

Appendix: D 4
SOURCES AND USES OF FUNDS OF COMMERCIAL BANKS, AGGREGATE

Particulars	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1 CAPITAL FUND	416.5	487.4	2404.7	2022.2	2443.1	2673.7	3266.3	3698.0	4460.7	4990.7	6077.1	6729.2	8229.9	10203.0	11814.8
a. Paid-up Capital	130.0	130.0	1,817.3	1,457.3	1,646.3	1,715.5	2,208.3	2,336.8	2,851.6	3,000.9	3,767.0	4,067.4	5,503.9	6,430.9	7,726.0
b. Statutory Reserves	193.9	230.3	356.9	379.9	487.0	589.2	711.4	914.1	1,091.5	1,272.0	1,593.6	1,976.7	1,787.1	2,540.5	2,820.3
c. Others Reserves	91.5	110.1	230.5	184.5	269.5	271.8	346.5	444.9	517.6	717.8	716.5	685.2	938.9	970.6	1,192.8
d. Retained Earning	1.1	17.1	0.0	0.6	40.3	97.3	0.1	2.3	-	-	-	-	-	261.0	75.7
2 DEPOSITS	18975.6	22277.8	26658.2	33614.6	43727.0	52213.4	61211.4	71440.6	81703.0	102598.2	127201.8	154943.1	181766.4	185144.1	203879.0
a. Current	4,092.4	4,662.3	5,003.8	6,713.3	8,190.1	9,764.2	11,641.6	13,248.5	12,819.5	16,310.2	17,709.8	20,319.5	25,100.5	24,327.0	28,862.4
b. Savings	4,258.7	5,188.9	6,553.9	8,622.9	12,925.6	17,467.9	22,769.3	25,924.6	29,697.1	36,885.3	50,154.1	65,703.6	80,988.6	83,855.6	97,238.9
c. Fixed	10,040.0	11,734.7	14,149.5	17,191.7	21,175.1	23,172.3	24,509.9	29,399.1	35,941.2	45,593.8	54,846.7	62,204.1	65,322.2	64,171.4	63,287.5
d. Call Deposits	207.4	282.9	295.7	-	434.0	493.2	671.1	685.0	1,114.8	1,695.7	2,138.3	3,686.3	7,690.6	10,517.4	12,013.1
e. Others	377.1	408.9	555.3	1,086.6	1,002.2	1,315.9	1,619.5	2,183.3	2,130.4	2,113.2	2,352.9	3,029.5	2,664.5	2,272.8	2,477.1
3 BORROWINGS	348.8	424.9	387.6	93.0	-167.6	227.8	427.4	852.7	1629.5	887.0	1179.1	3346.7	2308.5	2349.8	3170.5
a. NRB	171.5	61.2	49.2	80.7	(169.5)	40.4	247.8	203.4	362.6	381.4	429.6	428.2	411.7	1,167.8	1,437.1
b. Inter Bank	0.3	130.9	276.0	1.9	1.4	186.9	179.6	649.3	1,266.9	505.6	749.5	2,918.6	1,896.8	953.5	1,599.2
c. Foreign Bank	177.0	232.7	62.4	10.4	0.6	0.5	-	-	-	-	-	-	-	228.5	134.2
d. Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 OTHERS	2,837.9	3,663.8	6,319.9	9,143.7	11,620.9	16,859.8	17,215.4	23,138.9	29,928.9	36,987.7	38,000.2	44,452.6	59,221.0	77,221.1	86,697.1
SOURCES OF FUNDS	22578.7	26853.9	35770.3	44873.5	57623.5	71974.7	82120.5	99130.2	117722.1	145463.6	172458.2	209471.6	251525.8	274918.0	305561.4
1 LIQUID FUNDS	4077.0	6154.9	7953.5	7676.7	10095.3	13684.8	17186.4	18471.8	22712.6	33197.6	39093.1	48240.0	55582.7	49937.4	38163.2
a. Cash in hand	756.8	853.0	1,018.0	1,213.2	1,360.1	1,865.8	2,049.1	2,453.7	2,837.5	2,889.6	3,310.4	3,507.0	4,116.6	4,881.1	4,735.7
b. FC in hand	199.6	307.6	362.1	508.3	310.3	460.3	456.6	587.3	627.6	750.6	634.5	632.1	658.2	613.8	704.3
c. Bal. with NRB	1,586.3	2,388.0	3,273.3	2,596.0	4,140.8	5,483.1	7,394.5	6,764.9	8,757.1	14,105.7	13,912.7	16,945.1	21,440.8	23,170.4	16,867.5
d. Bal. with Dom. Bank	110.6	182.0	182.1	287.2	409.2	349.1	418.4	(169.0)	638.3	420.0	402.1	676.9	795.9	928.2	683.7
e. Bal. with Other Fis.	-	-	-	-	69.8	69.8	40.1	50.4	-	-	-	-	-	-	-
f. Bal. held abroad	1,345.2	2,125.2	2,662.0	2,987.2	3,750.5	5,027.3	6,385.0	7,753.0	7,022.9	9,179.7	9,451.7	14,613.9	14,993.9	7,016.8	3,783.1
g. Call Money	78.6	299.2	455.9	84.8	124.5	429.3	442.6	1,031.5	2,829.2	5,852.0	11,381.7	11,864.9	13,577.3	13,327.2	11,388.9
2 INVESTMENTS	3870.1	3664.8	7620.5	9451.0	13968.5	14621.9	9740.9	8589.4	8568.9	10857.5	14252.4	17967.3	25446.2	34209.3	45366.5
a. Govt. Securities	3,773.0	3,566.7	5,337.6	8,551.4	10,988.6	11,104.4	8,845.2	7,754.6	8,213.4	10,591.7	13,222.0	17,608.8	25,100.7	28,573.4	39,045.6
b. Share & Deben.	97.1	98.1	98.1	49.6	65.8	75.3	103.0	132.6	355.5	265.8	1,030.4	358.5	345.5	5,635.9	6,340.9
c. NRB Bond	-	-	2,184.7	850.0	2,914.1	3,442.2	792.7	702.2	-	-	-	-	-	-	-
3 LOANS & ADVANCES	10579.9	12051.4	13472.9	17886.0	18535.4	26502.6	37356.0	49467.6	58378.5	68618.0	81758.8	96325.0	109121.0	113174.7	124521.6
a. Govt. Entpr.	0.0	0.0	0.0	918.3	525.0	452.4	381.6	920.6	1450.9	1214.0	1749.4	2114.3	2909.6	2651.2	2867.7
i. Financial	-	-	-	884.4	487.1	447.1	364.8	770.4	1,308.8	1,022.9	1,417.9	1,697.1	2,441.5	2,204.4	2,211.6
ii. Non-Finan.	-	-	-	33.9	37.9	5.3	16.8	150.2	142.1	191.1	331.5	417.2	468.1	446.8	656.1
b. Pvt. Sector	10,109.3	11,341.8	12,651.0	15,671.6	16,794.2	24,569.2	35,631.2	46,668.9	54,736.6	64,989.0	77,501.1	92,241.8	104,209.4	109,043.4	120,342.7
c. For. Bills P & D.	470.6	671.4	821.9	1,284.3	1,188.9	1,444.6	1,298.7	1,820.5	2,062.9	2,266.0	2,348.2	1,820.4	1,886.9	1,322.3	1,143.7
d. Foreign A. B. C.	-	38.2	-	11.7	27.4	36.4	44.5	57.6	128.1	149.0	160.1	148.5	115.1	157.9	167.5
4 INTEREST ACCRUED	0.0	0.0	0.0	162.9	151.2	180.2	327.6	351.2	533.7	748.8	1007.0	1530.1	1652.6	1647.6	2547.9
a. Govt. Entpr.	0.0	0.0	0.0	0.0	0.0	0.0	0.2	2.3	0.3	0.0	5.6	0.0	0.0	11.9	10.1
b. Private Sector	0.0	0.0	0.0	162.9	151.2	180.2	327.4	348.9	533.4	748.8	1001.4	1530.1	1652.6	1635.7	2537.8
5 OTHERS	4051.7	4982.8	6723.5	9697.0	14873.0	16985.2	17509.7	22250.2	27528.4	32041.7	36346.9	45409.3	59723.3	75949.0	94942.2
USES OF FUNDS	22578.7	26853.9	35770.3	44873.5	57623.5	71974.7	82120.5	99130.2	117722.1	145463.6	172458.2	209471.6	251525.8	274918.0	305561.4

