.3        | 69.3         | 129.8        | 60.8         | 196.3        | 64.5          | 112.8        | 89.7         | 73.9         | 34.1         | 245.0        | 163.1         | 57.8         | 155.5        | 101.4        | 85.1         | 68.0         |
| c. Term Loan                    | 29.0         | 101.2        | 15.1        | 294.0        | 107.0        | 194.2        | 69.9         | 314.3        | 296.5         | 14.3         | 464.9        | 104.7        | 39.8         | 292.5        | 469.1         | 67.1         | 436.3        | 225.1        | 98.9         | 57.5         |
| d. Lease Finance                | 0.0          | 0.0          | 0.0         | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 136.0         | 0.0          | 40.7         | 0.0          | 0.0          | 0.0          | 0.0           | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          |
| <b>e Merchant Banking</b>       | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>  | <b>0.0</b>   | <b>0.0</b>   | <b>0.7</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>    | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>    | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   |
| i Underwriting                  | 0.0          | 0.0          | 0.0         | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0           | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0           | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          |
| ii Bridge Finance               | 0.0          | 0.0          | 0.0         | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0           | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0           | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          |
| iii Venture Capital             | 0.0          | 0.0          | 0.0         | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0           | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0           | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          |
| iv Others                       | 0.0          | 0.0          | 0.0         | 0.0          | 0.0          | 0.7          | 0.0          | 0.0          | 0.0           | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0           | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          |
| f. Fixed Deposit Receipts       | 31.9         | 15.8         | 0.0         | 10.7         | 58.1         | 11.4         | 2.1          | 17.0         | 12.9          | 6.6          | 7.3          | 13.6         | 5.5          | 15.5         | 30.0          | 15.0         | 9.0          | 17.7         | 17.7         | 6.2          |
| g. Other                        | 0.0          | 3.8          | 0.0         | 0.0          | 0.0          | 0.0          | 1.3          | 2.5          | 0.0           | 0.0          | 15.0         | 0.0          | 0.0          | 0.0          | 0.0           | 0.0          | 0.0          | 2.4          | 0.0          | 1.4          |
| <b>4. OTHERS</b>                | <b>51.5</b>  | <b>90.4</b>  | <b>2.4</b>  | <b>114.8</b> | <b>27.6</b>  | <b>30.8</b>  | <b>35.9</b>  | <b>34.0</b>  | <b>36.9</b>   | <b>33.8</b>  | <b>155.7</b> | <b>19.6</b>  | <b>54.0</b>  | <b>75.5</b>  | <b>90.3</b>   | <b>23.5</b>  | <b>28.9</b>  | <b>28.2</b>  | <b>15.4</b>  | <b>25.6</b>  |
| <b>5. P/L ACCOUNT</b>           | <b>19.2</b>  | <b>0.0</b>   | <b>0.0</b>  | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>    | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>1.6</b>   | <b>0.0</b>   | <b>0.0</b>    | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   |

\* Leasing Amount of ILFCO RS136.2 M.included at Loan &Advances

Contd....

21. HFSC = Himalaya Finance and Saving Company  
22. YETI = Yeti Finance Company  
23. INVESTA =Investa Finance Limited  
24. LUMBINI = Lumbini Finance and Leasing Company  
25. SFL = Standard Finance Limited  
26. MFL = Mahalaxmi Finance Limited  
27. BFSCO = Bhajuratna Finance & Saving Co. Limited

28. LFCL = Lalitpur Finance Co. Limited  
29. ILFCO = International Leasing & Finance Co. Limiter  
30. UNITED = United Finance Co.  
31. NSMB = Nepal Srilanka Merchant Bank  
32. GENERAL = General Finance Co.  
33. MFC = Merchant Finance Co.  
34. ALPIC = Alpic Everest Finance Ltd.

35. NMBF = Nepal Marchant Banking & Finance Ltd.  
36. NFCL = Navadurga Finance Company Ltd.  
37. NFCL = Navadurga Finance Company Ltd.  
38. JaFCL = Janaki Finance Company Ltd  
39. CFCL = Central Finance Company Ltd.  
40. PrFCO = Premier Finance Company Ltd.

(Rs. in Million)

| SOURCES AND USES                | AFSL         | MS&IFCO     | BUTWAL       | NBF&LC       | SFL         | OM           | COSMIC       | WORLD        | CAPITAL      | CRYSTAL      | ROYAL        | GUHESH       | PATAN        | KIST         | FEWA         | EVEREST      | BIRGUNJ      | PRUDENT      | ICFC         | Total          |
|---------------------------------|--------------|-------------|--------------|--------------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------|
|                                 | 41           | 42          | 43           | 44           | 45          | 46           | 47           | 48           | 49           | 50           | 51           | 52           | 53           | 54           | 55           | 56           | 57           | 58           | 59           |                |
| <b>1. CAPITAL FUND</b>          | <b>39.7</b>  | <b>5.4</b>  | <b>73.8</b>  | <b>97.9</b>  | <b>8.5</b>  | <b>29.0</b>  | <b>99.4</b>  | <b>79.9</b>  | <b>82.0</b>  | <b>43.1</b>  | <b>40.3</b>  | <b>36.6</b>  | <b>49.4</b>  | <b>55.8</b>  | <b>25.1</b>  | <b>21.9</b>  | <b>62.4</b>  | <b>26.8</b>  | <b>27.5</b>  | <b>4250.0</b>  |
| <b>I. Core Capital</b>          | <b>9.5</b>   | <b>3.2</b>  | <b>55.2</b>  | <b>53.0</b>  | <b>7.0</b>  | <b>22.9</b>  | <b>66.0</b>  | <b>72.1</b>  | <b>71.1</b>  | <b>31.0</b>  | <b>30.4</b>  | <b>27.6</b>  | <b>30.3</b>  | <b>51.0</b>  | <b>22.0</b>  | <b>20.3</b>  | <b>60.1</b>  | <b>25.5</b>  | <b>26.3</b>  | <b>2954.7</b>  |
| a. Paid-up Capital              | 9.0          | 3.0         | 50.0         | 50.0         | 6.0         | 20.0         | 60.0         | 60.0         | 70.0         | 30.0         | 30.0         | 19.5         | 30.0         | 50.0         | 20.0         | 20.0         | 60.0         | 25.5         | 26.3         | 2411.5         |
| b. General Reserve              | 0.5          | 0.2         | 5.2          | 3.0          | 0.2         | 2.9          | 6.0          | 2.5          | 1.1          | 1.0          | 0.4          | 0.3          | 0.3          | 1.0          | 2.0          | 0.3          | 0.1          | 0.0          | 0.0          | 481.1          |
| c. Retained Earning             | 0.0          | 0.0         | 0.0          | 0.0          | 0.8         | 0.0          | 0.0          | 9.6          | 0.0          | 0.0          | 0.0          | 7.8          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 62.1           |
| <b>II Supplementary Capital</b> | <b>30.2</b>  | <b>2.2</b>  | <b>18.6</b>  | <b>44.9</b>  | <b>1.5</b>  | <b>6.1</b>   | <b>33.4</b>  | <b>7.8</b>   | <b>10.9</b>  | <b>12.1</b>  | <b>9.9</b>   | <b>9.0</b>   | <b>19.1</b>  | <b>4.8</b>   | <b>3.1</b>   | <b>1.6</b>   | <b>2.3</b>   | <b>1.3</b>   | <b>1.2</b>   | <b>1295.3</b>  |
| a. Loan Loss Provision          | 30.1         | 2.1         | 18.6         | 44.9         | 1.5         | 6.1          | 33.4         | 7.8          | 10.8         | 12.1         | 9.9          | 9.0          | 19.1         | 4.8          | 3.1          | 1.6          | 2.3          | 1.3          | 1.2          | 1227.8         |
| b. Others than Reserves         | 0.1          | 0.1         | 0.0          | 0.0          | 0.0         | 0.0          | 0.0          | 0.0          | 0.1          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 67.5           |
| <b>2. DEPOSITS</b>              | <b>65.1</b>  | <b>24.2</b> | <b>590.0</b> | <b>235.8</b> | <b>20.7</b> | <b>376.7</b> | <b>554.9</b> | <b>425.7</b> | <b>408.7</b> | <b>461.3</b> | <b>287.6</b> | <b>179.5</b> | <b>296.3</b> | <b>450.1</b> | <b>236.3</b> | <b>95.0</b>  | <b>174.9</b> | <b>81.1</b>  | <b>147.6</b> | <b>22341.6</b> |
| <b>3. BORROWINGS</b>            | <b>0.0</b>   | <b>0.0</b>  | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>  | <b>0.0</b>   | <b>3.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>1.9</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>1.0</b>   | <b>0.0</b>   | <b>990.8</b>   |
| a. NRB                          | 0.0          | 0.0         | 0.0          | 0.0          | 0.0         | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0            |
| b. Commercial Banks             | 0.0          | 0.0         | 0.0          | 0.0          | 0.0         | 0.0          | 3.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 1.9          | 0.0          | 0.0          | 1.0          | 0.0          | 990.8          |
| c. Others                       | 0.0          | 0.0         | 0.0          | 0.0          | 0.0         | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0            |
| <b>4. OTHERS</b>                | <b>24.0</b>  | <b>5.9</b>  | <b>52.7</b>  | <b>46.2</b>  | <b>1.4</b>  | <b>17.7</b>  | <b>30.7</b>  | <b>22.1</b>  | <b>21.2</b>  | <b>48.2</b>  | <b>15.6</b>  | <b>10.8</b>  | <b>11.7</b>  | <b>16.7</b>  | <b>10.7</b>  | <b>2.7</b>   | <b>2.3</b>   | <b>1.9</b>   | <b>5.1</b>   | <b>1945.6</b>  |
| <b>5. P/L ACCOUNT</b>           | <b>0.0</b>   | <b>0.8</b>  | <b>18.2</b>  | <b>0.0</b>   | <b>0.0</b>  | <b>22.7</b>  | <b>18.6</b>  | <b>13.8</b>  | <b>7.4</b>   | <b>10.0</b>  | <b>11.1</b>  | <b>0.0</b>   | <b>2.1</b>   | <b>9.4</b>   | <b>7.5</b>   | <b>3.2</b>   | <b>5.0</b>   | <b>1.0</b>   | <b>0.0</b>   | <b>990.4</b>   |
| <b>TOTAL SOURCES OF FUNDS</b>   | <b>128.8</b> | <b>36.3</b> | <b>734.7</b> | <b>379.9</b> | <b>30.6</b> | <b>446.1</b> | <b>706.6</b> | <b>541.5</b> | <b>519.3</b> | <b>562.6</b> | <b>354.6</b> | <b>226.9</b> | <b>359.5</b> | <b>532.0</b> | <b>281.5</b> | <b>122.8</b> | <b>244.6</b> | <b>111.8</b> | <b>180.2</b> | <b>30518.4</b> |
| <b>TOTAL USES OF FUNDS</b>      | <b>128.8</b> | <b>36.3</b> | <b>734.7</b> | <b>379.9</b> | <b>30.6</b> | <b>446.1</b> | <b>706.6</b> | <b>541.5</b> | <b>519.3</b> | <b>562.6</b> | <b>354.6</b> | <b>226.9</b> | <b>359.5</b> | <b>532.0</b> | <b>281.5</b> | <b>122.8</b> | <b>244.6</b> | <b>111.8</b> | <b>180.2</b> | <b>30518.4</b> |
| <b>1. LIQUID FUNDS</b>          | <b>5.5</b>   | <b>5.3</b>  | <b>186.1</b> | <b>67.7</b>  | <b>5.4</b>  | <b>62.3</b>  | <b>106.8</b> | <b>82.3</b>  | <b>51.5</b>  | <b>49.8</b>  | <b>79.5</b>  | <b>13.1</b>  | <b>40.8</b>  | <b>174.2</b> | <b>21.5</b>  | <b>28.8</b>  | <b>43.2</b>  | <b>10.8</b>  | <b>43.4</b>  | <b>3904.9</b>  |
| a. Cash in Hand                 | 1.4          | 2.7         | 4.0          | 0.3          | 0.0         | 1.1          | 3.3          | 0.7          | 2.2          | 1.0          | 0.5          | 1.4          | 1.9          | 1.8          | 0.2          | 0.9          | 1.2          | 0.6          | 0.7          | 125.9          |
| b. Bal.with NRB                 | 0.6          | 0.0         | 65.4         | 2.4          | 0.0         | 4.0          | 6.5          | 0.1          | 13.0         | 5.0          | 3.8          | 1.9          | 3.1          | 10.7         | 2.5          | 0.9          | 2.0          | 1.0          | 1.5          | 440.9          |
| c. Bal.with Dom.Banks           | 3.5          | 2.6         | 116.7        | 65.0         | 5.4         | 57.2         | 97.0         | 81.5         | 36.3         | 43.8         | 75.2         | 9.8          | 35.8         | 161.7        | 18.8         | 27.0         | 40.0         | 9.2          | 41.2         | 3338.1         |
| <b>2. INVESTMENTS</b>           | <b>0.0</b>   | <b>0.0</b>  | <b>2.7</b>   | <b>25.5</b>  | <b>0.0</b>  | <b>5.6</b>   | <b>40.4</b>  | <b>38.8</b>  | <b>15.2</b>  | <b>63.5</b>  | <b>12.8</b>  | <b>8.3</b>   | <b>48.1</b>  | <b>7.5</b>   | <b>12.7</b>  | <b>0.0</b>   | <b>2.5</b>   | <b>16.3</b>  | <b>0.0</b>   | <b>2411.2</b>  |
| a. Govt.Securities              | 0.0          | 0.0         | 2.7          | 2.5          | 0.0         | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 12.2         | 0.0          | 0.0          | 7.5          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 567.5          |
| b. Others                       | 0.0          | 0.0         | 0.0          | 23.0         | 0.0         | 5.6          | 40.4         | 38.8         | 15.2         | 63.5         | 0.6          | 8.3          | 48.1         | 0.0          | 12.7         | 0.0          | 2.5          | 16.3         | 0.0          | 1843.7         |
| <b>3. LOANS &amp; ADVANCES</b>  | <b>55.9</b>  | <b>26.8</b> | <b>506.5</b> | <b>207.9</b> | <b>21.4</b> | <b>363.8</b> | <b>516.7</b> | <b>399.3</b> | <b>429.5</b> | <b>392.8</b> | <b>246.7</b> | <b>196.6</b> | <b>243.6</b> | <b>337.5</b> | <b>240.9</b> | <b>90.9</b>  | <b>191.3</b> | <b>81.1</b>  | <b>123.7</b> | <b>21223.3</b> |
| a. Hire Purchase Loan           | 52.0         | 0.0         | 135.8        | 20.0         | 0.0         | 52.6         | 120.9        | 39.1         | 12.1         | 8.0          | 23.2         | 11.3         | 19.8         | 33.5         | 51.7         | 14.4         | 67.2         | 6.4          | 32.7         | 3591.0         |
| b. Housing Loan                 | 0.0          | 0.0         | 160.7        | 24.9         | 0.0         | 144.3        | 193.9        | 148.6        | 118.0        | 171.7        | 99.7         | 69.2         | 74.6         | 105.7        | 92.2         | 36.1         | 18.5         | 31.2         | 12.5         | 6807.5         |
| c. Term Loan                    | 0.0          | 26.8        | 203.0        | 161.1        | 16.0        | 160.2        | 196.2        | 198.2        | 287.1        | 123.4        | 90.0         | 105.9        | 136.6        | 139.4        | 95.1         | 33.0         | 104.3        | 30.4         | 55.2         | 9448.9         |
| d. Lease Finance                | 0.0          | 0.0         | 0.0          | 0.0          | 0.0         | 0.0          | 0.0          | 0.1          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 247.2          |
| <b>e Merchant Banking</b>       | <b>0.0</b>   | <b>0.0</b>  | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>  | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.6</b>   | <b>119.3</b>   |
| i Underwriting                  | 0.0          | 0.0         | 0.0          | 0.0          | 0.0         | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0            |
| ii Bridge Finance               | 0.0          | 0.0         | 0.0          | 0.0          | 0.0         | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.6          | 0.6            |
| iii Venture Capital             | 0.0          | 0.0         | 0.0          | 0.0          | 0.0         | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0            |
| iv Others                       | 0.0          | 0.0         | 0.0          | 0.0          | 0.0         | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 118.7          |
| f. Fixed Deposit Receipts       | 3.3          | 0.0         | 7.0          | 1.9          | 0.3         | 6.7          | 5.7          | 11.3         | 12.3         | 88.2         | 5.0          | 10.2         | 12.6         | 8.6          | 1.9          | 2.4          | 1.3          | 1.2          | 0.3          | 784.9          |
| g. Other                        | 0.6          | 0.0         | 0.0          | 0.0          | 5.1         | 0.0          | 0.0          | 2.0          | 0.0          | 1.5          | 28.8         | 0.0          | 0.0          | 50.3         | 0.0          | 5.0          | 0.0          | 11.9         | 22.4         | 224.5          |
| <b>4. OTHERS</b>                | <b>29.4</b>  | <b>4.2</b>  | <b>39.4</b>  | <b>61.0</b>  | <b>3.8</b>  | <b>14.4</b>  | <b>42.7</b>  | <b>21.1</b>  | <b>23.1</b>  | <b>56.5</b>  | <b>15.6</b>  | <b>8.9</b>   | <b>27.0</b>  | <b>12.8</b>  | <b>6.4</b>   | <b>3.1</b>   | <b>7.6</b>   | <b>3.6</b>   | <b>10.9</b>  | <b>2897.3</b>  |
| <b>5. P/L ACCOUNT</b>           | <b>38.0</b>  | <b>0.0</b>  | <b>0.0</b>   | <b>17.8</b>  | <b>0.0</b>  | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   | <b>2.2</b>   | <b>81.7</b>    |

