

Appendix A: 1
Some Monetary and Macroeconomic Indicators of Nepal

(Figures are in million NRS)

Year	Per Capita Real GDP	NOMINAL GDP	Currency Held by People	Demand Deposit	Time Deposit	Narrow Money Supply	Broad Money Supply (M2)	Total Deposit	CBs Total Financial Assets	NPB Domestic Assets	CBs Total Loans & Advances	Loans to Pvt Sector	Total Domestic Assets (CB+NPB)
	PRGDP	GDP	CUR	DD	TD	M1	M2	TOD	COMBANK	NPBANK	TOTALOAN	PRIVATELOAN	CBNRB
1975	7012.0	16571	916.5	421.2	726.7	1337.7	2064.4	1677.7	1831.2	749.7	1322.0	761.8	2580.9
1976	7131.8	17394	963.5	489.0	1071.5	1452.5	2524.0	2066.6	1985.1	864.8	1310.9	693.6	2849.9
1977	7156.6	17280	1193.2	659.7	1370.1	1852.9	3223.0	2725.2	2671.8	818.4	1691.4	824.7	3490.2
1978	7278.0	19732	1351.9	708.7	1711.5	2060.6	3772.1	3219.4	3154.1	1282.3	2077.2	1037.6	4436.4
1979	7257.2	22215	1615.2	889.7	2006.5	2504.9	4511.4	3603.3	3935.9	1557.5	2582.7	1299.9	5493.4
1980	6905.2	23351	1799.3	1031.1	2454.9	2830.4	5285.3	4158.2	4542.3	1716.1	3169.2	1867.6	6258.4
1981	7292.0	27307	2065.7	1142.1	3099.9	3207.8	6307.7	4801.1	5945.5	1890.2	3928.0	2439.3	7835.7
1982	7409.4	30988	2436.7	1174.8	3846.5	3611.5	7458.0	5752.5	6236.0	2327.5	4223.3	2576.3	8563.5
1983	7042.2	33761	2752.0	1596.9	4873.5	4348.9	9222.4	7430.6	7743.1	3887.7	5152.4	2634.8	11630.8
1984	7564.3	39390	3273.4	1658.1	5523.7	4931.5	10455.2	8240.0	8446.8	4874.2	5770.5	3079.2	13321.0
1985	7976.5	44441	3737.3	1742.7	6816.6	5480.0	12296.6	9867.7	10535.5	7174.4	7507.2	3877.3	17709.9
1986	8178.1	53215	4842.9	2186.4	8129.7	7029.3	15159.0	11924.4	12770.8	8864.5	8997.6	5044.9	21635.3
1987	8167.0	61140	5746.1	2374.1	9378.0	8120.2	17498.2	13769.4	15401.8	9702.4	10730.1	5970.7	25104.2
1988	8538.8	73170	6374.6	3222.0	11826.0	9596.6	21422.6	18088.5	18771.7	10156.4	13523.5	7579.6	28928.1
1989	8820.6	85831	7946.6	3828.8	14829.7	11775.4	26605.1	23012.5	22578.7	12579.4	17264.5	10079.8	35158.1
1990	9049.9	99702	9718.2	4504.8	17328.4	14223.0	31552.4	26760.5	26853.9	14536.8	18917.2	11527.2	41390.7
1991	9459.6	116127	11645.2	4629.1	21428.9	16274.3	37703.2	33556.2	35770.3	14734.2	24410.5	13553.1	50504.5
1992	9681.7	144933	11639.7	5818.0	26212.8	17457.7	43670.5	40762.9	46449.3	15710.9	31794.8	17269.3	62160.2
1993	9735.9	165350	16313.0	7520.0	34489.5	23833.0	58322.5	54694.7	58830.1	19302.4	36221.6	20694.7	78132.5
1994	10291.9	191596	19659.7	8850.7	41266.7	28510.4	69777.1	64724.0	73564.2	19838.3	43650.9	29067.6	93502.5
1995	10323.3	209976	22493.9	10491.5	47999.3	32985.4	80984.7	76523.5	83971.8	23839.9	55112.5	41309.2	107811.7
1996	10654.3	239388	25046.4	11451.6	56154.2	36498.0	92652.2	88725.0	100721.4	28196.9	69014.4	54584.8	128918.3
1997	10925.5	269570	27333.7	11126.6	65260.3	38460.3	103720.6	105673.7	117722.1	31680.2	78511.9	63169.7	149402.3
1998	11026.4	289798	30893.2	14270.6	81298.8	45163.8	126462.6	131936.2	145428.0	32013.3	93797.7	75643.9	177441.3
1999	11254.3	330018	34984.3	16078.1	101737.7	51062.4	152800.1	162542.2	172458.2	34151.0	111968.8	89433.1	206609.2
2000	11663.6	366251	42143.0	18836.8	125141.1	60979.8	186120.9	196261.2	209471.4	32943.4	136184.8	107343.1	242414.8
2001	12084.2	393566	48295.1	22281.8	143877.2	70576.9	214454.1	261254.9	251527.2	38206.2	160919.3	123417.4	289733.4
2002	11764.7	405632	55658.3	21497.6	146832.1	77155.9	223988.0	277732.8	274918.0	44552.6	173319.2	130088.4	319470.6
2003	11784.2	435531	56885.2	26868.9	162157.1	83754.1	245911.2	312961.2	305561.7	37828.2	201822.5	148073.2	343389.9