All Figures are in Rs. Million

Source: BFIS (Various Issues) and Financial Statement of Individual Banks

Profit and Loss Account of Commercial Banks, Aggregate

	Particulars	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1	Incomes	2,400.9	2,581.7	3,195.3	3,770.5	4,577.4	5,268.4	6,141.9	7,662.7	9,488.9	10,950.3	11,774.5	13,385.7	14,763.4	13,041.6	16,342.6
	Interest incomes from	2,032.1	2,175.5	2,530.8	3,018.3	3,986.7	4,337.3	5,206.4	6,449.4	8,411.5	9,035.6	10,227.2	11,349.2	12,047.4	9,870.6	12,454.0
	Loans and Advances	1,603.7	1,757.8	2,010.0	2,160.7	2,707.6	3,248.6	4,347.2	5,742.1	7,564.7	8,247.3	9,261.7	9,938.2	9,879.9	8,642.7	11,062.9
	Investment	403.8	368.6	467.5	781.5	1,204.7	1,047.0	753.0	500.1	628.2	345.9	355.5	605.5	645.5	577.0	952.1
	Others	24.6	49.1	53.3	76.1	74.4	41.7	106.2	207.2	218.6	442.4	609.9	805.4	1,522.1	650.9	439.0
2	Non Interest Income	368.8	406.2	664.5	752.2	590.7	931.1	935.5	1,213.3	1,077.3	1,914.7	1,547.3	2,036.5	2,716.0	3,171.0	3,888.6
	Commission and Discount	229.1	158.8	192.4	282.9	297.9	432.3	468.0	525.5	536.3	677.9	815.6	926.5	1,255.0	1,156.4	1,406.7
	Share Investment	1.4	3.7	5.5	10.0	5.7	7.6	10.4	30.6	65.7	65.1	14.1	9.5	8.6	-	17.2
	Exchange Fluctuation	82.2	170.4	377.4	261.7	77.3	275.7	289.7	484.2	258.8	841.5	436.2	603.2	955.4	1,119.2	755.6
	Non-operative Income	11.1	15.0	11.5	10.1	36.8	31.7	45.6	38.4	49.7	83.2	38.7	157.5	360.9	290.8	343.9
	Provision for Doubtful Debts	-	5.7	8.9	91.5	68.9	-	-	-	-	10.1	38.4	-	24.7	-	20.2
	Other Income	45.0	52.6	68.8	96.0	104.1	183.8	121.8	134.6	166.8	236.9	204.4	339.8	111.3	604.7	1,345.1
3	Net Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Total	2,400.9	2,581.7	3,195.3	3,770.5	4,577.4	5,268.4	6,141.9	7,662.7	9,488.9	10,950.3	11,774.4	13,385.6	14,763.4	13,041.6	16,342.6
5	Expenditures	2,323.0	2,476.3	3,586.4	3,757.0	4,591.4	4,635.4	5,593.9	7,913.2	8,632.7	10,185.4	11,148.0	15,390.0	17,702.2	18,473.7	14,984.9
	Interest Expenses	1,685.5	1,796.4	2,067.3	2,453.2	3,063.1	3,286.1	3,242.7	4,046.6	5,158.1	6,171.5	7,418.2	7,812.1	7,551.3	7,036.9	7,103.6
	Interest on Deposit	1,662.0	1,775.0	2,003.8	2,362.1	2,976.8	3,205.8	3,193.3	3,974.5	5,039.9	6,109.9	7,362.5	7,685.1	7,379.6	6,993.7	6,851.9
	Interest on Borrowing	22.7	20.0	54.7	81.5	81.0	75.4	45.3	67.2	113.4	56.9	48.9	121.9	167.2	43.2	251.6
	Others	0.8	1.4	8.8	9.6	5.3	4.9	4.1	4.9	4.8	4.8	6.9	5.1	4.5	-	-
6	Overhead Expenses	561.1	579.8	807.4	989.6	1,007.5	1,025.9	1,398.6	1,669.0	2,036.1	2,240.3	2,516.3	3,750.9	3,602.2	4,499.2	5,812.5
	Office Expenses	201.7	217.9	251.0	416.8	436.2	437.5	526.4	621.7	825.7	877.2	1,033.9	1,190.4	1,311.1	1,359.6	1,851.3
	Salaries and Allowance	359.4	361.9	556.4	572.8	571.3	588.4	872.2	1,047.3	1,210.4	1,363.1	1,482.5	2,560.6	2,291.1	3,139.6	3,961.2
	Other Expenses	76.4	100.1	711.7	314.2	520.8	323.4	952.6	2,197.6	1,438.4	1,773.6	1,213.6	3,827.1	6,548.6	6,937.6	2,068.8
	Provision for Loan Loss	49.3	71.1	644.3	199.6	254.9	75.6	577.5	1,623.6	828.2	1,164.3	453.5	2,894.7	5,274.0	5,674.1	842.8
7	Exchange Fluctuation	-	-	12.3	12.9	85.9	-	-	-	-	-	-	0.2	-	-	-
	Provision for Tax	11.6	4.2	26.0	53.0	115.1	165.6	278.4	396.8	441.6	426.2	569.9	691.9	842.0	570.2	869.3
	Others	6.4	13.4	0.1	11.2	13.3	3.3	5.5	50.2	9.0	17.9	16.9	11.1	164.7	493.7	69.5
	Provision for Staff Bonus	9.1	11.4	29.0	37.5	51.6	78.9	91.2	127.0	159.6	165.2	173.2	229.1	267.9	199.6	287.2
8	Net Profit	77.9	105.4	(391.1)	13.5	(14.0)	633.0	548.0	(250.4)	856.2	764.9	626.3	(2,004.4)	(2,938.7)	(5,432.0)	1,357.7
9	Total	2,400.9	2,581.7	3,195.3	3,770.5	4,577.4	5,268.4	6,141.9	7,662.7	9,488.9	10,950.3	11,774.4	13,385.6	14,763.4	13,041.7	16,342.6