41. AFSL = Arun Finance and Saving Ltd.

42. MS&amp;IFCO = Multipurpose Savings &amp; Finance Co. Ltd.

43. BUTWAL = Butwal Finance Ltd .

44. NBF&amp;LC = Nepal Bangladesh Finance &amp; Leasing Co.Ltd.

45. SFL = Shrijana Finance Ltd .

46. OM = Om Finance Ltd .

47. COSMIC = Cosmic Marchant Banking &amp; Finance Ltd.

48. World = World Marchant Banking &amp; Finance Ltd.

49. Capital = Capital Marchant Banking &amp; Finance Ltd.

50. CRYSTAL = Crystal Finance Ltd

51. ROYAL = Royal Marchant Banking &amp; Finance Ltd.

52. GUHESH = Guheshworil Marchant Banking &amp; Finance Ltd.

53. PATAN = Patan Finance Co. Ltd .

54. KIST =Kist Merchant Banking &amp; Finance Limited

55. FEWA = Fewa Finance Co. Ltd.

56. EVEREST = Everest Finance Co.Ltd.

57. BIRGUNJ = Birgunj Finance Ltd

58. PRUDENT=Prudential Merchant Banking &amp; Finance Ltd.

59. ICFC= Investment Credit &amp; Finance Ltd.

Table No. 37  
**SOURCES AND USES OF FUNDS OF FINANCE COMPANIES**  
**WITHIN AND OUTSIDE KATHMANDU VALLEY**  
 Mid-Jul, 2005

*(Rs in Million)*

| SOURCES AND USES                 | Within Ktm.<br>Valley(38)* | Out of Ktm.<br>Valley (21) | Total<br>(C)   | Percentage Share |              |
|----------------------------------|----------------------------|----------------------------|----------------|------------------|--------------|
|                                  |                            |                            |                | A                | B            |
| <b>1. CAPITAL FUND</b>           | <b>2948.5</b>              | <b>1301.5</b>              | <b>4250.0</b>  | <b>69.4</b>      | <b>30.6</b>  |
| <b>I. CORE CAPITAL</b>           | <b>2067.5</b>              | <b>887.2</b>               | <b>2954.7</b>  | <b>70.0</b>      | <b>30.0</b>  |
| a. Paid-up Capital               | 1668.5                     | 743.0                      | 2411.5         | 69.2             | 30.8         |
| b. General Reserve               | 344.1                      | 137.0                      | 481.1          | 71.5             | 28.5         |
| c. Retained Earning              | 54.9                       | 7.2                        | 62.1           | 88.4             | 11.6         |
| <b>II. Supplementary Capital</b> | <b>881.0</b>               | <b>414.3</b>               | <b>1295.3</b>  | <b>68.0</b>      | <b>32.0</b>  |
| a. Loan Loss Provision           | 827.9                      | 399.9                      | 1227.8         | 67.4             | 32.6         |
| b. Others than Reserves          | 53.1                       | 14.4                       | 67.5           | 78.7             | 21.3         |
| <b>2. DEPOSITS</b>               | <b>15433.2</b>             | <b>6908.4</b>              | <b>22341.6</b> | <b>69.1</b>      | <b>30.9</b>  |
| <b>3. BORROWINGS</b>             | <b>969.8</b>               | <b>21.0</b>                | <b>990.8</b>   | <b>97.9</b>      | <b>2.1</b>   |
| a. NRB                           | 0.0                        | 0.0                        | 0.0            | 0.0              | 0.0          |
| b. Commercial Banks              | 969.8                      | 21.0                       | 990.8          | 97.9             | 2.1          |
| c. Others                        | 0.0                        | 0.0                        |                |                  |              |
| <b>4. OTHERS</b>                 | <b>1325.9</b>              | <b>619.7</b>               | <b>1945.6</b>  | <b>68.1</b>      | <b>31.9</b>  |
| <b>5. P/L ACCOUNTS</b>           | <b>677.6</b>               | <b>312.8</b>               | <b>990.4</b>   | <b>68.4</b>      | <b>31.6</b>  |
| <b>TOTAL SOURCES OF FUNDS</b>    | <b>21355.0</b>             | <b>9163.4</b>              | <b>30518.4</b> | <b>69.97</b>     | <b>30.03</b> |
| <b>TOTAL USES OF FUNDS</b>       | <b>21355.0</b>             | <b>9163.4</b>              | <b>30518.4</b> | <b>69.97</b>     | <b>30.03</b> |
| <b>1. LIQUID FUNDS</b>           | <b>2779.5</b>              | <b>1125.4</b>              | <b>3904.9</b>  | <b>71.2</b>      | <b>28.8</b>  |
| a. Cash in Hand                  | 82.2                       | 43.7                       | 125.9          | 65.3             | 34.7         |
| b. Bal.with NRB                  | 254.8                      | 186.1                      | 440.9          | 57.8             | 42.2         |
| c. Bal.with Dom.Banks            | 2442.5                     | 895.6                      | 3338.1         | 73.2             | 26.8         |
| <b>2. INVESTMENTS</b>            | <b>1995.4</b>              | <b>415.8</b>               | <b>2411.2</b>  | <b>82.8</b>      | <b>17.2</b>  |
| a. Govt.Securities               | 445.0                      | 122.5                      | 567.5          | 78.4             | 21.6         |
| b. Others                        | 1550.4                     | 293.3                      | 1843.7         | 84.1             | 15.9         |
| <b>3. LOANS &amp; ADVANCES</b>   | <b>14311.0</b>             | <b>6912.3</b>              | <b>21223.3</b> | <b>67.4</b>      | <b>32.6</b>  |
| a. Hire Purchase Loan            | 2336.7                     | 1254.3                     | 3591.0         | 65.1             | 34.9         |
| b. Housing Loan                  | 4559.8                     | 2247.7                     | 6807.5         | 67.0             | 33.0         |
| c. Term Loan                     | 6305.5                     | 3143.4                     | 9448.9         | 66.7             | 33.3         |
| d. Lease Finance                 | 247.2                      | 0.0                        | 247.2          | 100.0            | 0.0          |
| <b>e. Merchant Banking</b>       | <b>117.6</b>               | <b>1.7</b>                 | <b>119.3</b>   | <b>98.6</b>      | <b>1.4</b>   |
| i Underwriting                   | 0.0                        | 0.0                        | 0.0            |                  |              |
| ii Bridge Finance                | 0.6                        | 0.0                        | 0.6            | 100.0            | 0.0          |
| iii Venture Capital              | 0.0                        | 0.0                        | 0.0            |                  |              |
| iv Others                        | 117.0                      | 1.7                        | 118.7          | 98.6             | 1.4          |
| <b>f. Fixed Deposit Receipts</b> | <b>545.5</b>               | <b>239.4</b>               | <b>784.9</b>   | <b>69.5</b>      | <b>30.5</b>  |
| g. Other                         | 198.7                      | 25.8                       | 224.5          | 88.5             | 11.5         |
| <b>4. OTHERS</b>                 | <b>2205.2</b>              | <b>692.1</b>               | <b>2897.3</b>  | <b>76.1</b>      | <b>23.9</b>  |
| <b>5. P/L ACCOUNTS</b>           | <b>63.9</b>                | <b>17.8</b>                | <b>81.7</b>    | <b>78.2</b>      | <b>21.8</b>  |

\*Figures in paranthesis show the number of Finance Companies.

Table No. 38  
**SECTORAL CLASSIFICATION OF DEPOSITS OF FINANCE COMPANIES**  
**(AGGREGATE)**

*(Rs in Million)*

| <b>Deposits</b>                        | <b>Mid- July</b>  |                  |                  |                  |                  |                  |                  |
|--|-------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|  | <b>1999 (45)*</b> | <b>2000 (46)</b> | <b>2001 (48)</b> | <b>2002 (54)</b> | <b>2003 (57)</b> | <b>2004 (58)</b> | <b>2005 (59)</b> |
| 1. Govt. Corporations & Companies      | 444.9             | 504.4            | 616.2            | 740.1            | 1198.8           | 1134.9           | 1280.1           |
| 2. Non- Govt. Corporations & Companies | 1006.2            | 1243.2           | 1587.4           | 2292.1           | 2788.2           | 2736.8           | 3082.6           |
| 3. Non - Profit Organisations          | 319.7             | 455.5            | 630.3            | 669.5            | 580.2            | 750.5            | 836.4            |
| 4. Individuals                         | 6055.4            | 7372.8           | 8579.6           | 9381.2           | 11479.2          | 13784.3          | 16117.5          |
| 5. Municipalities & Dev. Committees    | 3.2               | 2.8              | 2.9              | 26.3             | 54.1             | 35.1             | 26.9             |
| 6. Others                              | 207.2             | 169.9            | 237.8            | 344.7            | 409.8            | 950.1            | 998.1            |
| <b>Total</b>                           | <b>8036.6</b>     | <b>9748.6</b>    | <b>11654.2</b>   | <b>13453.9</b>   | <b>16510.3</b>   | <b>19391.7</b>   | <b>22341.6</b>   |

\*Figures in paranthesis show the number of Finance Companies.

Table No 39  
CREDIT FLOWS OF FINANCE COMPANIES (PURPOSEWISE)  
(AGGREGATE)

*(Rs in Million)*

| PURPOSE  | Mid- July     |               |                |                |                |                |                |
|--|---------------|---------------|----------------|----------------|----------------|----------------|----------------|
|  | 1999 (45)*    | 2000 (46)     | 2001 (48)      | 2002 (54)      | 2003 (57)      | 2004 (58)      | 2005 (59)      |
| 1. Hire Purchase Loan  | 1304.2        | 1640.0        | 2151.6         | 2435.9         | 2477.4         | 3049.9         | 3591.0         |
| 2. Housing Loan  | 2004.2        | 2340.4        | 2965.4         | 3144.4         | 4211.1         | 5286.5         | 6807.5         |
| 3. Term Loan   | 3104.6        | 4239.4        | 4704.3         | 5292.6         | 6806.5         | 7954.8         | 9448.9         |
| 4. Lease Finance   | 260.1         | 235.3         | 277.8          | 363.6          | 148.8          | 138.2          | 247.2          |
| 5. Merchant Banking  | 19.0          | 58.2          | 160.3          | 150.3          | 73.6           | 99.1           | 119.3          |
| i Underwriting   | -             | -             | -              | -              | -              | -              | -              |
| ii Bridge Finance  | 19.0          | 48.3          | 64.7           | 144.0          | 63.9           | 24.1           | 0.6            |
| iii Venture Capital  | -             | -             | -              | -              | 2.5            | -              | -              |
| iv Others  | -             | 9.9           | 95.6           | 6.3            | 7.2            | 75.0           | 118.7          |
| 6. Loan Against Fixed Deposit Receipts and Govt. Securities. | 497.8         | 474.7         | 464.2          | 479.1          | 586.3          | 713.2          | 784.9          |
| 7. Others  | 28.9          | 74.8          | 141.7          | 83.7           | 170.0          | 299.1          | 224.5          |
| <b>Total</b>   | <b>7218.8</b> | <b>9062.8</b> | <b>10865.3</b> | <b>11949.6</b> | <b>14473.7</b> | <b>17540.8</b> | <b>21223.3</b> |

Figures in Paranthesis Show the no. of Finance Co.