Source: 1. Quarterly Economic Bulletin, July 2003
2. BFIS various Issues

Appendix A: 2 Growth Rate of Some Economic Indicators

Year	Per Capita Real GDP	NOMINA L GDP	Currency Held by People	Demand Deposit	Time Deposit	Narrow Money Supply	Broad Money Supply (M2)	Total Deposit	CBs Total Financial Assets	NRB Domestic Assets	CB's Total Loans & Advances	Loans to Pvt Sector	Total Domestic Assets (CB+NRB)
	PRGDP	GDP	CUR	DD	TD	M1	M2	TOD	COMBANK	NRBK	TOTALOAN	PRIVATELOAN	CBNRB
1976	1.71	4.97	5.13	16.10	47.45	8.58	22.26	23.18	8.40	15.35	-0.84	-8.95	10.42
1977	0.35	-0.66	23.84	34.91	27.87	27.57	27.69	31.87	34.59	-5.37	29.03	18.90	22.47
1978	1.70	14.19	13.30	7.43	24.92	11.21	17.04	18.13	18.05	56.68	22.81	25.82	27.11
1979	-0.29	12.58	19.48	25.54	17.24	21.56	19.60	11.92	24.79	21.46	24.34	25.28	23.83
1980	-4.85	5.11	11.40	15.89	22.35	12.99	17.15	15.40	15.41	10.18	22.71	43.67	13.93
1981	5.60	16.94	14.81	10.77	26.27	13.33	19.34	15.46	30.89	10.15	23.94	30.61	25.20
1982	1.61	13.48	17.96	2.86	24.08	12.58	18.24	19.92	4.89	23.14	7.52	5.62	9.29
1983	-4.96	8.95	12.94	35.93	26.70	20.42	23.66	29.17	24.17	67.03	22.00	2.27	35.82
1984	7.41	16.67	18.95	3.83	13.34	13.40	13.37	10.89	9.09	25.37	12.00	16.87	14.53
1985	5.45	12.82	14.17	5.10	23.41	11.12	17.61	19.75	24.73	47.19	30.10	25.92	32.95
1986	2.53	19.74	29.58	25.46	19.26	28.27	23.28	20.84	21.22	23.56	19.85	30.11	22.17
1987	-0.14	14.89	18.65	8.58	15.35	15.52	15.43	15.47	20.60	9.45	19.26	18.35	16.03
1988	4.55	19.68	10.94	35.71	26.10	18.18	22.43	31.44	21.88	4.68	26.03	26.95	15.23
1989	3.30	17.30	24.66	18.83	25.40	22.70	24.19	27.15	20.28	23.86	27.66	32.99	21.54
1990	2.60	16.16	22.29	17.66	16.86	20.79	18.80	16.29	18.93	15.56	9.57	14.36	17.73
1991	4.53	16.47	19.83	2.76	23.66	14.42	19.49	25.39	33.20	1.36	29.04	17.57	22.02
1992	2.35	24.81	-0.05	25.68	22.92	7.27	15.83	21.48	29.85	6.63	30.25	27.42	23.08
1993	0.56	14.09	40.15	29.25	31.58	36.52	33.55	34.18	26.65	22.86	13.92	19.84	25.70
1994	5.71	15.87	20.52	17.70	19.65	19.63	19.84	18.34	25.05	3.29	20.51	40.46	19.67
1995	0.31	9.59	14.42	18.54	16.31	15.70	16.06	18.23	14.15	19.57	26.26	42.11	15.30
1996	3.21	14.01	11.35	9.15	16.99	10.65	14.41	15.94	19.95	18.28	25.22	32.14	19.58
1997	2.54	12.61	9.13	-2.84	16.22	5.38	11.95	19.10	16.88	12.35	13.76	15.73	15.89
1998	0.92	7.50	13.02	28.26	24.58	17.43	21.93	24.85	23.54	1.05	19.47	19.75	18.77
1999	2.07	13.88	13.24	12.67	25.14	13.06	20.83	23.20	18.59	6.68	19.37	18.23	16.44
2000	3.64	10.98	20.46	17.16	23.00	19.42	21.81	20.74	21.46	-3.54	21.63	20.03	17.33
2001	3.61	7.46	14.60	18.29	14.97	15.74	15.22	33.12	20.08	15.98	18.16	14.97	19.52
2002	-2.64	3.07	15.25	-3.52	2.05	9.32	4.45	6.31	9.30	16.61	7.71	5.41	10.26
2003	0.17	7.37	2.20	24.99	10.44	8.55	9.79	12.68	11.15	-15.09	16.45	13.83	7.49