Source: BFIS (Various Issues) and Financial Statement of Individual Banks

All Figures are in Rs. Million

Ratio of Commercial Banks, Aggregate

	Ratio Calculation	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1	Leverage Ratio Total Assets ÷ Own Funds	54.217	55.093	14.875	22.190	23.586	26.920	25.142	26.806	26.391	29.147	28.378	31.129	30.562	26.945	25.863
2	Competitiveness Liquid Assets ÷ Total Assets	0.348	0.362	0.433	0.381	0.416	0.392	0.327	0.272	0.263	0.301	0.303	0.314	0.321	0.286	0.253
	Liquid Assets ÷ Total Liquid Liabilities	0.406	0.428	0.572	0.507	0.551	0.538	0.435	0.372	0.371	0.423	0.407	0.416	0.438	0.419	0.373
3	Sensitivity to Market Risk Gross Foreign Currency Assets ÷ Own Funds	3.709	4.991	1.258	1.729	1.662	2.052	2.095	2.255	1.715	1.990	1.660	2.266	1.902	0.748	0.380
	Net Foreign Currency Position ÷ Own Funds	3.284	4.514	1.232	1.723	1.662	2.052	2.095	2.255	1.715	1.990	1.660	2.266	1.902	0.725	0.368
	Gross Equity Position ÷ Own Funds	0.312	0.267	0.756	0.721	0.674	0.642	0.676	0.632	0.639	0.601	0.620	0.604	0.669	0.630	0.654
	Net Equity Position ÷ Own Funds	0.315	0.302	0.756	0.721	0.690	0.678	0.676	0.633	0.639	0.601	0.620	0.604	0.669	0.656	0.660
4	Liquidity Ratio Liquid Assets ÷ Total Assets	0.348	0.362	0.433	0.381	0.416	0.392	0.327	0.272	0.263	0.301	0.303	0.314	0.321	0.286	0.253
	Liquid Assets ÷ Liquid Liabilities	0.406	0.428	0.572	0.507	0.551	0.538	0.435	0.372	0.371	0.423	0.407	0.416	0.438	0.419	0.373
	Borrowing from NRB ÷ Total Liabilities	0.008	0.002	0.001	0.002	(0.003)	0.001	0.003	0.002	0.003	0.003	0.002	0.002	0.002	0.004	0.005
	Total Deposit ÷ Total Loans and Adv	1.794	1.849	1.979	1.879	2.359	1.970	1.639	1.444	1.400	1.495	1.556	1.609	1.666	1.636	1.637
5	Profitability Ratio Net profit ÷ Total Assets	0.003	0.004	(0.011)	0.000	(0.000)	0.009	0.007	(0.003)	0.007	0.005	0.004	(0.010)	(0.012)	(0.020)	0.004
	Net profit ÷ Equity Capital	0.599	0.811	(0.215)	0.009	(0.009)	0.369	0.248	(0.107)	0.300	0.255	0.166	(0.493)	(0.534)	(0.845)	0.176
	Net Interest Income ÷ Profit	4.449	3.597	(1.185)	41.859	(65.971)	1.661	3.583	(9.596)	3.800	3.744	4.485	(1.765)	(1.530)	(0.522)	3.941
	Trading and Foreign exchange gains ÷ Net Profit	1.198	1.759	(0.994)	20.133	(8.150)	0.486	0.612	(2.087)	0.360	1.209	0.758	(0.380)	(0.448)	(0.260)	0.810
	Operating cost ÷ Profit	2.589	2.067	(0.642)	30.874	(31.157)	0.691	0.961	(2.483)	0.964	1.147	1.651	(0.594)	(0.446)	(0.250)	1.364
	Operating cost ÷ Net Interest Income	0.582	0.575	0.542	0.738	0.472	0.416	0.268	0.259	0.254	0.306	0.368	0.337	0.292	0.480	0.346
	Staff cost ÷ Operating cost	1.782	1.661	2.217	1.374	1.310	1.345	1.657	1.685	1.466	1.554	1.434	2.151	1.747	2.309	2.140