Table No. 40  
**SOURCES AND USES OF FUND OF OTHER DEVELOPMENT BANKS**  
 (AGGREGATE)

|                               | Mid-July       |                 |                 |                 |                   |
|-------------------------------|----------------|-----------------|-----------------|-----------------|-------------------|
|                               | 2001*          | 2002            | 2003            | 2004            | 2005              |
| <b>1 CAPITAL FUND</b>         | <b>322320</b>  | <b>2685559</b>  | <b>4122631</b>  | <b>4158661</b>  | <b>4754861</b>    |
| a. Paid-up Capital            | 316337         | 2358060         | 2400843         | 2505372         | 3152743           |
| b. General Reserves           | 752            | 294071          | 214945          | 220893          | 230198            |
| c. Others Reserves            | 5231           | 33428           | 1506843         | 1432396         | 1371920           |
| Contingency Reserves          | 0              | 0               | 0               | 0               | 0                 |
| Banking Dev. Reserves         | 0              | 0               | 0               | 0               | 0                 |
| Reserves for Dividend         | 0              | 0               | 0               | 0               | 0                 |
| Risk Bearing Reserves         | 5200           | 33396           | 1277753         | 1200196         | 1200196           |
| Staff welfare Reserves        | 31             | 32              | 19690           | 19658           | 19658             |
| Other                         | 0              | 0               | 209400          | 212542          | 152066            |
| <b>2 DEPOSITS</b>             | <b>2195996</b> | <b>24677454</b> | <b>28802451</b> | <b>29427195</b> | <b>33957841</b>   |
| a. Term Deposit               | 2086251        | 4772502         | 27642972        | 28216968        | 32616935          |
| Govt. Organization            | 0              | 0               | 2992195         | 0               | 825589            |
| Non Govt. Organization        | 0              | 0               | 701342          | 0               | 475979            |
| Non Profit Making Org.        | 0              | 0               | 102029          | 0               | 194775            |
| Individuals                   | 0              | 0               | 432562          | 0               | 628616            |
| Municipality Or Dev. Com.     | 0              | 0               | 552             | 0               | 3828              |
| Others                        | 2086251        | 4772502         | 23414292        | 28216968        | 30488148          |
| b. Other Deposit              | 109745         | 19904952        | 1159479         | 1210227         | 1340906           |
| <b>3 BORROWINGS</b>           | <b>148</b>     | <b>5932120</b>  | <b>5889405</b>  | <b>5961938</b>  | <b>5117762</b>    |
| a. NRB                        | 148            | 302576          | 1115208         | 1175930         | 1142795           |
| b. Other Bank                 |                | 4156301         | 687100          | 696900          | 683000            |
| c. Financial Institutions     |                | 1473243         | 4087097         | 4087097         | 3291967           |
| d. Others                     |                |                 |                 | 2011            | 0                 |
| <b>4 OTHER LIABILITIES</b>    | <b>38096</b>   | <b>5089633</b>  | <b>8577163</b>  | <b>9410026</b>  | <b>15002849</b>   |
| Sundry Creditors              | 6454           | 910             | 520793          | 525448          | 17937             |
| Other                         | 31642          | 5088723         | 8056370         | 8884578         | 14984912          |
| <b>5 ADJUSTMENT ACCOUNT</b>   | <b>0</b>       | <b>0</b>        | <b>281858</b>   | <b>256109</b>   | <b>62774</b>      |
| <b>6 P/L ACCOUNT</b>          | <b>43252</b>   | <b>-543339</b>  | <b>-658840</b>  | <b>-1312384</b> | <b>-1081115</b>   |
| <b>Total Sources of Funds</b> | <b>2599812</b> | <b>37841427</b> | <b>47014668</b> | <b>47901545</b> | <b>57814972</b>   |
| <b>1 LIQUID FUNDS</b>         | <b>479400</b>  | <b>3629452</b>  | <b>4148712</b>  | <b>4053726</b>  | <b>4565000.7</b>  |
| a. Cash in Hand               | 11855          | 3057257         | 725137          | 742126          | 657217.5          |
| b. Bal. with NRB              | 5601           | 54942           | 1459405         | 1514033         | 1253428.6         |
| c. Bal. with Dom. Bank        | 417888         | 482682          | 1863427         | 1632552         | 2465768.6         |
| d. Bal. with Financial Insts. | 44056          | 34571           | 89000           | 165015          | 186330            |
| e. Clearing Cheque            | 0              | 0               | 11743           |                 | 2256              |
| <b>2 INVESTMENTS</b>          | <b>115325</b>  | <b>2791637</b>  | <b>2379310</b>  | <b>2311670</b>  | <b>1991021</b>    |
| a. Govt. Securities           | 50000          | 1624000         | 1161663         | 1114735         | 474855            |
| b. Share & Deben.             | 325            | 223137          | 345513          | 299068          | 346420            |
| c. Other Investment           | 65000          | 944500          | 872134          | 897867          | 1169746           |
| <b>3 LOANS &amp; ADVANCES</b> | <b>1841034</b> | <b>27554821</b> | <b>31026880</b> | <b>31905259</b> | <b>29893705</b>   |
| a. Agriculture Sector         | 0              | 138884          | 211001          | 246126          | 323069            |
| b. Industrial Sector          | 0              | 18484413        | 2858976         | 3009174         | 3196780           |
| c. Housing and Real Estate    | 0              | 179684          | 369904          | 636126          | 992733            |
| d. Business Sector            | 0              | 7222051         | 479246          | 716204          | 965646            |
| e. Service Sector             | 0              | 1445056         | 1339563         | 1493300         | 1109981           |
| f. Loan Against Fixed Deposit | 0              | 42662           | 2438            |                 | 10456             |
| g. Others                     | 1841034        | 42071           | 25765752        | 25804329        | 23295040          |
| <b>4 OTHER ASSETS</b>         | <b>164053</b>  | <b>3865517</b>  | <b>9421528</b>  | <b>9603906</b>  | <b>21277302.3</b> |
| a. Interest Accrued           | 63289          | 23132           | 1175538         | 1314803         | 212630            |
| b. Sundry Debtors             | 13041          | 8847            | 6052965         | 6053120         | 11050             |
| c. Other                      | 87723          | 3833538         | 2193025         | 2235983         | 21053622.3        |
| <b>5 ADJUSTMENT ACCOUNT</b>   | <b>0</b>       | <b>0</b>        | <b>34081</b>    | <b>18245</b>    | <b>57546</b>      |
| <b>6 P/L ACCOUNT</b>          | <b>0</b>       | <b>0</b>        | <b>4157</b>     | <b>8739</b>     | <b>30397</b>      |
| <b>Total uses of Fund</b>     | <b>2599812</b> | <b>37841427</b> | <b>47014668</b> | <b>47901545</b> | <b>57814972</b>   |

\* Excluding NIDC and ADB/N.

Table No.41  
SOURCES AND USES OF FUND OF DEVELOPMENT BANKS  
Mid-July 2005 (2062 Ashadh)

(Rs in thousand)