Source :Appendix A:1

Appendix A 3: Ratios

Year	Narrow Money to GDP		Broad Money to GDP	Domestic Assets of Com. Bank to Total Domestic Assets		Private Sector Credit of Com. Bank to total loan and advances	Total Credit of Private Sector to GDP		Total trade to GDP	Gross Investment to GDP	Gross Domestic savings to GDP
	M1GDP	M2GDP		BANK	PRIVATE		PRIVY	TRADE			
1975	0.0807	0.1246	0.7095	0.5762	0.0460	0.2227	0.1450	0.1003			
1976	0.0835	0.1451	0.6966	0.5291	0.0399	0.2495	0.1513	0.1173			
1977	0.1072	0.1865	0.7655	0.4876	0.0477	0.2611	0.1602	0.1349			
1978	0.1044	0.1912	0.7110	0.4995	0.0526	0.2604	0.1777	0.1287			
1979	0.1128	0.2031	0.7165	0.5033	0.0585	0.2775	0.1582	0.1164			
1980	0.1212	0.2263	0.7258	0.5893	0.0800	0.3027	0.1829	0.1110			
1981	0.1175	0.2310	0.7588	0.6210	0.0893	0.3252	0.1761	0.1089			
1982	0.1165	0.2407	0.7282	0.6100	0.0831	0.3040	0.1715	0.0993			
1983	0.1288	0.2732	0.6657	0.5114	0.0780	0.3155	0.1963	0.0855			
1984	0.1252	0.2654	0.6341	0.5336	0.0782	0.3010	0.1866	0.0987			
1985	0.1233	0.2767	0.5949	0.5165	0.0872	0.3305	0.2292	0.1404			
1986	0.1321	0.2849	0.5903	0.5607	0.0948	0.3331	0.1992	0.1106			
1987	0.1328	0.2862	0.6135	0.5564	0.0977	0.3384	0.2110	0.1197			
1988	0.1312	0.2928	0.6489	0.5605	0.1036	0.3426	0.2082	0.1039			
1989	0.1372	0.3100	0.6422	0.5838	0.1174	0.3386	0.2262	0.1183			
1990	0.1427	0.3165	0.6488	0.6094	0.1156	0.3280	0.1913	0.0817			
1991	0.1401	0.3247	0.7083	0.5552	0.1167	0.3618	0.2159	0.0992			
1992	0.1205	0.3013	0.7473	0.5431	0.1192	0.4363	0.2182	0.1118			
1993	0.1441	0.3527	0.7530	0.5713	0.1252	0.4740	0.2398	0.1401			
1994	0.1488	0.3642	0.7868	0.6659	0.1517	0.5768	0.2330	0.1525			
1995	0.1571	0.3857	0.7789	0.7495	0.1967	0.6140	0.2630	0.1546			
1996	0.1525	0.3870	0.7813	0.7909	0.2280	0.6032	0.2841	0.1438			
1997	0.1427	0.3848	0.7880	0.8046	0.2343	0.6663	0.2637	0.1453			
1998	0.1558	0.4364	0.8196	0.8065	0.2610	0.5887	0.2579	0.1430			
1999	0.1547	0.4630	0.8347	0.7987	0.2710	0.5448	0.2123	0.1411			
2000	0.1665	0.5082	0.8641	0.7882	0.2931	0.5772	0.2519	0.1572			
2001	0.1793	0.5449	0.8681	0.7670	0.3136	0.5613	0.2511	0.1563			
2002	0.1902	0.5522	0.8605	0.7506	0.3207	0.5069	0.2514	0.1255			
2003	0.1923	0.5646	0.8898	0.7337	0.3400	0.5048	0.2742	0.1231			

Note: 1. Total Deposits excludes inter-bank deposits but includes foreign deposits and margin as deposit