Appendix: B. 5

SOURCES AND USES OF FUNDS OF PUBLIC SECTOR BANKS

Particulars	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988
1 CAPITAL FUND														
a. Paid-up Capital	23.3	59.1	59.1	66.0	76.8	80.8	91.6	103.1	117.2	125.4	139.5	169.4	155.2	188.7
b. Statutory Reserves	8	22.5	22.5	25	35	35	35	35	35	35	39.8	69.9	39.9	39.9
c. Others Reserves	15.3	36.6	36.6	41	41.8	45.8	56.6	68.1	82.2	90.4	100.1	100.2	122.2	164.2
d. Retained Earning	0	0	0	0	0	0	0	0	0	0	0	0	-3.0	-7.0
2 DEPOSITS														
a. Current	1174.0	2069.0	2069.0	2416.5	2830.9	3261.5	3981.5	4729.2	5897.6	6775.8	7945.4	9447.1	10788.4	13166.4
b. Savings	446.4	739	739	704.8	898.7	875.4	1036.6	1062	1400.9	1529.8	1604	1918.9	2090.5	2519.8
c. Fixed	172.7	269.2	269.2	361.1	454.5	571.2	716.6	877.4	1088.8	1393.7	1739.4	2161.8	2580.2	3148
d. Call Deposits	517.4	1060.8	1060.8	1350.6	1477.7	1814.9	2228.3	2789.8	3417.9	3912.3	4630.2	5402.7	6192.5	7589.6
e. Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3 BORROWINGS														
a. NRB	368.9	58.3	58.3	183.1	227.3	281.2	459.3	205.2	107.1	157.0	412.6	632.3	566.7	383.4
b. Inter Bank	368.9	55.2	55.2	174.1	225.4	281.2	450.7	162.1	75.1	157	475.8	558.9	528.2	368.8
c. Foreign Bank	0	0	0	0	0	0	0	0	0	0	-0.7	0	-1.1	-2
d. Financial Ins.	0	3.1	3.1	9	1.9	0	8.6	43.1	32	0	-62.5	73.4	39.6	16.6
4 OTHERS														
a. Bal. with Dom. Bank	265	485.4	485.4	488.5	800.9	918.8	1413.1	1198.5	1631.2	1388.6	1789.2	1840.9	2883.5	3501.2
b. Bal. with Other financial Ins.	193.7	343.9	343.9	347	437.7	361.5	553.5	660.3	650	941.8	807.8	1067.5	1026.2	1082.9
c. Bal. held abroad	0	0	0	0	0	0	0	0	0	0	0	0	0	0
d. Call Money	0	0	0	0	0	0	0	0	0	0	-15.2	-30.5	-80.7	-72.1
2 INVESTMENTS														
a. Govt. Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-37.0	-45.0	-48.5	-266.0
b. Share & Deben.	0	0	0	0	0	0	0	0	0	0	-37	-45	-48.5	-266
c. NRB Bond	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3 LOANS & ADVANCES														
a. Govt. Entp.	1322.0	1643.2	1643.2	2064.2	2602.5	3181.2	3935.4	3729.0	4545.4	4982.9	6329.6	7633.6	8988.1	10744.3
b. Financial	532.9	762.7	762.7	945.8	1126.9	1130.3	1357.3	1351.9	2161.0	2295.8	2976.1	3295.0	3656.4	4378.7
c. Non-Finan.	100.4	429.9	429.9	338.5	391.7	383.3	332.3	578.4	1128.6	1442.8	1955.6	1848.7	2372.5	3179.5
d. Pvt. Sector	432.5	332.8	332.8	607.3	735.2	747	1025	773.5	1032.4	853	1020.5	1446.3	1283.9	1199.2
e. For. Bills P & D.	761.8	826.5	826.5	1039.6	1290.4	1879.4	2416.1	2265.5	2240.9	2524.1	3062.1	4108.5	5088.3	6149.5
f. Foreign A. B. C.	27.3	54	54	78.8	185.2	171.5	162	111.6	143.5	163	295.4	245.6	289.4	289.7
4 INTEREST ACCRUED														
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-2.2	-3.4	-2.5
b. Private Sector	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5 OTHERS														
a. Govt. Entp.	108.9	239.7	239.7	347.9	487.9	582.7	648	1112.5	1674.6	1628.3	2046.3	2118.9	3047.1	3785.3
USES OF FUNDS														
a. Govt. Entp.	1831.2	2671.8	2671.8	3154.1	3935.9	4542.3	5945.5	6236.0	7743.1	8446.8	10266.7	12089.7	14393.8	17239.7