| SOURCES AND USES OF FUND      | Total in<br>Mid-July<br>2004 | Mid-July 2005 (2062 Ashadh) |                   |                  |                  |                     |                        |                     |                  |                  |                        |                        |                        |                         |                       |                         |                       |                        |                          |                      |                      | TOTAL        |                        |                              |                     |                          |                           |                           |         |
|-------------------------------|------------------------------|-----------------------------|-------------------|------------------|------------------|---------------------|------------------------|---------------------|------------------|------------------|------------------------|------------------------|------------------------|-------------------------|-----------------------|-------------------------|-----------------------|------------------------|--------------------------|----------------------|----------------------|--------------|------------------------|------------------------------|---------------------|--------------------------|---------------------------|---------------------------|---------|
|                               |                              | NIDC <sup>1</sup>           | ADB# <sup>2</sup> | NDB <sup>3</sup> | EDB <sup>4</sup> | MALIKA <sup>5</sup> | SIDHARTHA <sup>6</sup> | DEV.CR <sup>7</sup> | CSI <sup>8</sup> | UDB <sup>9</sup> | NARAYANI <sup>10</sup> | Pashchim <sup>11</sup> | Sahayogi <sup>12</sup> | Pashupati <sup>13</sup> | Karnali <sup>14</sup> | Annapurna <sup>15</sup> | Triveni <sup>16</sup> | Bhrikuti <sup>17</sup> | Bageshwori <sup>18</sup> | Gorkha <sup>19</sup> | Sanima <sup>20</sup> |              | Business <sup>21</sup> | Infrastructure <sup>22</sup> | Mount <sup>23</sup> | Gauri Sha. <sup>24</sup> | Subhechchha <sup>25</sup> | Birat Laxmi <sup>26</sup> |         |
| <b>1 CAPITAL FUND</b>         | 4158661                      | 1570142                     | 1988320           | 162305           | 13154            | 39413               | 14927                  | 171377              | 116703           | 14000            | 14505                  | 21169                  | 12486                  | 12000                   | 10200                 | 10375                   | 17500                 | 14980                  | 14000                    | 163300               | 224000               | 18000        | 56000                  | 34255                        | 12000               | 14000                    | 15750                     | 4754861                   |         |
| a. Paid-up Capital            | 2505372                      | 415823                      | 1577140           | 160000           | 13000            | 21850               | 14000                  | 160000              | 112000           | 14000            | 14000                  | 20000                  | 14000                  | 12000                   | 10200                 | 10200                   | 17500                 | 14980                  | 14000                    | 163300               | 224000               | 18000        | 56000                  | 35000                        | 12000               | 14000                    | 15750                     | 3152743                   |         |
| b. General Reserves           | 220893                       | 67519                       | 143269            | 2305             | 154              | 1422                | 927                    | 11377               | 4703             | 0                | 505                    | 241                    | -1514                  | 0                       | 0                     | 35                      | 0                     | 0                      | 0                        | 0                    | 0                    | 0            | -745                   | 0                            | 0                   | 0                        | 0                         | 230198                    |         |
| c. Others Reserves            | 1432396                      | 1086800                     | 267911            | 0                | 0                | 16141               | 0                      | 0                   | 0                | 0                | 0                      | 928                    | 0                      | 0                       | 0                     | 140                     | 0                     | 0                      | 0                        | 0                    | 0                    | 0            | 0                      | 0                            | 0                   | 0                        | 0                         | 1371920                   |         |
| Contingency Reserves          | 0                            | 0                           | 0                 | 0                | 0                | 0                   | 0                      | 0                   | 0                | 0                | 0                      | 0                      | 0                      | 0                       | 0                     | 0                       | 0                     | 0                      | 0                        | 0                    | 0                    | 0            | 0                      | 0                            | 0                   | 0                        | 0                         | 0                         |         |
| Banking Dev. Reserves         | 0                            | 0                           | 0                 | 0                | 0                | 0                   | 0                      | 0                   | 0                | 0                | 0                      | 0                      | 0                      | 0                       | 0                     | 0                       | 0                     | 0                      | 0                        | 0                    | 0                    | 0            | 0                      | 0                            | 0                   | 0                        | 0                         | 0                         |         |
| Reserves for Dividend         | 0                            | 0                           | 0                 | 0                | 0                | 0                   | 0                      | 0                   | 0                | 0                | 0                      | 0                      | 0                      | 0                       | 0                     | 0                       | 0                     | 0                      | 0                        | 0                    | 0                    | 0            | 0                      | 0                            | 0                   | 0                        | 0                         | 0                         |         |
| Risk Bearing Reserves         | 1200196                      | 973626                      | 226570            | 0                | 0                | 0                   | 0                      | 0                   | 0                | 0                | 0                      | 0                      | 0                      | 0                       | 0                     | 0                       | 0                     | 0                      | 0                        | 0                    | 0                    | 0            | 0                      | 0                            | 0                   | 0                        | 0                         | 1200196                   |         |
| Staff welfare Reserves        | 19658                        | 0                           | 19658             | 0                | 0                | 0                   | 0                      | 0                   | 0                | 0                | 0                      | 0                      | 0                      | 0                       | 0                     | 0                       | 0                     | 0                      | 0                        | 0                    | 0                    | 0            | 0                      | 0                            | 0                   | 0                        | 0                         | 19658                     |         |
| Other                         | 212542                       | 113174                      | 21683             | 0                | 0                | 16141               | 0                      | 0                   | 0                | 0                | 0                      | 928                    | 0                      | 0                       | 0                     | 140                     | 0                     | 0                      | 0                        | 0                    | 0                    | 0            | 0                      | 0                            | 0                   | 0                        | 0                         | 152066                    |         |
| <b>2 DEPOSITS</b>             | 29427195                     | 522500                      | 27111940          | 1623134          | 80299            | 419398              | 139655                 | 1479073             | 778666           | 73966            | 204446                 | 195003                 | 69448                  | 137013                  | 86768                 | 82089                   | 37014                 | 61643                  | 60036                    | 379284               | 238355               | 44700        | 30725                  | 34006                        | 16870               | 40209                    | 11701                     | 33957841                  |         |
| a. Term Deposit               | 28216968                     | 522500                      | 26286510          | 1433452          | 73916            | 417758              | 139315                 | 1455945             | 640222           | 66341            | 204446                 | 195003                 | 0                      | 137013                  | 86768                 | 81774                   | 37014                 | 46826                  | 60036                    | 379284               | 238355               | 44700        | 30725                  | 34006                        | 16870               | 40209                    | 11701                     | 32616935                  |         |
| Govt. Organization            | 0                            | 0                           | 0                 | 0                | 0                | 96285               | 66035                  | 523425              | 38479            | 0                | 0                      | 0                      | 0                      | 0                       | 20000                 | 24356                   | 5000                  | 0                      | 0                        | 50000                | 0                    | 0            | 2009                   | 0                            | 0                   | 0                        | 0                         | 825589                    |         |
| Non Govt. Organization        | 0                            | 0                           | 0                 | 0                | 0                | 76017               | 297                    | 105450              | 56089            | 0                | 0                      | 0                      | 0                      | 0                       | 19383                 | 39193                   | 11933                 | 7495                   | 31828                    | 987                  | 0                    | 0            | 4424                   | 0                            | 0                   | 0                        | 0                         | 475979                    |         |
| Non Profit Making Org.        | 0                            | 0                           | 0                 | 0                | 0                | 120355              | 5125                   | 210                 | 57549            | 0                | 0                      | 0                      | 0                      | 0                       | 1335                  | 1442                    | 1290                  | 3061                   | 115                      | 0                    | 0                    | 659          | 0                      | 0                            | 0                   | 0                        | 194775                    |                           |         |
| Individuals                   | 0                            | 0                           | 0                 | 0                | 0                | 123161              | 66820                  | 11137               | 52329            | 0                | 0                      | 0                      | 0                      | 0                       | 46050                 | 16783                   | 18321                 | 36270                  | 27988                    | 112364               | 0                    | 0            | 21606                  | 0                            | 0                   | 0                        | 0                         | 628616                    |         |
| Municipality Or Dev. Com.     | 0                            | 0                           | 0                 | 0                | 0                | 1940                | 1038                   | 0                   | 0                | 0                | 0                      | 0                      | 0                      | 0                       | 0                     | 0                       | 0                     | 0                      | 0                        | 0                    | 0                    | 0            | 850                    | 0                            | 0                   | 0                        | 3828                      |                           |         |
| Others                        | 28216968                     | 522500                      | 26286510          | 1433452          | 73916            | 0                   | 0                      | 1455945             | 0                | 66341            | 0                      | 12908                  | 0                      | 137013                  | 0                     | 0                       | 470                   | 0                      | 0                        | 105                  | 215933               | 238355       | 44700                  | 0                            | 0                   | 0                        | 0                         | 30488148                  |         |
| b. Other Deposit              | 1210227                      | 0                           | 825330            | 189682           | 6383             | 1640                | 340                    | 23128               | 138444           | 7625             | 0                      | 69448                  | 0                      | 0                       | 315                   | 0                       | 14817                 | 0                      | 0                        | 0                    | 0                    | 0            | 1177                   | 34006                        | 16870               | 0                        | 11701                     | 1340906                   |         |
| <b>3 BORROWINGS</b>           | 5961938                      | 1349472                     | 3592550           | 0                | 0                | 24597               | 10143                  | 120000              | 0                | 21000            | 0                      | 0                      | 0                      | 0                       | 0                     | 0                       | 0                     | 0                      | 0                        | 0                    | 0                    | 0            | 0                      | 0                            | 0                   | 0                        | 0                         | 5117762                   |         |
| a. NRB                        | 1175930                      | 778497                      | 331200            | 0                | 0                | 24597               | 8501                   | 0                   | 0                | 0                | 0                      | 0                      | 0                      | 0                       | 0                     | 0                       | 0                     | 0                      | 0                        | 0                    | 0                    | 0            | 0                      | 0                            | 0                   | 0                        | 0                         | 1142795                   |         |
| b. Other Bank                 | 696900                       | 0                           | 542000            | 0                | 0                | 0                   | 0                      | 120000              | 0                | 21000            | 0                      | 0                      | 0                      | 0                       | 0                     | 0                       | 0                     | 0                      | 0                        | 0                    | 0                    | 0            | 0                      | 0                            | 0                   | 0                        | 0                         | 683000                    |         |
| c. Financial Institutions     | 4087097                      | 570975                      | 2719350           | 0                | 0                | 0                   | 1642                   | 0                   | 0                | 0                | 0                      | 0                      | 0                      | 0                       | 0                     | 0                       | 0                     | 0                      | 0                        | 0                    | 0                    | 0            | 0                      | 0                            | 0                   | 0                        | 0                         | 3291967                   |         |
| d. Others                     | 2011                         | 0                           | 0                 | 0                | 0                | 0                   | 0                      | 0                   | 0                | 0                | 0                      | 0                      | 0                      | 0                       | 0                     | 0                       | 0                     | 0                      | 0                        | 0                    | 0                    | 0            | 0                      | 0                            | 0                   | 0                        | 0                         | 0                         |         |
| <b>4 OTHER LIABILITIES</b>    | 9410026                      | 0                           | 14430920          | 270535           | 5414             | 15579               | 14680                  | 78824               | 117416           | 3192             | 21496                  | 14409                  | 3477                   | 2741                    | 2417                  | 2192                    | 785                   | 604                    | 229                      | 2885                 | 2987                 | 1400         | 17                     | 344                          | 4775                | 4544                     | 987                       | 15002849                  |         |
| Sundry Creditors              | 525448                       | 0                           | 318               | 2073             | 1696             | 4858                | 17                     | 587                 | 841              | 570              | 385                    | 826                    | 303                    | 218                     | 152                   | 281                     | 155                   | 171                    | 49                       | 177                  | 700                  | 17           | 344                    | 4775                         | 4544                | 987                      | 17937                     |                           |         |
| Other                         | 8884578                      | 0                           | 14430920          | 270217           | 3341             | 13883               | 9822                   | 78807               | 116829           | 2351             | 20926                  | 14024                  | 2651                   | 2438                    | 2040                  | 504                     | 54                    | 58                     | 2836                     | 2810                 | 700                  | 17           | 344                    | 4775                         | 4544                | 987                      | 14984912                  |                           |         |
| <b>5 ADJUSTMENT ACCOUNT</b>   | 256109                       | 0                           | 0                 | 0                | 34905            | 0                   | 0                      | 0                   | 0                | 3900             | 16680                  | 0                      | 0                      | 6604                    | 0                     | 0                       | 685                   | 0                      | 0                        | 0                    | 0                    | 0            | 0                      | 0                            | 0                   | 0                        | 0                         | 62774                     |         |
| <b>6 PIL ACCOUNT</b>          | -1312384                     | -976512                     | -215587           | 7435             | 8679             | 5236                | 69164                  | -12251              | 3360             | 19213            | 4823                   | 0                      | 0                      | 0                       | 0                     | 0                       | 1628                  | 555                    | 0                        | 279                  | -300                 | 9            | 0                      | 0                            | 0                   | 0                        | 0                         | -1081115                  |         |
| <b>Total Sources of Funds</b> | <b>47907545</b>              | <b>2465602</b>              | <b>4.7E+07</b>    | <b>2E+06</b>     | <b>106302</b>    | <b>542571</b>       | <b>184641</b>          | <b>1918438</b>      | <b>1000534</b>   | <b>119418</b>    | <b>276340</b>          | <b>235404</b>          | <b>85411</b>           | <b>151754</b>           | <b>105989</b>         | <b>94656</b>            | <b>55299</b>          | <b>79540</b>           | <b>74820</b>             | <b>545469</b>        | <b>465621</b>        | <b>63800</b> | <b>86751</b>           | <b>68605</b>                 | <b>33645</b>        | <b>61907</b>             | <b>28438</b>              | <b>57814972</b>           |         |
| <b>1 LIQUID FUNDS</b>         | 4053726                      | 220949                      | 2555916           | 295498           | 8109             | 98167               | 17765                  | 404669              | 78778            | 9690             | 43072                  | 16532                  | 6900                   | 19214                   | 31471                 | 18655                   | 7777                  | 24558                  | 16876                    | 122729               | 166920               | 14500        | 53257                  | 6442                         | 5349                | 8938                     | 12270                     | 4565001                   |         |
| a. Cash in Hand               | 742126                       | 6                           | 561628.5          | 13594            | 2311             | 22513               | 1766                   | 3449                | 2770             | 885              | 3881                   | 1131                   | 866                    | 5039                    | 4805                  | 1906                    | 970                   | 1071                   | 1740                     | 9911                 | 6856                 | 1600         | 1425                   | 4033                         | 1199                | 1651                     | 411                       | 657217.5                  |         |
| b. Bal. with NRB              | 1514033                      | 770                         | 1129037           | 36419            | 855              | 5174                | 129                    | 27142               | 9579             | 1612             | 2225                   | 2755                   | 1500                   | 951                     | 0                     | 5                       | 3423                  | 521                    | 4789                     | 8024                 | 2809                 | 2409         | 1442                   | 2409                         | 1442                | 11859                    | 1253429                   |                           |         |
| c. Bal. with Dom. Bank        | 1632552                      | 220173                      | 1165251           | 97480            | 4943             | 70480               | 13369                  | 373978              | 64173            | 7393             | 14666                  | 1993                   | 3279                   | 12675                   | 25715                 | 16749                   | 6802                  | 20064                  | 14615                    | 108029               | 152040               | 12900        | 49023                  | 2692                         | 7287                | 2862                     | 7287                      | 2465769                   |         |
| d. Bal. with Financial Insts. | 165015                       | 0                           | 148005            | 0                | 0                | 2501                | 100                    | 0                   | 22300            | 13408            | 0                      | 0                      | 0                      | 0                       | 0                     | 0                       | 0                     | 0                      | 0                        | 0                    | 0                    | 0            | 0                      | 0                            | 0                   | 0                        | 0                         | 186330                    |         |
| e. Clearing Cheque            | 0                            | 0                           | 0                 | 0                | 0                | 0                   | 0                      | 0                   | 2256             | 0                | 0                      | 0                      | 0                      | 0                       | 0                     | 0                       | 0                     | 0                      | 0                        | 0                    | 0                    | 0            | 0                      | 0                            | 0                   | 0                        | 0                         | 2256                      |         |
| <b>2 INVESTMENTS</b>          | 2311670                      | 132079                      | 1434480           | 144200           | 0                | 96129               | 15000                  | 28821               | 10300            | 5012             | 35500                  | 10000                  | 0                      | 4500                    | 3000                  | 0                       | 0                     | 0                      | 2000                     | 50000                | 20000                | 0            | 0                      | 0                            | 0                   | 0                        | 0                         | 0                         | 1991021 |
| a. Govt. Securities           | 1114735                      | 0                           | 405370            | 0                | 0                | 42435               | 17050                  | 10000               | 0                | 0                | 0                      | 0                      | 0                      | 0                       | 0                     | 0                       | 0                     | 0                      | 0                        | 0                    | 0                    | 0            | 0                      | 0                            | 0                   | 0                        | 0                         | 474855                    |         |
| b. Share & Deben.             | 299068                       | 111135                      | 137320            | 91200            | 0                | 1194                | 4771                   | 300                 | 500              | 5012             | 35500                  | 10000                  | 0                      | 4500                    | 3000                  | 0                       | 0                     | 0                      | 2000                     | 50000                | 20000                | 0            | 0                      | 0                            | 0                   | 0                        | 0                         | 346420                    |         |
| c. Other Investment           | 897867                       | 20944                       | 891790            | 53000            | 0                | 52500               | 15000                  | 7000                | 0                | 5012             | 35000                  | 10000                  | 0                      | 4500                    | 3000                  | 0                       | 0                     | 0                      | 2000                     | 50000                | 20000                | 0            | 0                      | 0                            | 0                   | 0                        | 0                         | 1169746                   |         |
| <b>3 LOANS &amp; ADVANCES</b> | 31905259                     | 2065502                     | 22565050          | 842876           | 90838            | 289199              | 144734                 | 1395936             | 833251           | 93177            | 148290                 | 201547                 | 74599                  | 120747                  | 59337                 | 67158                   | 42009                 | 52558                  | 51159                    | 308073               | 250588               | 42000        | 12419                  | 56834                        | 24699               | 47114                    | 14011                     | 29893705                  |         |
| a. Agriculture Sector         | 246126                       | 31463                       | 9637              | 37504            | 27895            | 48970               | 70758                  | 1636                | 13629            | 38472            | 2938                   | 1074                   | 1592                   | 11015                   | 4456                  | 6096                    | 0                     | 0                      | 0                        | 0                    | 0                    | 0            | 50                     | 5615                         | 2006                | 7618                     | 645                       | 323069                    |         |
| b. Industrial Sector          | 3009174                      | 2065502                     | 302522            | 11420            | 17236            | 12629               | 355355                 | 216789              | 12115            | 4740             | 40065                  | 4240                   | 45131                  | 2824                    | 3432                  | 8279                    | 4945                  | 6091                   | 2500                     | 69743                | 0                    | 0            | 229                    |                              |                     |                          |                           |                           |         |

Table No. 42  
SOURCES AND USES OF FUNDS OF RURAL DEVELOPMENT BANKS  
(AGGREGATE)