2. Data for C, DD, M1, M2, & Assets OF Nepal Rastra Bank

3. Commercial banks Financial Assets = Total Assets - (Interbank Deposit + Claims on Financial PEs)

4. NRB Domestic Assets = Total Assets less (Foreign Assets + claims on financial institutions)

5. Turnover ratio = Value of Domestic Equities Traded on Domestic Stock Exchange divided by Market Capitalization

6. Value Traded Ratio = Value of Domestic Equities Traded on Domestic Stock Exchange divided by GDP

7. CB's Total Loans & Advances = Loans to the private and investment in government securities

SOURCES AND USES OF FUNDS OF COMMERCIAL BANKS, AGGREGATE

Particulars	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988
1 CAPITAL FUND														
a. Paid-up Capital	23.3	41.8	59.1	66.0	76.8	80.8	91.6	103.1	117.2	125.4	168.3	231.3	257.3	308.5
b. Statutory Reserves	8.0	15	22.5	25	35	35	35	35	35	35	68.1	128.4	128.4	129.8
c. Others Reserves	15.3	26.8	36.6	41	41.8	45.8	56.6	68.1	82.2	90.4	100.2	102.9	128.9	178.7
d. Retained Earning	0													
2 DEPOSITS	1174.0	1535.1	2069.0	2416.5	2830.9	3261.5	3981.5	4729.2	5887.6	6775.8	8091.5	9876.9	11496.6	14403.0
a. Current	446.4	529.4	739	704.8	898.7	875.4	1036.6	1062	1400.9	1529.8	1683.1	2165.6	2441.6	3030.5
b. Savings	172.7	198	269.2	361.1	454.5	571.2	716.6	877.4	1068.8	1333.7	1751.3	2203.3	2671.9	3338.9
c. Fixed	517.4	807.7	1060.8	1350.6	1477.7	1814.9	2228.3	2789.8	3417.9	3912.3	4657.1	5508	6383.1	8033.6
d. Call Deposits														
e. Others	37.5													
3 BORROWINGS	368.9	37.0	58.3	183.1	227.3	281.2	459.3	205.2	107.1	157.0	493.4	704.4	626.1	417.5
a. NRB	368.9	35.9	55.2	174.1	225.4	281.2	450.7	162.1	75.1	157	475.8	558.9	528.2	368.8
b. Inter Bank														
c. Foreign Bank	0	1.1	3.1	9	1.9		8.6	43.1	32		17.6	145.5	97.9	48.7
d. Financial Ins.														
4 OTHERS	265	371.2	485.4	488.5	800.9	918.8	1413.1	1198.5	1631.2	1388.6	1782.3	1958.2	3021.8	3642.7