All Figures are in Rs. Million

SOURCES AND USES OF FUNDS OF PUBLIC SECTOR BANKS

	Particulars	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1	CAPITAL FUND															
	a. Paid-up Capital	288.8	313.4	2085.9	1726.5	1787.9	1889.1	2122.4	2174.4	2237.9	2273.1	2456.1	2527.1	2632.4	2887.8	3006.6
	b. Statutory Reserves	159.3	168.4	220.0	238.0	262.0	295.0	310.7	373.9	360.7	360.7	509.7	612.8	612.8	612.8	625.4
	c. Others Reserves	89.5	105.1	158.6	160.7	158.3	186.7	261.6	248.3	327.2	359.8	393.8	361.6	466.9	722.3	828.5
	d. Retained Earning	0.0	0.0	0.0	0.6	40.3	97.3	0.1	2.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2	DEPOSITS															
	a. Current	17090.9	19618.1	22582.5	26633.1	33847.7	39311.4	43929.0	47971.4	52245.8	64637.5	78359.1	88236.2	92669.9	93075.8	97051.9
	b. Savings	3309.0	3751.7	3787.4	4149.2	5170.4	6109.9	7101.2	8048.3	7031.1	8711.1	8804.7	10058.4	11066.0	10246.3	10770.4
	c. Fixed	3969.2	4664.5	5775.2	7022.2	9578.0	13010.4	16380.1	18690.5	20819.3	24933.7	32385.1	41810.1	49361.0	49851.6	55127.9
	d. Call Deposits	0.0	0.0	0.0	0.0	31.7	73.1	55.6	48.1	54.0	45.2	43.3	0.0	0.0	0.0	0.0
	e. Others	263.8	242.3	428.3	722.0	541.0	781.3	1013.9	1455.4	1074.8	946.3	772.6	817.0	661.6	326.2	421.0
3	BORROWINGS															
	a. NRB	306.2	269.8	325.2	82.4	-168.2	41.8	249.9	203.4	241.0	508.5	556.7	387.1	413.1	371.2	214.3
	b. Inter Bank	171.5	61.2	49.2	80.7	-169.5	40.4	247.8	203.4	113.9	381.4	429.6	385.7	411.7	369.8	214.3
	c. Foreign Bank	0.0	110.9	276.0	1.7	1.4	1.4	2.1	0.0	127.1	127.1	127.1	1.4	1.4	1.4	0.0
	d. Financial Ins.	134.7	97.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4	OTHERS															
	a. Govt. Securities	2662.6	3347.9	5782.1	8012.9	10482.8	15276.2	14820.2	20048.6	25820.2	30495.8	29015.1	34960.8	45970.0	64472.5	72702.5
	b. Share & Deben.	20348.4	23549.2	30775.6	36454.9	45930.3	56518.5	61121.5	70397.8	80544.9	97914.9	110387.0	126171.2	141685.4	160808.3	172975.3
1	LIQUID FUNDS															
	a. Cash in hand	3402.0	5075.3	6470.5	5257.8	6827.6	10039.0	11291.9	11552.5	13121.2	18735.5	19928.9	23331.0	24855.1	25064.8	14964.4
	b. FC in hand	685.7	804.7	927.0	1091.5	1103.6	1602.4	1693.5	2062.9	2102.6	2288.0	2498.1	2565.6	2663.5	2652.1	2695.2
	c. Bal. with NRB	197.1	299.2	348.0	457.8	286.0	426.7	414.7	519.4	527.2	606.1	545.8	494.5	479.4	379.4	360.8
	d. Bal. with Dom. Bank	1255.5	1999.2	2906.1	2152.9	3070.8	4340.1	5674.5	5151.8	6371.1	11178.8	10771.9	13383.0	16430.6	17495.7	9603.0
	e. Bal. with Other financial I	99.1	125.7	136.2	246.5	321.5	228.0	251.6	-217.0	397.8	106.9	278.0	368.2	580.0	471.6	346.5
	f. Call Money	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2	INVESTMENTS															
	a. Govt. Securities	1164.7	1846.6	2133.1	1305.1	2045.8	3141.2	3157.5	4035.4	3722.5	4555.7	3564.7	6369.7	4701.6	4061.9	1958.9
	b. Share & Deben.	0.0	0.0	20.0	4.0	0.0	300.5	100.0	0.0	0.0	0.0	2270.4	150.0	0.0	4.1	0.0
	c. NRB Bond	3407.6	3284.4	6998.7	7629.3	11018.3	10311.1	7152.1	4001.5	2138.7	6846.8	7904.2	9799.1	12433.2	11323.4	16015.5
	d. Loans & Advances	3357.6	3236.3	4765.8	7006.2	9579.3	9211.2	6878.5	3800.7	1917.8	6731.9	7762.4	9662.2	12296.3	11203.7	15859.9
	e. Govt. Entp.	50.0	48.1	48.1	48.1	55.2	58.2	71.9	89.1	220.9	114.9	141.8	136.9	136.9	119.7	155.6
	f. Financial	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	g. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	h. Pvt. Sector	9293.0	9917.0	10406.9	13017.1	12743.3	18785.8	25419.7	32934.2	37918.1	43548.5	50782.1	54811.8	54278.0	54573.7	54533.3
	i. For. Bills P. & D.	339.3	491.3	495.0	640.8	678.0	750.9	653.1	934.5	1026.9	1081.8	756.9	633.9	561.9	455.8	365.2
	j. Foreign A. B. C.	0.0	0.0	0.0	11.7	27.4	36.4	44.5	57.6	128.1	149.0	160.1	146.9	115.1	118.6	112.1
	k. Interest Accrued	0.0	0.0	0.0	11.9	24.3	50.5	109.1	99.7	138.5	72.2	140.8	146.2	150.5	91.1	834.7
	l. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	m. Private Sector	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5	OTHERS															
	a. Govt. Securities	3906.5	4781.2	6404.6	9001.9	14124.3	16097.7	16132.6	20283.3	24961.6	26855.1	29786.2	36300.0	48059.1	67967.7	84841.0
	b. Share & Deben.	20348.4	23549.2	30775.6	36454.9	45930.3	56518.5	61121.5	70397.8	80544.9	97914.9	110387.0	126171.2	141685.4	160808.3	172975.3