(Rs. in Thousand)

| SOURCES AND USES               | 1999<br>Mid- July | 2000<br>Mid- July | 2001<br>Mid- July | 2002<br>Mid- July | 2003<br>Mid- July | 2004<br>Mid- July | 2005<br>Mid- July |
|--------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| <b>1. CAPITAL FUND</b>         | <b>308799</b>     | <b>310618</b>     | <b>307525</b>     | <b>308091</b>     | <b>303238</b>     | <b>317268</b>     | <b>303918</b>     |
| a. Paid-up Capital             | 298500            | 298500            | 298500            | 298500            | 298500            | 298500            | 298500            |
| b. Statutory Reseves           | 2135              | 2780              | 2625              | 2714              | 2451              | 1787              | 3043              |
| c. Retained EarningOthers      |                   |                   |                   |                   |                   |                   | 0                 |
| c. Others Reserve              | 8164              | 9338              | 6400              | 6877              | 2287              | 16981             | 2375              |
| <b>2. DEPOSITS</b>             | <b>155735</b>     | <b>218090</b>     | <b>283360</b>     | <b>341072</b>     | <b>451556</b>     | <b>473616</b>     | <b>439796</b>     |
| a. Personal Savings            | 38055             | 18075             | 20375             | 286286            | 30250             |                   |                   |
| b. Others Savings              | 117680            | 200015            | 262985            | 54786             | 421306            |                   |                   |
| <b>3. BORROWINGS</b>           | <b>623799</b>     | <b>782984</b>     | <b>1070642</b>    | <b>1180996</b>    | <b>1324865</b>    | <b>1471960</b>    | <b>1675846</b>    |
| a. Financial Institutations    | 609349            | 700544            | 1054888           | 1136992           | 1275273           |                   |                   |
| b. Nepal Rastra Bank           | 6004              | 61406             | 10000             | 32293             | 39439             |                   |                   |
| c. Others                      | 8446              | 21034             | 5754              | 11711             | 10153             |                   |                   |
| <b>4. OTHERS</b>               | <b>408779</b>     | <b>237160</b>     | <b>329752</b>     | <b>197514</b>     | <b>227457</b>     | <b>285387</b>     | <b>403227</b>     |
| <b>5. P/L ACCOUNTS</b>         | <b>-</b>          | <b>411</b>        | <b>5408</b>       | <b>-120976</b>    | <b>-101699</b>    | <b>-185431</b>    | <b>22412</b>      |
| <b>TOTAL SOURCES AND USES</b>  | <b>1497112</b>    | <b>1549263</b>    | <b>1996687</b>    | <b>1906697</b>    | <b>2205417</b>    | <b>2362800</b>    | <b>2845199</b>    |
| <b>1. LIQUID FUND</b>          | <b>61614</b>      | <b>187569</b>     | <b>121739</b>     | <b>166759</b>     | <b>211317</b>     | <b>257076</b>     | <b>294374</b>     |
| a. Cash in Hand                | 7908              | 8285              | 14464             | 17789             | 19735             | 11196             | 10853             |
| b. Bal. with NRB               | 9651              | 45215             | 1864              | 16726             | 1757              | 6632              | 83489             |
| c. Bal. with Dom . Banks       | 44055             | 134069            | 105411            | 132244            | 189825            | 127162            | 184715            |
| d. Other Bank & Fin. Ins.      |                   |                   |                   |                   |                   | 112086            | 15317             |
| <b>2. INVESTMENTS</b>          | <b>378375</b>     | <b>253913</b>     | <b>388145</b>     | <b>466145</b>     | <b>537383</b>     | <b>579883</b>     | <b>660571</b>     |
| a. Govt. Securities            | 66300             | 42368             | 7500              | 7500              | 7500              |                   |                   |
| b. Fixed Deposits              | 312075            | 209930            | 377415            | 364600            | 526653            |                   |                   |
| c. Other Investment            | -                 | 1615              | 3230              | 94045             | 3230              |                   |                   |
| <b>3. LOANS &amp; ADVANCES</b> | <b>555658</b>     | <b>733169</b>     | <b>1000281</b>    | <b>1145885</b>    | <b>1309078</b>    | <b>1358407</b>    | <b>1466023</b>    |
| a. Group Lending               | 13136             | 15664             | 19007             | 939780            | 832165            |                   |                   |
| b. Personal Loan               | 505295            | 647398            | 915838            | 150667            | 0                 |                   |                   |
| c. Staff Loan                  | 7109              | 7766              | 5537              | 0                 | 0                 |                   |                   |
| d. Others                      | 30118             | 62341             | 59899             | 55438             | 476913            |                   |                   |
| <b>4. OTHERS</b>               | <b>501465</b>     | <b>239747</b>     | <b>323626</b>     | <b>127908</b>     | <b>147639</b>     | <b>167434</b>     | <b>220774</b>     |
| <b>5. P/L ACCOUNTS</b>         | <b>-</b>          | <b>134865</b>     | <b>162866</b>     |                   |                   |                   | <b>203457</b>     |

P/L Accounts of 1997 to 1999 is included in others.  
Retained earning P/L Accounts.

Table No. 43  
**SOURCES AND USES OF FUND OF RURAL DEVELOPMENT BANKS**  
 Mid-July 2005

(Rs.in Thousand)

| Sources and Uses             | PUGBB         | MGBB          | PAGBB         | MPGBB         | SPGBB         | Total          |
|------------------------------|---------------|---------------|---------------|---------------|---------------|----------------|
| <b>1 Capital Fund</b>        | <b>60000</b>  | <b>61626</b>  | <b>62660</b>  | <b>61057</b>  | <b>58575</b>  | <b>303918</b>  |
| 1.1 Paid up Capital          | 60000         | 60000         | 60000         | 60000         | 58500         | 298500         |
| 1.2 General Reserves         |               |               | 2616          | 352           | 75            | 3043           |
| 1.3 Retained Earning         |               |               | 0             |               |               | 0              |
| 1.4 Other Reserve            | 0             | 1626          | 44            | 705           | 0             | 2375           |
| <b>2 Deposits</b>            | <b>159535</b> | <b>97464</b>  | <b>92459</b>  | <b>48881</b>  | <b>41457</b>  | <b>439796</b>  |
| <b>3 Borrowings</b>          | <b>370148</b> | <b>316769</b> | <b>500333</b> | <b>223943</b> | <b>264653</b> | <b>1675846</b> |
| <b>4 Others</b>              | <b>101721</b> | <b>40278</b>  | <b>45921</b>  | <b>79377</b>  | <b>135930</b> | <b>403227</b>  |
| <b>5 P/L Account</b>         | <b>11477</b>  | <b>0</b>      | <b>9328</b>   | <b>1607</b>   | <b>0</b>      | <b>22412</b>   |
| <b>Total Sources of Fund</b> | <b>702881</b> | <b>516137</b> | <b>710701</b> | <b>414865</b> | <b>500615</b> | <b>2845199</b> |
| <b>Total Uses of Funds</b>   | <b>702881</b> | <b>516137</b> | <b>710701</b> | <b>414865</b> | <b>500615</b> | <b>2845199</b> |
| <b>1 Liquid Funds</b>        | <b>114722</b> | <b>83810</b>  | <b>55508</b>  | <b>25332</b>  | <b>15002</b>  | <b>294374</b>  |
| 1.1 Cash in hand             | 932           | 1876          | 2308          | 1510          | 4227          | 10853          |
| 1.2 Bal. with NRB            | 54489         | 4345          | 5375          | 8505          | 10775         | 83489          |
| 1.3 Bal. with Dom. Bank      | 59301         | 77589         | 47825         | 0             | 0             | 184715         |
| 1.4 Other Bank & Fin Ins.    |               |               |               | 15317         | 0             | 15317          |
| <b>2 Investment</b>          | <b>800</b>    | <b>97613</b>  | <b>239189</b> | <b>137169</b> | <b>185800</b> | <b>660571</b>  |
| <b>3 Loans and Advances</b>  | <b>523516</b> | <b>285453</b> | <b>385423</b> | <b>141302</b> | <b>130329</b> | <b>1466023</b> |
| <b>4 Others</b>              | <b>63843</b>  | <b>20910</b>  | <b>30581</b>  | <b>32973</b>  | <b>72467</b>  | <b>220774</b>  |
| <b>5 P/L Account</b>         | <b>0</b>      | <b>28351</b>  | <b>0</b>      | <b>78089</b>  | <b>97017</b>  | <b>203457</b>  |

PUGBB = Purbanchal Grameen Bikash Bank.

MGBB = Madhyamanchal Grameen Bikash Bank.

PAGBB = Paschimanchal Grameen Bikash Bank.

MPGBB = Madhya Paschimanchal Grameen Bikash Bank.

SPGBB = Sudur Pashimanchal Grameen Bikash Bank.

Table No. 44  
**SOURCES AND USES OF FUND OF MICRO CREDIT DEVELOPMENT BANKS**  
 Mid-July 2005(2062 Ashadh)

(Rs. in Thousand)

| SOURCES OF FUNDS                | Total in<br>Mid-July<br>2004 | NIRDHAN       | DIPROSC       | CHHIMEK       | RMDC          | SANA<br>KISAN  | SWABALAM<br>BAN | Total          |
|---------------------------------|------------------------------|---------------|---------------|---------------|---------------|----------------|-----------------|----------------|
| <b>1 CAPITAL FUND</b>           | <b>350432</b>                | <b>79201</b>  | <b>18099</b>  | <b>11396</b>  | <b>106732</b> | <b>192310</b>  | <b>28104</b>    | <b>435842</b>  |
| a. Paid-up Capital              | 222287                       | 19888         | 17608         | 10000         | 80000         | 109450         | 12800           | 249746         |
| b. General Reserves             | 10972                        | 1590          | 491           | 279           | 5890          | 82860          | 9003            | 100113         |
| c. Retained Earning             | 12596                        |               | 0             | 0             |               |                |                 | 0              |
| d. Other Reserves               | 104577                       | 57723         |               | 1117          | 20842         | 0              | 6301            | 85983          |
| <b>2 DEPOSITS</b>               | <b>225814</b>                | <b>117449</b> | <b>25620</b>  | <b>39610</b>  | <b>0</b>      | <b>13458</b>   | <b>112909</b>   | <b>309046</b>  |
| a. Term Deposit                 | 0                            | 14155         |               |               |               |                |                 | 14155          |
| b. Other Deposit                | 225814                       | 103294        | 25620         | 39610         |               | 13458          | 112909          | 294891         |
| <b>3 BORROWINGS</b>             | <b>1298747</b>               | <b>425669</b> | <b>136042</b> | <b>204330</b> | <b>0</b>      | <b>750762</b>  | <b>209783</b>   | <b>1726586</b> |
| a. NRB                          | 19854                        | 10261         | 0             | 0             |               |                | 0               | 10261          |
| b. Other Bank                   | 606878                       | 411808        | 136042        | 120           |               |                | 123427          | 671397         |
| c. Other Financial Institutions | 672015                       | 3600          |               | 204210        | 0             | 750762         | 86356           | 1044928        |
| <b>4 OTHER LIABILITIES</b>      | <b>687591</b>                | <b>32310</b>  | <b>0</b>      | <b>2351</b>   | <b>775957</b> | <b>66264</b>   | <b>38437</b>    | <b>915319</b>  |
| Sundry Creditors                | 8253                         | 4344          | 0             | 0             | 201           |                | 3819            | 8364           |
| Other                           | 679338                       | 27966         | 0             | 2351          | 775756        | 66264          | 34618           | 906955         |
|                                 |                              |               |               |               |               | 0              |                 |                |
| <b>5 P/L ACCOUNT</b>            | <b>38252</b>                 | <b>19041</b>  | <b>6091</b>   | <b>9012</b>   | <b>17912</b>  | <b>1941</b>    | <b>14096</b>    | <b>68093</b>   |
| <b>Total Sources and Uses</b>   | <b>2600836</b>               | <b>673670</b> | <b>185852</b> | <b>266699</b> | <b>900601</b> | <b>1024735</b> | <b>403329</b>   | <b>3454886</b> |
| <b>1 LIQUID FUNDS</b>           | <b>314917</b>                | <b>71996</b>  | <b>62420</b>  | <b>14759</b>  | <b>99559</b>  | <b>24821</b>   | <b>85977</b>    | <b>353898</b>  |
| a. Cash in Hand                 | 3471                         | 596           | 573           | 210           | 7             | 193            | 1547            | 3126           |
| b. Bal. with NRB                | 52596                        | 2947          | 61847         | 0             | 40499         | 0              | 1650            | 106943         |
| c. Bal. with Dom. Bank          | 258850                       | 68453         | 0             | 14549         | 59053         | 24628          | 77146           | 243829         |
| d. Bal. with Financial Insts.   | 0                            |               | 0             | 0             |               | 0              | 0               | 0              |
| e. Other Bank & Fin. Ins.       | 48904                        | 0             | 0             |               |               | 0              | 5634            | 5634           |
| <b>2 INVESTMENTS</b>            | <b>650882</b>                | <b>129813</b> | <b>0</b>      | <b>129000</b> | <b>454542</b> | <b>72065</b>   | <b>70070</b>    | <b>855490</b>  |
| a. Govt. Securities             | 162500                       | 120000        | 0             |               | 42500         |                |                 | 162500         |
| b. Share & Deben.               | 30                           | 6523          | 0             |               | 0             |                | 30              | 6553           |
| c. Other Investment             | 488352                       | 3290          | 0             | 129000        | 412042        | 72065          | 70040           | 686437         |
| <b>3 LOANS &amp; ADVANCES</b>   | <b>1463720</b>               | <b>409796</b> | <b>120841</b> | <b>117486</b> | <b>325835</b> | <b>864133</b>  | <b>233495</b>   | <b>2071586</b> |
| a. Agriculture Sector           | 141295                       | 182552        | 0             |               |               |                |                 | 182552         |
| b. Industrial Sector            | 6418                         | 21042         |               |               |               |                |                 | 21042          |
| c. Housing and Real Estate      | 0                            |               |               |               |               |                |                 | 0              |
| d. Business Sector              | 581                          | 468           |               |               |               |                |                 | 468            |
| e. Service Sector               | 108431                       | 188064        |               |               |               |                |                 | 188064         |
| f. Loan Against Fixed Deposits  | 0                            |               |               |               |               |                |                 | 0              |
| g. Others                       | 1206995                      | 17670         | 120841        | 117486        | 325835        | 864133         | 233495          | 1679460        |
| <b>4 OTHER ASSETS</b>           | <b>122413</b>                | <b>62065</b>  | <b>2591</b>   | <b>5454</b>   | <b>20665</b>  | <b>63716</b>   | <b>13787</b>    | <b>168278</b>  |
| a. Interest Accrued             | 4048                         | 4710          | 0             | 0             | 2078          | 0              |                 | 6788           |
| b. Sundry Debtors               | 8098                         | 5228          | 0             | 1444          | 2509          |                | 5369            | 14550          |
| c. Other                        | 110267                       | 52127         | 2591          | 4010          | 16078         | 63716          | 8418            | 146940         |
| <b>5 P/L ACCOUNT</b>            |                              |               |               |               |               |                |                 |                |
| <b>Total uses of Fund</b>       | <b>2600836</b>               | <b>673670</b> | <b>185852</b> | <b>266699</b> | <b>900601</b> | <b>1024735</b> | <b>403329</b>   | <b>3454886</b> |