SOURCES OF FUNDS	1831.2	1985.1	2671.8	3154.1	3935.9	4542.3	5945.5	6236.0	7743.1	8446.8	10535.5	12770.8	15401.8	18771.7
1 LIQUID FUNDS	400.3	519.4	788.9	742.0	845.5	778.4	1362.1	1394.5	1523.1	1835.6	1992.0	2581.1	2734.2	3374.1
a. Cash in hand	48.0	52	58.8	74.9	97	109.4	148	180.8	211.2	280.4	294.6	382.7	437.5	587.5
b. FC in hand	17.8	20.1	25.6	31	43.6	49.7	83.7	88.4	108.5	102.5	122.6	168.7	168.9	198.1
c. Bal. with NRB														
d. Bal. with Dom. Bank	140.8	141.4	360.6	289.1	287.2	257.8	576.9	465	553.4	510.9	741.4	852.8	935.1	1322.9
e. Bal. with Other financial Ins.														
e. Bal.held abroad	193.7	305.9	343.9	347	437.7	361.5	553.5	660.3	650	941.8	833.4	1176.9	1192.7	1265.6
f. Call Money														
2 INVESTMENTS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Govt. Securities	0													
b. Share & Deben.	0													
c. NRB Bond	0													
3 LOANS & ADVANCES	1322.0	1311.0	1643.2	2064.2	2602.5	3181.2	3935.4	3729.0	4545.4	4982.9	6464.4	7924.6	9410.3	11439.4
a. Govt. Entp.	532.9	570.8	762.7	945.8	1126.9	1130.3	1357.3	1351.9	2161.0	2295.8	2976.1	3295.0	3656.4	4378.7
i. Financial	100.4	119.6	429.9	338.5	391.7	383.3	332.3	578.4	1128.6	1442.8	1955.6	1848.7	2372.5	3179.5
ii. Non-Finan.	432.5	451.2	332.8	607.3	735.2	747	1025	773.5	1032.4	853	1020.5	1446.3	1283.9	1199.2
b. Pvt. Sector	761.8	693.6	826.5	1039.6	1290.4	1879.4	2416.1	2265.5	2240.9	2524.1	3190.9	4356.2	5434.2	6723.1
c. For. Bills P.& D.	27.3	46.6	54	78.8	185.2	171.5	162	111.6	143.5	163	297.4	273.4	319.7	337.6
d. Foreign A. B. C.														
4 INTEREST ACCRUED	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Govt. Entp.	0													
b. Private Sector	0													
5 OTHERS	108.9	154.7	239.7	347.9	497.9	582.7	648	1112.5	1674.6	1628.3	2079.1	2265.1	3257.3	3958.2
USES OF FUNDS	1831.2	1985.1	2671.8	3154.1	3935.9	4542.3	5945.5	6236.0	7743.1	8446.8	10535.5	12770.8	15401.8	18771.7

All Figures are in Rs. Million