All Figures are in Rs. Million

Source: BFIS (Various Issues) and Financial Statement of Individual Banks

Appendix B. 7

Profit and Loss Account of Public Sector Banks

	Particulars	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
	Incomes	2164.0	2179.6	2623.1	2915.5	3431.0	3810.1	4120.9	4617.7	5609.9	6123.6	6242.9	6432.2	5923.0	4285.4	6432.3
1	Interest Incomes from	1856.8	1861.8	2124.0	2376.4	3054.3	3210.0	3614.7	3969.6	5056.7	5157.7	5768.3	5704.7	4921.7	3054.0	4579.9
	Loans and Advances	1474.6	1544.9	1701.4	1681.4	2073.6	2288.9	2936.6	3572.2	4738.7	4911.8	5543.6	5291.8	4766.4	3054.0	4400.6
	Investment	381.5	336.0	421.5	694.2	979.7	916.1	661.8	365.6	283.3	208.5	224.7	372.9	155.3	0.0	179.3
	Others	0.7	0.9	1.1	0.8	1.0	5.0	16.3	31.8	34.7	37.4	0.0	40.0	0.0	0.0	0.0
2	Non Interest Income	307.2	297.8	499.1	539.1	376.7	600.1	506.2	648.1	553.2	965.9	474.6	727.5	1001.3	1231.4	1852.4
	Commission and Discount	203.6	112.1	133.1	178.8	163.1	255.9	245.7	252.0	262.3	297.1	281.5	255.6	468.4	482.0	560.2
	Share Investment	1.4	3.7	5.5	10.0	5.7	7.6	10.4	30.6	65.5	64.9	13.8	9.2	8.3	0.0	17.2
	Exchange Fluctuation	52.4	118.4	274.1	178.1	2.9	144.7	110.5	221.3	46.8	350.3	51.2	111.4	268.0	367.2	85.4
	Non-operative Income	5.6	8.0	11.5	10.1	36.8	31.7	45.6	38.4	49.7	80.2	0.0	82.8	241.2	249.6	263.6
	Provision for Doubtful Debts	0.0	5.7	8.9	70.1	68.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Other Income	44.2	49.9	66.0	92.0	99.3	160.2	94.0	105.8	128.9	173.4	128.1	268.5	15.4	132.6	926.0
3	Net Loss	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4	Total	2164.0	2179.6	2623.1	2915.5	3431.0	3810.1	4120.9	4617.7	5609.9	6123.6	6242.9	6432.2	5923.0	4285.4	6432.3
	Expenditures	2144.9	2208.2	3160.1	3150.1	3673.9	3485.7	4017.1	5533.3	5429.1	6109.5	6619.6	9780.4	10278.8	10428.0	6935.7
5	Interest Expenses	1601.9	1651.6	1864.6	2141.5	2596.2	2728.6	2498.1	2804.2	3380.3	4017.6	4822.8	4737.8	3675.9	3426.4	3367.6
	Interest on Deposit	1581.9	1635.1	1815.3	2069.9	2521.0	2655.8	2458.0	2760.6	3276.3	3988.9	4799.2	4710.3	3670.0	3426.4	3171.2
	Interest on Borrowing	20.0	16.5	49.3	71.6	75.2	72.8	40.2	43.6	104.0	28.7	23.6	27.5	5.9	0.0	196.4
	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
6	Overhead Expenses	491.9	488.2	687.8	802.1	761.8	698.2	968.8	1103.3	1347.1	1415.8	1501.3	2602.8	2060.0	2772.8	3535.4
	Office Expenses	148.5	149.1	164.5	277.3	255.4	199.5	224.4	235.7	353.5	315.6	340.8	493.2	317.2	317.0	451.8
	Salaries and Allowance	343.4	339.1	523.3	524.8	506.4	498.7	744.4	867.6	993.6	1100.2	1160.5	2169.6	1742.8	2455.8	3083.6
7	Other Expenses	51.1	68.4	607.7	206.5	315.9	58.9	550.2	1625.8	701.7	676.1	295.5	2439.8	4542.9	4228.8	32.7
	Provision for Loan Loss	43.9	60.1	595.8	190.8	209.7	30.7	495.0	1497.6	612.0	669.4	228.7	2439.5	4385.2	4228.8	32.6
	Exchange Fluctuation	0.0	0.0	6.8	0.2	83.8	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0
	Provision for Tax	0.0	0.0	0.0	0.0	0.0	0.0	42.5	72.5	63.8	0.0	66.7	0.0	0.0	0.0	0.0
	Others	5.5	7.5	0.1	11.1	13.3	0.0	0.0	43.7	0.0	0.0	0.1	0.1	157.7	0.0	0.1
	Provision for Staff Bonus	1.7	0.8	5.0	4.4	9.1	28.2	12.7	12.0	25.9	6.7	0.0	0.0	0.0	0.0	0.0
8	Net Profit	19.1	-28.6	-537.0	-234.6	-242.9	324.4	103.8	-915.6	180.8	14.1	-376.7	-3348.2	-4355.8	-6142.6	-503.4
9	Total	2164.0	2179.6	2623.1	2915.5	3431.0	3810.1	4120.9	4617.7	5609.9	6123.6	6242.9	6432.2	5923.0	4285.4	6432.3