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

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

Table No. 45  
**SOURCES AND USES OF FUNDS OF CO-OPERATIVES SOCIETIES**  
(Licensed by NRB)  
**(AGGREGATE)**

(Rs. in Thousand)

| SOURCES AND USES               | Mid- July     |                |                |                |                |                |                |
|--------------------------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                | 1999 (35)*    | 2000 (35)      | 2001 (34)      | 2002 (34)      | 2003 (34)      | 2004 (21)      | 2005 (20)      |
| <b>1. CAPITAL FUND</b>         | <b>108929</b> | <b>157124</b>  | <b>204639</b>  | <b>246929</b>  | <b>272975</b>  | <b>247185</b>  | <b>266300</b>  |
| a. Paid-up Capital             | 99819         | 137713         | 169254         | 191786         | 218572         | 191665         | 203884         |
| b. General Reseves             | 4352          | 9308           | 13953          | 21746          | 33521          | 31061          | 33971          |
| c. Others Reserve              | 4758          | 10103          | 21432          | 33397          | 20882          | 24459          | 28445          |
| <b>2. DEPOSITS</b>             | <b>713801</b> | <b>1073212</b> | <b>1425233</b> | <b>1570725</b> | <b>1924544</b> | <b>1679794</b> | <b>1769008</b> |
| a. Saving                      | 375344        | 582856         | 653667         | 730286         | 971338         | 865316         | 976008         |
| b. Fixed                       | 338437        | 490336         | 654309         | 697208         | 802524         | 626773         | 576068         |
| c. Other                       | 20            | 20             | 117257         | 143231         | 150682         | 187705         | 216932         |
| <b>3. BORROWINGS</b>           | <b>4428</b>   | <b>62493</b>   | <b>66755</b>   | <b>58694</b>   | <b>66442</b>   | <b>41108</b>   | <b>46190</b>   |
| a. NRB                         | 75            | 808            | 493            | 418            | 417            | 0              | 0              |
| b. Commercial Banks            | 3458          | 61610          | 58877          | 56377          | 61285          | 36425          | 36200          |
| c. ADB/N                       | 0             | 0              | 0              | 0              | 0              | 0              | 0              |
| d. Others                      | 895           | 75             | 7385           | 1899           | 4740           | 4683           | 9990           |
| <b>4. OTHERS</b>               | <b>119308</b> | <b>163892</b>  | <b>303328</b>  | <b>413538</b>  | <b>394588</b>  | <b>432188</b>  | <b>384737</b>  |
| <b>5. P/L ACCOUNTS</b>         | <b>21137</b>  | <b>26263</b>   | <b>25405</b>   | <b>31989</b>   | <b>-8128.6</b> | <b>-47750</b>  | <b>-4623</b>   |
| <b>TOTAL SOURCES OF FUNDS</b>  | <b>967603</b> | <b>1482984</b> | <b>2025360</b> | <b>2321875</b> | <b>2650420</b> | <b>2352525</b> | <b>2461612</b> |
| <b>TOTAL USES OF FUNDS</b>     | <b>967603</b> | <b>1482984</b> | <b>2025360</b> | <b>2321875</b> | <b>2650420</b> | <b>2352525</b> | <b>2461612</b> |
| <b>1. LIQUID FUNDS</b>         | <b>150831</b> | <b>265163</b>  | <b>354409</b>  | <b>448564</b>  | <b>389055</b>  | <b>413128</b>  | <b>448652</b>  |
| a. Cash in Hand                | 27580         | 32653          | 143183         | 33289          | 41995          | 34004          | 35777          |
| b. Bal. with NRB               | 7013          | 6029           | 6953           | 12299          | 28296          | 20090          | 20247          |
| c. Bal. with Dom . Banks       | 116238        | 226481         | 204273         | 402976         | 318764         | 359034         | 392628         |
| <b>2. INVESTMENTS</b>          | <b>79520</b>  | <b>138114</b>  | <b>180565</b>  | <b>188796</b>  | <b>251874</b>  | <b>181491</b>  | <b>142050</b>  |
| a. Govt. Securities            | 28834         | 68766          | 62361          | 56487          | 48212          | 40874          | 32657          |
| b. NRB Bond                    | 7800          | 2306           | 18777          | 26200          | 54500          | 86800          | 87300          |
| c. Others                      | 42886         | 67042          | 99427          | 106109         | 149162         | 53817          | 22093          |
| <b>3. LOANS &amp; ADVANCES</b> | <b>591069</b> | <b>875113</b>  | <b>1221221</b> | <b>1313597</b> | <b>1463248</b> | <b>1310660</b> | <b>1440717</b> |
| a. Commercial Loan             | 326984        | 512071         | 627039         | 659736         | 609285         | 547579         | 634969         |
| b. Production Loan             | 61854         | 69206          | 103388         | 142115         | 64539          | 40114          | 73020          |
| c. Loan against onFDR & Secu   | 14838         | 43804          | 53529          | 52009          | 49617          | 70424          | 73330          |
| d. Others                      | 187393        | 250032         | 437265         | 459737         | 739807         | 652543         | 659398         |
| <b>4. OTHERS</b>               | <b>129336</b> | <b>181949</b>  | <b>250663</b>  | <b>343762</b>  | <b>532100</b>  | <b>447247</b>  | <b>430193</b>  |
| <b>5. P/L ACCOUNTS</b>         | <b>16847</b>  | <b>22645</b>   | <b>18502</b>   | <b>27156</b>   | <b>14143</b>   | <b>0</b>       | <b>0</b>       |

\*Figures in Paranthesis Show the number of Cooperatives.

Table No. 46  
**SOURCES AND USES OF FUNDS OF SAVING & CREDIT CO-OPERATIVE SOCIETIES**  
(Licensed by NRB)

Mid-July, 2005 (Ashadh, 2062)

(Rs. In Thousand)

| SOURCES AND USES OF FUNDS       | Naba-jiban<br>1 | Sagun<br>2     | NCFS<br>3      | Makalu<br>4   | Sahara<br>5    | Binda-Basini<br>6 | Mahila<br>7    | Bahoo-Uddesya<br>8 | Raj-Shree<br>9 | Sah-Bittiya<br>10 | Mana-Kamana<br>11 | BCFSL<br>12   | Vycuu<br>13   | Amara-wati<br>14 | Kisan<br>15   | United<br>16    | Himalay<br>17  | Star<br>18    | Yeti<br>19    | Upakar Saving<br>20 | Total            |
|---------------------------------|-----------------|----------------|----------------|---------------|----------------|-------------------|----------------|--------------------|----------------|-------------------|-------------------|---------------|---------------|------------------|---------------|-----------------|----------------|---------------|---------------|---------------------|------------------|
| <b>1 CAPITAL FUNDS</b>          | <b>20,867</b>   | <b>12,252</b>  | <b>19,183</b>  | <b>3,312</b>  | <b>30,963</b>  | <b>11,164</b>     | <b>15,923</b>  | <b>11,069</b>      | <b>20,581</b>  | <b>7,793</b>      | <b>9,503</b>      | <b>6,945</b>  | <b>6,821</b>  | <b>8,806</b>     | <b>3,389</b>  | <b>12,443</b>   | <b>51,268</b>  | <b>2,526</b>  | <b>8,830</b>  | <b>2,662</b>        | <b>266,300</b>   |
| a. Paid up Capital              | 13,986          | 10,780         | 14,605         | 3,312         | 22,874         | 8,396             | 11,060         | 10,645             | 16,013         | 6,520             | 8,050             | 5,173         | 3,136         | 7,480            | 3,070         | 11,575          | 35,659         | 2,526         | 6,405         | 2,619               | 203,884          |
| b. General Reserves             | 3,333           | 988            | 2,312          | -             | 3,703          | 1,096             | 4,863          | 295                | 2,645          | 812               | 366               | 541           | 1,429         | 671              | 143           | 262             | 9,207          | -             | 1,262         | 43                  | 33,971           |
| c. Other Reserves               | 3,548           | 484            | 2,266          | -             | 4,386          | 1,672             | -              | 129                | 1,923          | 461               | 1,087             | 1,231         | 2,256         | 655              | 176           | 606             | 6,402          | -             | 1,163         | -                   | 28,445           |
| <b>2 DEPOSITS</b>               | <b>178,886</b>  | <b>103,626</b> | <b>139,826</b> | <b>21,969</b> | <b>246,214</b> | <b>65,960</b>     | <b>85,851</b>  | <b>87,781</b>      | <b>191,928</b> | <b>71,324</b>     | <b>49,807</b>     | <b>30,353</b> | <b>38,606</b> | <b>110,991</b>   | <b>7,307</b>  | <b>39,895</b>   | <b>224,571</b> | <b>19,972</b> | <b>49,697</b> | <b>4,444</b>        | <b>1,769,008</b> |
| a. Saving                       | 140,157         | 54,137         | 56,365         | 19,693        | 48,242         | 65,960            | 66,717         | 46,331             | 191,928        | 36,808            | 30,766            | 14,258        | 28,856        | 5,514            | 6,270         | 5,821           | 98,521         | 19,972        | 35,534        | 4,158               | 976,008          |
| b. Fixed                        | 38,729          | 47,484         | 83,461         | 2,276         | 22,652         | -                 | 19,134         | 41,450             | -              | 9,016             | 19,041            | 5,243         | 9,750         | 105,477          | 1,037         | 34,074          | 122,795        | -             | 14,163        | 286                 | 576,068          |
| c. Others                       | -               | 2,005          | -              | -             | 175,320        | -                 | -              | -                  | -              | 25,500            | -                 | 10,852        | -             | -                | -             | -               | 3,255          | -             | -             | -                   | 216,932          |
| <b>3 BORROWINGS</b>             | <b>-</b>        | <b>-</b>       | <b>36,200</b>  | <b>-</b>      | <b>-</b>       | <b>-</b>          | <b>-</b>       | <b>-</b>           | <b>-</b>       | <b>-</b>          | <b>6,518</b>      | <b>-</b>      | <b>1,972</b>  | <b>-</b>         | <b>-</b>      | <b>-</b>        | <b>1,500</b>   | <b>-</b>      | <b>-</b>      | <b>-</b>            | <b>46,190</b>    |
| a. NRB                          | -               | -              | -              | -             | -              | -                 | -              | -                  | -              | -                 | -                 | -             | -             | -                | -             | -               | -              | -             | -             | -                   | -                |
| b. Commercial Banks             | -               | -              | 36,200         | -             | -              | -                 | -              | -                  | -              | -                 | -                 | -             | -             | -                | -             | -               | -              | -             | -             | -                   | 36,200           |
| c. ADB/N                        | -               | -              | -              | -             | -              | -                 | -              | -                  | -              | -                 | -                 | -             | -             | -                | -             | -               | -              | -             | -             | -                   | -                |
| d. Other Financial Institutions | -               | -              | -              | -             | -              | -                 | -              | -                  | -              | -                 | 6,518             | -             | 1,972         | -                | -             | -               | 1,500          | -             | -             | -                   | 9,990            |
| <b>4 OTHERS LIABILITIES</b>     | <b>64,431</b>   | <b>52,131</b>  | <b>17,670</b>  | <b>5,894</b>  | <b>68,042</b>  | <b>4,534</b>      | <b>15,390</b>  | <b>10,660</b>      | <b>27,832</b>  | <b>29,877</b>     | <b>6,556</b>      | <b>8,384</b>  | <b>1,754</b>  | <b>21,641</b>    | <b>1,098</b>  | <b>21,302</b>   | <b>17,815</b>  | <b>1,712</b>  | <b>7,866</b>  | <b>148</b>          | <b>384,737</b>   |
| <b>5 P/L Account</b>            | <b>2,834</b>    | <b>3,162</b>   | <b>4,833</b>   | <b>602</b>    | <b>(6,859)</b> | <b>-</b>          | <b>2,867</b>   | <b>-</b>           | <b>(1,056)</b> | <b>-</b>          | <b>3,852</b>      | <b>827</b>    | <b>1,451</b>  | <b>(13,765)</b>  | <b>(254)</b>  | <b>(17,800)</b> | <b>5,570</b>   | <b>(53)</b>   | <b>8,892</b>  | <b>274</b>          | <b>(4,623)</b>   |
| <b>TOTAL SOURCES OF FUNDS</b>   | <b>267,018</b>  | <b>171,171</b> | <b>217,712</b> | <b>31,777</b> | <b>338,360</b> | <b>81,658</b>     | <b>120,031</b> | <b>109,510</b>     | <b>239,285</b> | <b>108,994</b>    | <b>76,236</b>     | <b>46,509</b> | <b>50,604</b> | <b>127,673</b>   | <b>11,540</b> | <b>55,840</b>   | <b>300,724</b> | <b>24,157</b> | <b>75,285</b> | <b>7,528</b>        | <b>2,461,612</b> |
| <b>TOTAL USES OF FUNDS</b>      | <b>267,018</b>  | <b>171,171</b> | <b>217,712</b> | <b>31,777</b> | <b>338,360</b> | <b>81,658</b>     | <b>120,031</b> | <b>109,510</b>     | <b>239,285</b> | <b>108,994</b>    | <b>76,236</b>     | <b>46,509</b> | <b>50,604</b> | <b>127,673</b>   | <b>11,540</b> | <b>55,840</b>   | <b>300,724</b> | <b>24,157</b> | <b>75,285</b> | <b>7,528</b>        | <b>2,461,612</b> |
| <b>6 LIQUID FUNDS</b>           | <b>98,070</b>   | <b>31,684</b>  | <b>36,612</b>  | <b>8,235</b>  | <b>69,237</b>  | <b>13,056</b>     | <b>26,578</b>  | <b>13,980</b>      | <b>45,664</b>  | <b>14,655</b>     | <b>5,429</b>      | <b>11,559</b> | <b>5,409</b>  | <b>10,585</b>    | <b>2,105</b>  | <b>5,280</b>    | <b>29,812</b>  | <b>2,853</b>  | <b>17,273</b> | <b>576</b>          | <b>448,652</b>   |
| a. Cash in Hand                 | 1,797           | 926            | 3,865          | 3,588         | 5,650          | 731               | 755            | 2,196              | 7,617          | 1,093             | 95                | 616           | 646           | 331              | 450           | 2,930           | 585            | 401           | 1,001         | 504                 | 35,777           |
| b. Bal.with NRB                 | 2,664           | 566            | 6,783          | 2,812         | 1,800          | 400               | 788            | -                  | 780            | -                 | -                 | 300           | -             | 600              | -             | 393             | 1,182          | 200           | 948           | 31                  | 20,247           |
| c. Bal.with Dom. Bank           | 93,609          | 30,192         | 25,964         | 1,835         | 61,787         | 11,925            | 25,035         | 11,784             | 37,267         | 13,562            | 5,334             | 10,643        | 4,763         | 9,654            | 1,655         | 1,957           | 28,045         | 2,252         | 15,324        | 41                  | 392,628          |
| <b>7 INVESTMENTS</b>            | <b>623</b>      | <b>20,120</b>  | <b>57,576</b>  | <b>-</b>      | <b>10,101</b>  | <b>89</b>         | <b>-</b>       | <b>1,153</b>       | <b>501</b>     | <b>8,001</b>      | <b>36</b>         | <b>2,100</b>  | <b>388</b>    | <b>10</b>        | <b>10</b>     | <b>10</b>       | <b>37,596</b>  | <b>22</b>     | <b>3,686</b>  | <b>28</b>           | <b>142,050</b>   |
| a. Govt. Securities             | -               | 20,000         | 8,500          | -             | -              | -                 | -              | -                  | -              | -                 | -                 | -             | -             | -                | -             | -               | 450            | 22            | 3,685         | -                   | 32,657           |
| b. NRB Bond/Fixed Deposits      | -               | -              | 40,500         | -             | -              | -                 | -              | -                  | -              | 8,000             | -                 | 2,000         | -             | -                | -             | -               | 36,800         | -             | -             | -                   | 87,300           |
| c. Others                       | 623             | 120            | 8,576          | -             | 10,101         | 89                | -              | 1,153              | 501            | 1                 | 36                | 100           | 388           | 10               | 10            | 10              | 346            | -             | 1             | 28                  | 22,093           |
| <b>8 LOANS &amp; ADVANCES</b>   | <b>101,177</b>  | <b>71,745</b>  | <b>103,841</b> | <b>15,906</b> | <b>216,807</b> | <b>65,908</b>     | <b>68,731</b>  | <b>86,500</b>      | <b>121,663</b> | <b>60,969</b>     | <b>69,743</b>     | <b>28,137</b> | <b>42,003</b> | <b>76,204</b>    | <b>7,777</b>  | <b>41,000</b>   | <b>193,855</b> | <b>18,840</b> | <b>43,245</b> | <b>6,666</b>        | <b>1,440,717</b> |
| a. Commercial Loan              | 47,959          | 18,086         | 30,716         | 748           | 171,133        | 43,528            | 16,336         | 59,757             | 66,199         | 21,784            | 21,189            | 8,003         | -             | 7,500            | 5,811         | 33,054          | 38,755         | 12,413        | 31,998        | -                   | 634,969          |
| b. Production Loan              | 10,200          | 792            | 21,603         | -             | 1,062          | -                 | 31,393         | -                  | -              | 4,253             | -                 | 647           | -             | -                | 117           | -               | 1,740          | 672           | 541           | -                   | 73,020           |
| c. Loan on FDR & Secu.          | 2,756           | 3,457          | 4,759          | 332           | 19,584         | 826               | 213            | 4,671              | 28,212         | 242               | 1,232             | 210           | -             | 2,095            | 158           | -               | 3,956          | 564           | 63            | -                   | 73,330           |
| d. Others                       | 40,262          | 49,410         | 46,763         | 14,826        | 25,028         | 21,554            | 20,789         | 22,072             | 27,252         | 34,690            | 47,322            | 19,277        | 42,003        | 66,609           | 1,691         | 7,946           | 149,404        | 5,191         | 10,643        | 6,666               | 659,398          |
| <b>9 OTHERS ASSETS</b>          | <b>67,148</b>   | <b>47,622</b>  | <b>19,683</b>  | <b>7,636</b>  | <b>42,215</b>  | <b>2,605</b>      | <b>24,722</b>  | <b>7,877</b>       | <b>71,457</b>  | <b>25,369</b>     | <b>1,028</b>      | <b>4,713</b>  | <b>2,804</b>  | <b>40,874</b>    | <b>1,648</b>  | <b>9,550</b>    | <b>39,461</b>  | <b>2,442</b>  | <b>11,081</b> | <b>258</b>          | <b>430,193</b>   |