Source: BFIS (Various Issues) and Financial Statement of Individual Banks

All Figures are in Rs. Million

Appendix: B. 8

Ratio Calculation of Public Sector Banks

S.N.	Ratio Calculation	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1	Leverage Ratio															
	Total Assets ÷ Own Funds	70.470	75.134	14.754	21.115	25.690	29.918	28.798	32.376	35.991	43.075	44.944	49.927	53.824	55.685	57.532
2	Competitiveness															
	Liquid Assets ÷ Total Assets	0.332	0.353	0.436	0.352	0.387	0.359	0.301	0.220	0.187	0.260	0.251	0.261	0.262	0.226	0.178
	Liquid Assets ÷ Total Liquid Liabilities	0.389	0.418	0.586	0.481	0.528	0.516	0.416	0.321	0.287	0.391	0.351	0.372	0.399	0.388	0.317
3	Sensitivity to Market Risk															
	Gross Foreign Currency Assets ÷ Own Funds	4.716	6.846	1.190	1.021	1.304	1.889	1.683	2.095	1.899	2.271	1.674	2.716	1.968	1.538	0.772
	Net Foreign Currency Position ÷ Own Funds	4.250	6.535	1.190	1.021	1.304	1.889	1.683	2.095	1.899	2.271	1.674	2.716	1.968	1.538	0.772
	Gross Equity Position ÷ Own Funds	0.138	0.127	0.818	0.769	0.742	0.694	0.730	0.713	0.693	0.683	0.632	0.614	0.590	0.538	0.516
	Net Equity Position ÷ Own Funds	0.138	0.127	0.818	0.769	0.765	0.745	0.730	0.714	0.693	0.683	0.632	0.614	0.590	0.538	0.516
4	Liquidity Ratio															
	Liquid Assets ÷ Total Assets	0.332	0.353	0.436	0.352	0.387	0.359	0.301	0.220	0.187	0.260	0.251	0.261	0.262	0.226	0.178
	Liquid Assets ÷ Liquid Liabilities	0.389	0.418	0.586	0.481	0.528	0.516	0.416	0.321	0.287	0.391	0.351	0.372	0.399	0.388	0.317
	Borrowing from NRB ÷ Total Liabilities	0.008	0.003	0.002	0.002	(0.004)	0.001	0.004	0.003	0.001	0.004	0.004	0.003	0.003	0.002	0.001
	Total Deposit ÷ Total Loans and Adv	1.774	1.885	2.071	1.830	2.429	1.964	1.662	1.392	1.300	1.424	1.489	1.560	1.649	1.651	1.723
5	Profitability Ratio															
	Net profit ÷ Total Assets	0.001	(0.001)	(0.017)	(0.006)	(0.005)	0.006	0.002	(0.013)	0.002	0.000	(0.003)	(0.027)	(0.031)	(0.038)	(0.003)
	Net profit ÷ Equity Capital	0.478	(0.716)	(0.315)	(0.177)	(0.183)	0.248	0.067	(0.591)	0.117	0.009	(0.243)	(2.156)	(2.805)	(3.956)	(0.324)
	Net Interest Income ÷ Profit	13.346	(8.049)	(0.483)	(1.001)	(1.886)	1.484	10.757	(1.273)	9.272	80.861	(2.510)	(0.289)	(0.286)	0.061	(2.408)
	Trading and Foreign exchange gains ÷ Net Profit	3.037	(4.420)	(0.532)	(0.802)	(0.163)	0.544	1.504	(0.284)	0.534	30.532	(0.136)	(0.058)	(0.117)	(0.100)	(0.693)
	Operating cost ÷ Profit	7.775	(5.213)	(0.306)	(1.182)	(1.051)	0.615	2.162	(0.257)	1.955	22.385	(0.905)	(0.129)	(0.073)	(0.052)	(0.897)
	Operating cost ÷ Net Interest Income	0.583	0.648	0.634	1.181	0.558	0.414	0.201	0.202	0.211	0.277	0.360	0.448	0.255	(0.851)	0.373
	Staff cost ÷ Operating cost	2.312	2.274	3.181	1.893	1.983	2.500	3.317	3.681	2.811	3.486	3.405	5.008	5.494	7.747	6.825

Appendix: B. 9
SOURCES AND USES OF FUNDS OF JOINT VENTURE BANKS

Particulars	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1 CAPITAL FUND																			
a. Paid-up Capital	28.8	61.9	102.1	119.8	127.7	174.0	318.8	295.7	655.2	784.6	1143.9	1523.6	2222.3	2682.6	3261.0	3675.3	4292.5	5673.0	6386.6
b. Statutory Reserves	28.3	58.5	88.5	89.9	90.0	90.0	110.0	130.0	319.0	405.3	658.3	786.8	1301.6	1413.3	1854.4	1988.2	2667.5	3267.1	3749.2
c. Others Reserves	0.1	2.7	6.7	14.5	34.6	61.9	136.9	141.9	225.0	294.2	400.7	540.2	730.8	911.3	1083.9	1363.9	1169.4	1910.7	2150.0
d. Retained Earning	0	0	3	7	2.0	5.0	71.9	23.8	111.2	85.1	84.9	196.6	190.4	358.0	322.7	323.2	455.6	243.0	358.6
2 DEPOSITS																			
a. Current	146.1	429.8	708.2	1236.6	1884.7	2659.7	4075.7	6981.5	9879.3	12902.0	17282.4	23469.2	29457.2	37960.7	47802.5	63359.4	82407.3	83968.5	95348.2
b. Savings	79.1	246.7	351.1	510.7	783.4	910.6	1216.4	2564.1	3019.7	3654.3	4540.4	5200.2	5788.4	7599.1	8861.8	10069.0	13655.6	13564.5	17409.3
c. Fixed	11.9	41.5	91.7	190.9	289.5	524.4	778.7	1600.7	3347.6	4457.5	6389.2	7234.1	8877.8	11951.6	17565.4	23267.8	30533.4	32466.1	39929.4
d. Call Deposits	26.9	105.3	190.6	444	491.1	775.2	1557.9	2452.1	2648.5	3835.5	5131.7	9670.1	12674.6	15592.6	17842.1	24686.6	29812.8	27363.7	27531.3
e. Others	0	0	0	0	0	282.9	295.7	364.6	461.2	420.1	615.5	636.9	1060.8	1650.5	1988.0	3281.1	6515.3	8729.4	8610.3
3 BORROWINGS																			
a. NRB	80.8	72.1	59.4	34.1	42.6	155.1	62.4	10.6	0.6	186.0	177.5	649.3	1388.5	378.5	622.4	2959.6	1895.4	1825.1	2321.4
b. Inter Bank	0	0	0	0	0	0	0	0	0	0	0	0	248.7	0.0	0.0	42.5	0.0	644.5	1222.8
c. Foreign Bank	0.7	0	1.1	2	0.3	20.0	0.0	0.2	0.0	185.5	177.5	649.3	1139.8	378.5	622.4	2917.2	1895.4	952.1	964.4
d. Financial Ins.	80.1	72.1	58.3	32.1	42.3	135.1	62.4	10.4	0.6	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	228.5	134.2
4 OTHERS																			
	13.1	117.3	138.3	141.5	175.3	315.9	537.8	1130.8	1158.1	1583.6	2395.2	3090.3	4108.7	6491.3	8919.0	9311.7	12843.2	12180.7	13144.3
SOURCES OF FUNDS	268.8	681.1	1008.0	1532.0	2230.3	3304.7	4994.7	8418.6	11693.2	15456.2	20999.0	28732.4	37177.2	47513.1	60604.9	79306.0	101438.4	103647.3	117200.5
1 LIQUID FUNDS																			
a. Cash in hand	64.2	196.7	323.7	395.5	675.0	1079.6	1483.0	2418.9	3267.7	3645.8	5894.5	6919.3	9591.4	14448.6	18918.6	24446.3	29463.3	23117.2	21405.7
b. FC in hand	9.3	26.3	25.7	52.9	71.1	48.3	91.0	121.7	256.5	263.4	355.6	390.8	734.9	601.6	777.8	853.1	1245.0	1965.6	1785.1
c. Bal. with NRB	8.7	21.2	39.2	83.7	330.8	388.8	367.2	443.1	1070.0	1143.0	1720.0	1613.1	2386.0	2924.4	3034.3	3358.1	4418.8	4837.7	6468.0
d. Bal. with Dom. Bank	5.4	9.1	10	2.5	11.5	56.3	45.9	40.7	87.7	121.1	166.8	48.0	240.5	302.1	84.6	234.5	94.4	228.6	251.2
e. Bal. with Other Fis.	0	0	0	0	0	0	0	0	0	69.8	40.1	50.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0
f. Bal. held abroad	25.6	109.4	166.5	182.7	180.5	278.6	528.9	1682.1	1704.7	1886.1	3227.5	3717.6	3300.4	4624.0	5824.2	8164.8	10112.1	2707.7	1634.5
g. Call Money	15.2	30.5	80.7	72.1	78.6	299.2	435.9	80.8	124.5	128.8	342.6	1031.5	2829.2	5852.0	9111.3	11714.9	13437.3	13183.2	10959.3
2 INVESTMENTS																			
a. Govt. Securities	37.0	45.0	48.5	266.0	462.5	380.4	621.8	1821.7	2950.2	4310.8	2588.8	4587.9	6430.2	4010.7	6247.2	7790.3	12214.7	21498.5	26931.4
b. Share & Deben.	0	0	0	0	0	330.4	571.8	1545.2	1409.3	1893.2	1966.7	3953.9	6295.6	3859.8	5360.2	7575.3	12016.9	16393.6	21421.5
c. NRB Bond	0	0	0	0	0	50.0	50.0	1.5	10.6	17.1	31.1	43.5	134.6	150.9	887.0	215.0	197.8	5105.0	5509.9
3 LOANS & ADVANCES																			
a. Govt. Entp.	134.8	291.0	422.2	695.1	947.6	1643.1	2571.0	3331.9	4599.7	6482.4	10920.1	15006.8	18193.6	23212.7	28178.3	37149.5	47753.2	50218.6	57958.0
i. Financial	0	0	0	0	0	0	0	33.9	37.9	5.3	63.0	386.1	339.1	588.0	821.6	1050.1	1527.1	1263.0	1421.8
ii. Non-Finan.	0	0	0	0	0	0	0	0	0	0	46.2	235.9	197.0	396.9	490.1	644.9	1059.0	866.2	765.7
b. Pvt. Sector	128.8	247.7	345.9	573.6	816.3	1424.8	2244.1	2854.5	4050.9	5783.4	10211.5	13734.7	16818.5	21440.5	25788.4	34917.0	44953.2	48095.4	55760.4
c. For. Bills P & D.	2	27.8	30.3	47.9	131.3	180.1	326.9	643.5	510.9	693.7	645.6	886.0	1036.0	1184.2	1588.3	1181.1	1272.9	852.7	746.6
d. Foreign A. B. C.	4	15.5	46	73.6	0.0	38.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.4	0.0	7.6	29.2
4 INTEREST ACCRUED																			
a. Govt. Entp.	0.0	2.2	3.4	2.5	0.0	0.0	0.0	151.0	126.9	129.7	218.5	251.5	395.2	676.6	858.7	1339.1	1383.0	1422.5	1576.5
b. Private Sector	0	0	0	0	0	0	0	0	0	0	0.2	2.3	0.3	0.0	5.6	0.0	0.0	11.9	9.8
5 OTHERS																			
	32.8	146.2	210.2	172.9	145.2	201.6	318.9	695.1	748.7	887.5	1377.1	1966.9	2566.8	5164.5	6402.1	8580.7	10624.2	7390.4	9328.9
USES OF FUNDS	268.8	681.1	1008.0	1532.0	2230.3	3304.7	4994.7	8418.6	11693.2	15456.2	20999.0	28732.4	37177.2	47513.1	60604.9	79306.0	101438.4	103647.3	117200.5