# 11 Small Farmers Cooperatives were handed-over by NRB to Small Farmers Development Bank for regulatory, inspection and supervisory services in 2003.

|  |  |                                     |  |
|--|--|-------------------------------------|--|
| 1 Nabajiban Co-operative Society Ltd.        | 6 Bindabashini Saving Fund Co-operative Socie  | 11 Manakamana Finance Co-op. Soc    | 16 United Saving and Credit Co-operative Ltd.                  |
| 2 Sagun Co-operative Society Ltd.            | 7 Mahila Co-opratives Society Ltd.             | 12 Bhery Co-operative Finance Socie | 17 Himalaya Co-operative Finance Ltd.                          |
| 3 Nepal Co-operative Finance Society Ltd.    | 8 Bahouddeshiya Saving & Loan Co-op. Society   | 13 Vycuu Saving and Credit Co-oper  | 18 Shree Star Bahouddeshya Saving and Credit Co-operative Ltd. |
| 4 Makalu Transport Co-operative Society Ltd. | 9 Raj Shree Saving & Investment Co-op. Society | 14 Amarwati Bahouddeshya Sahakari   | 19 Yeti Saving and Credit Co-operative Ltd.                    |
| 5 The Sahara Loan, Saving & Investment Socie | 10 Sahakari Bittiya Bikas Sanstha Ltd.         | 15 Kisan Bahouddeshya Sahakari San  | 20 Welfare Saving Fund and Credit Co-operative Society Ltd.    |



Table NO.48  
LIST OF NON BANK FINANCIAL INSTITUTIONS  
Mid-JULY,2005

|    | FINANCE COMPANIES                         | Operation Date (A.D.) | Head Office                 | Telephone No.     | Fax No.    |
|----|---|-----------------------|-----------------------------|-------------------|------------|
| 1  | Nepal Housing Development Finance Co.Ltd  | 1992/07/26            | Naya Baneshwor, Kathmandu   | 4780259           | 4782753    |
| 2  | Nepal Finance and Savings Co.Ltd.         | 1993/01/06            | Kamaladi,Kathmandu          | 4220031           | 4241237    |
| 3  | NIDC Capital Markets Ltd.                 | 1993/01/26            | Kamaladi, Kathmandu         | 4423219           | 4423401    |
| 4  | National Finance Co.Ltd.                  | 1993/05/07            | Pako Newroad, Kathmandu     | 4228380           | 4222920    |
| 5  | Annapurna Finance Co.Ltd.                 | 1993/09/30            | Chiplehunga, Pokhara        | 061-522671        | 061-525797 |
| 6  | Nepal Share Markets Ltd.                  | 1993/10/19            | Ramshahapath, Kathmandu     | 4252332           | 4248845    |
| 7  | Peoples Finance Ltd.                      | 1993/04/15            | Tripureshwor, Kathmadu      | 4260991           | 4262405    |
| 8  | Himalaya Finance & Savings Co.Ltd.        | 1993/11/11            | Sundhara, Kathmandu         | 4250172/4259376   | 4273884    |
| 9  | United Finance and Leasing Co.            | 1994/12/12            | Kamaladi, Kathmandu         | 4240779/813       | 4246551    |
| 10 | Union Finance Co. Ltd.                    | 1995/12/26            | Durbarmarg, Kathmandu       | 4241648/49        | 4241645    |
| 11 | Mercentile Finance Co. Ltd.               | 1994/11/10            | Adarshnagar, Birgunj        | 051-522274        | 051-521673 |
| 12 | Kathmandu Finance Ltd.                    | 1994/11/10            | Putalisadak, Kathmandu      | 430506/27         | 4421506    |
| 13 | Inbesta Finance Ltd.                      | 1995/07/17            | Adarshnagar, Birgunj        | 051-526214        | 51-521178  |
| 14 | Narayani Finance Ltd.                     | 1995/03/08            | Narayangadh, Chitwan        | 056-520313/45     | 056-522230 |
| 15 | Gorkha Finance Ltd.                       | 1995/03/12            | Kantipath, Kathmandu        | 4220337           | 4258239    |
| 16 | Nepal Housing & Merchant Finance Co.Ltd.  | 1995/04/11            | Dillibazar, Kathmandu       | 4430838           | 4416849    |
| 17 | Paschhimanchal Finance Co.Ltd.            | 1995/04/09            | P.B.No.11, Butawal          | 071-541649        | 071-541924 |
| 18 | Universal Finance & Capital Markets.      | 1995/04/27            | Kantipath, Kathmandu        | 4240998           | 4245895    |
| 19 | Samjhana Finance Co. Ltd.                 | 1995/05/03            | Banepa, Kavre               | 011-664561        | 011-661207 |
| 20 | Goodwill Finance & Investment Co. Ltd.    | 1995/05/16            | Dillibazar, Kathmandu       | 4422878           | 4416052    |
| 21 | Shree Investment & Finance Co. Ltd.       | 1995/06/01            | Dillibazar, Kathmandu       | 442616/4415344    | 4421779    |
| 22 | Siddhartha Finance Co. Ltd.               | 1995/05/25            | Siddharthanagar, Bhairahawa | 071-521478        | 071-523272 |
| 23 | Lumbini Finance & Leasing Co. Ltd.        | 1995/06/26            | Thamel, Kathmandu           | 4423443           | 4425655    |
| 24 | Yeti Finance Co. Ltd.                     | 1995/07/23            | Bank Road, Hetauda          | 057-520822/521842 | 057-521842 |
| 25 | Standard Finance Ltd.                     | 1995/07/23            | Pautalisadak, Kathmandu     | 4244504           | 4226529    |
| 26 | ACE Finance Co. Ltd.                      | 1995/08/15            | Kantipath, Kathmandu        | 4249396           | 4249477    |
| 27 | International Leasing & Finance Co. Ltd.  | 1995/10/31            | Naya Baneshwor, Kathmandu   | 4782010           | 4782267    |
| 31 | Bhajuratra Finance & Saving Co. Ltd.      | 1996/01/09            | Kantipath, Kathmandu        | 4249534           | 4261316    |
| 32 | General Finance Ltd.                      | 1996/02/02            | Chabahil, Kathmandu         | 484753            | 4484753    |
| 33 | Nepal Shreelanka Merchant Bank Ltd.       | 1996/02/04            | Kamaladi, Kathmandu         | 4440300           | 4441034    |
| 34 | Alpic Everest Finance Ltd.                | 1996/07/16            | Baghbazar, Kathmandu        | 4266936           | 4241605    |
| 35 | Nepal Merchant Banking & Finance Ltd.     | 1996/11/26            | Durbarmarg, Kathmandu       | 4246160           | 4246156    |
| 36 | Nava Durga Finance Co.Ltd.                | 1997/02/09            | Itachhe, Bhaktapur          | 6612999           | 6611999    |
| 37 | Pokhara Finance Ltd.                      | 1997/03/16            | Gairapana, Pokhara          | 61-531145         | 061-531610 |
| 38 | Janaki Finance Ltd.                       | 1997/03/07            | Janakpurdham, Dhanusha      | 041-521586/523339 | 041-523340 |
| 39 | Central Finance Co. Ltd.                  | 1997/04/14            | Kupondole, Lalitpur         | 5522289/5521402   | 5523526    |
| 40 | Premier Finance Co. Ltd.                  | 1997/05/08            | Manbhavan, Lalitpur         | 5550412           | 5550412    |
| 41 | Arun Finance & Saving Co. Ltd.            | 1997/08/17            | Putalibazar, Dharan         | 025-23185         | 025-524450 |
| 42 | Multipurpose Saving & Investment Finance  | 1998/04/15            | Saptari, RajbiRaj           | 031-521170        | 031-521980 |
| 43 | Butwal Finance Co. Ltd.                   | 1998/06/21            | Butawal, Rupendehi          | 071-44288/44888   | 7148711    |
| 44 | Nepal Bangladesh Finance & Leasing Co. L  | 1999/04/18            | Main Road, Biratnagar       | 021-530972/973    | 021-521851 |
| 45 | Shrijana Finance Ltd.                     | 1999/12/14            | Siraha, Lahan               | 033-560769        | 033-560769 |
| 46 | Om Finance Ltd.                           | 2000/09/17            | New Road, Pokhara-9         | 061-532600/700    | 061-532800 |
| 47 | Cosmic Merchant Banking & Finance Ltd.    | 2000/11/20            | Lal Durbar Marg, Kathmandu  | 4223154/78        | 4232678    |
| 48 | World Merchant Banking & Finance Ltd.     | 2001/08/10            | Main Road, Hetauda          | 057-521129        | 057-523229 |
| 49 | Capital Merchant Banking & Finance Ltd.   | 2002/02/01            | Battisputali, Kathmandu     | 4471458           | 4496321    |
| 50 | Crystal Finance Ltd.                      | 2002/02/13            | Bag Durbar, Kathmandu       | 4218269/270/271   | 4219058    |
| 51 | Royal Merchant Banking & Finance Ltd.     | 2002/02/14            | Durbarmarg, Kathmandu       | 4242900           | 4231349    |
| 52 | Guheshworil Merchant Banking & Finance    | 2002/06/13            | Jawalakel, Lalitpur         | 5521506           | 5536169    |
| 53 | Patan Finance Ltd.                        | 2002/06/18            | Man Bhawan, Lalitpur        | 5539475           | 5544206    |
| 54 | Kist Merchant Banking & Finance Ltd.      | 2003/02/21            | Kamalpokhari, Kathmandu     | 4444463/4435463   | 4444838    |
| 55 | Fewa Finance Ltd.                         | 2003/04/30            | Pokhara, Chiplehunga        | 061-538300/400    | 061-538738 |
| 56 | Everest Finance Co. Ltd.                  | 2003/07/02            | Siddharthanagar, Bhairahawa | 071-526507        | 071-526508 |
| 57 | Birgunj Finance Ltd.                      | 2003/08/21            | Adarshnagar, Birgunj        | 051-523468        | 51530764   |
| 58 | Prudential Merchant Banking & Finance Ltd | 2003/06/06            | Dillibazar, Kathmandu       | 4445988           | 4446453    |
| 59 | Investment Credit and Finance Co. Ltd.    | 2003/06/14            | Bhatbhateni, Kathmandu      | 4425292           | 4425294    |
| 60 | IME Financial Institution                 | 2005/06/28            | Kantipath, Kathmandu        | 4239170/71        | 4218083    |

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|    | DEVELOPMENT BANKS                              | Operation Date (A.D.) | Head Office                   | Telephone No.:    | Fax No.    |
|----|--|-----------------------|-------------------------------|-------------------|------------|
| 1  | Agriculture Development Bank                   | 1968/10/19            | Ramshahapath, Kathmandu       | 4252359/60        | 4248946    |
| 2  | Nepal Industrial Development Corporation       | 1959/06/15            | Durbar Marg, Kathmandu        | 4227220/4222560   | 4227428    |
| 3  | Nepal Development Bank                         | 1999/01/31            | Kamaladi, Kathmandu           | 4245740           | 4245753    |
| 4  | Uddyam Development Bank                        | 1999/02/22            | Tandi, Chitawan               | 056-560380        | 056-523086 |
| 5  | Malika Development Bank                        | 1998/12/27            | Dhangadhi, Kailali            | 091-524800        | 091-524800 |
| 6  | Siddhartha Development Bank                    | 1998/08/20            | Butawal-11, Rupandehi         | 071-545543/546502 | 071-550457 |
| 7  | Development Credit Bank Ltd.                   | 2001/01/23            | Kamaladi, Kathmandu           | 4231120/4221420   | 4231469    |
| 8  | United Development Banks Ltd.                  | 2001/05/06            | Jeetpur, Bara                 | 053-520593        | 053-520920 |
| 9  | Nepal cottage and Small Ind. Dev. Banks        | 2001/01/19            | Heritage Plaza, Kathmandu     | 4268719/20        | 4269308    |
| 10 | Narayani Ind. Development Bank.                | 2001/10/17            | Ratna Nagar-1, Chitawan       | 056-561258        | 056-528516 |
| 11 | Pashimanchal Bikas Bank                        | 1995/04/01            | Butawal-8, Rupandehi          | 071-549899        | 071-549901 |
| 12 | Sahayogi Bikas Bank                            | 2003/10/21            | Murali chowk-4, Janakpur dham | 041-525971/72     | 41-525971  |
| 13 | Pashupati Bikash Bank                          | 2004/01/01            | Banepa, Kavre                 | 011-660385/84     | 011-660383 |
| 14 | Kamali Bikash Bank                             | 2004/02/18            | Nepalgunj, Banke              | 081-526014/15     | 081-526044 |
| 15 | Triveni Development Bank Limited               | 2004/07/26            | Bharatpur, Chitawan           | 056-528831        | 056-522992 |
| 16 | Annapurna Development Bank Limited             | 2004/08/23            | Banepa, Kavre                 | 011-660480        | 011-660481 |
| 17 | Bhrikuti Bikas Bank Limited                    | 2004/08/19            | Shankar Nagar, Butawal        | 071-562436        | 071-562437 |
| 18 | Shubhechcha Bikas Bank Limited                 | 2004/09/14            | Narayangadh, Chitawan         | 056-526014/15     | 056-526044 |
| 19 | Bageshowri Bikas Bank Limited                  | 2004/10/19            | Dhambojhi chowk, Nepalgunj    | 081-526254        | 081-52634  |
| 20 | Sanima Bikas Bittiya Sanstha                   | 2004/11/26            | Nagpokhari, Kathmandu         | 442897/80         | 4428969    |
| 21 | Gaurishankar Bikas Bittiya Sanstha             | 2004/11/19            | Kawasoti, Nawalparasi         | 78-540040         | 78-540469  |
| 22 | Gorkha Bikas Bank Limited                      | 2004/12/01            | Putalisadak, Kathmandu        | 4255650           | 4-242829   |
| 23 | Gandaki Development Financial Institute        | 2005/01/19            | New Road, Pokhara             | 061-540466        | 061-541255 |
| 24 | Infrastructure Development Financial Institute | 2005/04/29            | Banepa, Kavre                 | 011-660542/43     | 011-660552 |
| 25 | Business Development Financial Institute       | 2005/05/10            | New Road, Pokhara             | 061-540725        | 061-540724 |
| 26 | Biratlaxmi Financial Institute Limited         | 2005/05/11            | Biratnagar, Morang            | 021-538051/52     | 021-538218 |

|    | Rural Micro Finance Development Banks  | Operation Date (A.D.) | Head Office            | Telephone No.      | Fax No.    |
|----|--|-----------------------|------------------------|--------------------|------------|
| 1  | Purbanchal Grameen Bikas Bank          | 1993/03/28            | Biratnagar, Morang     | 021-529817/522740  | 021-524259 |
| 2  | Sudur Pashimanchal Grameen Bikas Bank  | 1993/03/28            | Dhangadhi, Kailali     | 091-522624         | 091-522963 |
| 3  | Pashimanchal Grameen Bikas Bank        | 1995/04/01            | Butawal-8, Rupandehi   | 071-549899/541596  | 071-541289 |
| 4  | Madhya Pashimanchal Grameen Bikas Bank | 1995/04/01            | Nepalgunj, Banke       | 081-522011         | 081-522024 |
| 5  | Madhymanchall Grameen Bikas Bank       | 1996/07/08            | Janakpur, Dhanusha     | 041-520785/521642  | 041-521642 |
| 6  | Nirdhan Uthhan Bank                    | 1999/04/13            | Rupandehi, Bhairahawa  | 071-523764/68      | 071-521647 |
| 7  | Rural Microfinance Development Centre  | 1996/12/06            | Putalisadak, Kathmandu | 4268020            | 4247702    |
| 8  | Deprosc Development Bank               | 2001/07/03            | Narayanghat, Chitwan   | 056-561183/4261354 | 056-561183 |
| 9  | Chhimek Development Banks              | 2001/12/10            | Makawanpur, Hetauda-4  | 057-521574         | 057-522460 |
| 10 | Shawalamban Development Banks Ltd      | 2002/02/22            | Janakpur, Dhanusha     | 41-524342          | 041-525748 |
| 11 | Sana Kisan Vikas Banks                 | 2002/03/11            | Bijulbazar, Kathmandu  | 4781032            | 4783930    |

|    | SAVING AND CREDIT CO-OPERATIVE SOCIETIES (Licensed by NRB) | Operation Date (A.D.) | Head Office              |
|----|--|-----------------------|--------------------------|
| 1  | Nabajivan Co-operative Society Ltd.                        | 1993/12/15            | Dhangadi, Kailali        |
| 2  | Sagun Co-operative Society Ltd.                            | 1994/10/9             | Kathmandu                |
| 3  | Nepal Co-operative Society Ltd.                            | 1994/12/30            | Kathmandu                |
| 4  | Makalu Transport Co-operative Society Ltd.                 | 1995/03/08            | Biratnagar, Morang       |
| 5  | The Sahara Loan, Savings & Investment Co-op                | 1995/04/15            | Sarlahi                  |
| 6  | Bindabasini Saving Fund Co-operative Society               | 1995/06/21            | Khopasi, Kavre           |
| 7  | Mahila Co-operative Society Ltd.                           | 1995/09/27            | Kathmandu                |
| 8  | Bahooddeshya Saving & Loan Co-op. Society L                | 1995/12/25            | Jhapa                    |
| 9  | Rajshree Saving & Invest Co-op Society Ltd                 | 1996/02/19            | Sarlahi                  |
| 10 | Sahakari Bittiya Bikas Sanstha                             | 1996/06/16            | Nepalgunj, Banke         |
| 11 | Manakamanal Sahakari Sanstha Ltd.                          | 1997/02/18            | Banepa, Kavre            |
| 12 | Very Co-operative Sanstha Ltd.                             | 1997/03/05            | Nepalgunj, Banke         |
| 13 | Viccu Saving & Loan Co-operative Sanstha                   | 1997/08/11            | Gaindakot, Nawalparasi   |
| 14 | Amarawati Bahu-Uddeshiya Cooperative Sans                  | 1997/12/03            | New Baneshwor, Kathmandu |
| 15 | Kisan Bahu-Uddeshiya Cooperative Sanstha L                 | 1998/12/29            | Lamkee Kailali           |
| 16 | United Saving & Credit Co-op. Sanstha Ltd.                 | 1998/02/13            | Kathmandu                |
| 17 | Himalaya Co-operative Ltd.                                 | 1998/04/29            | Kathmandu                |
| 18 | Star Bahoo-Uddeshiya Saving & Credit Co-op                 | 1998/04/14            | Biratnagar               |
| 19 | Yeti Saving & Credit Co-operative Sanstha Ltd              | 1998/11/22            | Kathmandu                |
| 20 | Upakar Savings Fund & Credit Co-operative S                | 2000/03/21            | Walling, Sayanja         |

Contd.....

| NON- GOVERNMENT ORGANISATIONS (NGOs) , Licensed by NRB |   | Operation Date(A.D.) | Head Office |
|--|---|----------------------|-------------|
| 1  | Nepal Grameen Bikas Samaj Kendra                              | 2000/06/05           | Biratnagar  |
| 2  | Nepal Grameen Bikas Sanstha                                   | 2000/06/05           | Kathmandu   |
| 3  | Nepal Sikara Grameen Bikas Karyakram                          | 2000/06/05           | Chitawan    |
| 4  | Chartare yuba Club  | 2000/06/05           | Baglung     |
| 5  | Mahuli Samudyik Bijkas Kendra                                 | 2000/06/12           | Saptari     |
| 6  | Samudayik Yuba Club   | 2000/06/29           | Bardiya     |
| 7  | Samudayik Mahila Bikas Kendra                                 | 2000/07/14           | Saptari     |
| 8  | Grameen Samudayako Lagi yojana Pratavuti, Nepal               | 2000/08/23/05        | Dhankuta    |
| 9  | Grameen Jagaran Manch (Programm Co-ordination Office)         | 2000/09/11           | Baglung     |
| 10   | Sarbodaya Grameen Bikas Sangh                                 | 2000/09/26           | Saptari     |
| 11   | Jan Jagaran Manch   | 2000/10/26           | Rasuwa      |
| 12   | Rastriya Shaichik Tatha Samajik Bikas Sanstha                 | 2000/10/01           | Parbat      |
| 13   | Dhaulagiri Community Researh Dev. Centre                      | 2000/10/21           | Baglung     |
| 14   | Nepal Enviroment & Pollution Eradication UNESCO Nepal         | 2001/07/05           | Gangabu     |
| 15   | Society of Local Volunteers Efforts Nepal (Solve)             | 2001/07/10           | Dhankuta    |
| 16   | Women Enterprises Association of Nepal                        | 2001/09/24           | Kathmandu   |
| 17   | Center for Women's Right and Development                      | 2002/04/30           | Kathmandu   |
| 18   | MANUSHI   | 2002/05/03           | Kathmandu   |
| 19   | Life Development Society                                      | 2002/06/18           | Morang      |
| 20   | Women Development and Child Care Foundation                   | 2002/07/02           | Saptari     |
| 21   | Mahila Adarsha Sewa Kendra                                    | 2002/07/02           | Kthmandu    |
| 22   | Patan Buisiness and Professional Women                        | 2002/07/02           | Lalitpur    |
| 23   | Women Development Centre                                      | 2002/07/02           | Chitwan     |
| 24   | Womens Self -Relient Society                                  | 2002/07/14           | Chitwan     |
| 25   | Women Development Centre of Nepal                             | 2002/07/12           | Lalitpur    |
| 26   | Bhagawan Youth Club, Alapot, Ktm.                             | 2002/07/23           | Kathmandu   |
| 27   | Creative Women Environment Development Association, Kathmandu | 2002/07/24           | Kathmandu   |
| 28   | Srijana Community Development Center, Siraha                  | 2002/07/25           | Siraha      |
| 29   | Shreejana Development Center, Kaski                           | 2002/08/22           | Kaski       |
| 30   | Singana Youth Club, Baglung                                   | 2002/09/02           | Baglung     |
| 31   | Cottage & Small Industries Organization, Kathmandu            | 2002/09/02           | Kathmandu   |
| 32   | Rural Area Dev. & Research Programme, Parbat                  | 2002/09/03           | Parbat      |
| 33   | Adarsha Yuba Club, Bhaktapur                                  | 2002/09/06           | Bhaktapur   |
| 34   | Society Welfare Action Nepal (SWAN), Dang                     | 2002/10/25           | Dang        |
| 35   | Social Upgrade in Progress of Education Region (SUPER), Dang  | 2002/10/29           | Dang        |
| 36   | Nepal Women Community Service Center, Dang                    | 2002/10/30           | Dang        |
| 37   | Forum for Rural Women Ardency Development, Sunsary            | 2002/12/30           | Sunsari     |
| 38   | Gramin Mahila Bikash Sanstha                                  | 2003/04/23           | Dang        |
| 39   | Ama Samaj Shangh, Chitawan                                    | 2003/04/29           | Chitwan     |
| 40   | Gramin Mahila Utthan Kendra, Dang                             | 2003/06/18           | Dang        |
| 41   | Khurkot Youba Club , Parbat                                   | 2003/09/14           | Parbat      |
| 42   | Tharu Tatha Raji Mahila Samaj, Kailali.                       | 2003/09/18           | Kailali     |
| 43   | Nari Avudya Kendra  | 2003/10/24           | Chitwan     |
| 44   | Mahila Upakar Manch   | 2003/10/29           | Banke       |
| 45   | Chhimek Samaj Sewa Sanstha                                    | 2004/09/29           | Kathmandu   |
| 46   | Sawabalamban Bikash Kendra                                    | 2004/11/01           | Kathmandu   |
| 47   | Bikash Aayojana Sewa Kendra                                   | 2004/11/01           | Kathmandu   |

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