All Figures are in Rs. Million

Source: BFIS (Various Issues) and Financial Statement of Individual Banks

Appendix: B. 10

Profit and Loss Account of Joint Venture Banks

Particulars	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
Incomes																			
1 Interest incomes from	18.9	49.2	88.3	150.9	236.9	402.1	572.2	855.0	1146.4	1458.3	2021.0	3045.0	3879.0	4826.7	5509.2	6654.4	8280.3	7943.9	8508.2
Loans and Advances	11.0	33.3	62.7	109.1	175.3	293.7	406.8	641.9	932.4	1127.3	1591.7	2479.8	3354.8	3877.9	4439.5	5385.5	6636.5	6084.0	6617.6
Investment	8.1	27.4	45	86	129.1	212.9	308.6	479.3	634.0	959.7	1410.6	2169.9	2826.0	3335.5	3701.4	4407.7	4634.2	4856.1	5405.9
Others	2.7	3.9	8.5	14.9	22.3	32.6	46.0	87.3	225.0	130.9	91.2	134.5	344.9	137.4	130.5	223.8	483.8	577.0	772.8
2 Non Interest Income	0.2	2	9.2	8.2	23.9	48.2	52.2	75.3	73.4	36.7	89.9	175.4	183.9	405.0	607.5	754.0	1518.5	650.9	439.0
Commission and Discou	7.9	15.9	25.6	41.8	61.6	108.4	165.4	213.1	214.0	331.0	429.3	565.2	524.1	948.8	1069.7	1268.8	1643.9	1859.9	1890.6
Share Investment	4.1	5.1	8.7	14.6	25.5	46.7	59.3	104.1	134.8	176.4	222.3	273.5	274.0	380.8	533.3	648.8	751.7	640.6	781.1
Exchange Fluctuation	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.3	0.3	0.3	0.0	0.0
Revaluation Profit	3.8	10.2	7.8	13.4	29.8	52.0	103.3	83.6	74.4	131.0	179.2	262.9	212.0	491.2	384.9	479.8	660.9	714.8	631.7
Provision for Doubtful De	0	0.4	8.6	13.1	5.5	7.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.0	38.7	72.6	117.3	41.2	80.3
Other Income	0	0	0	0	0.0	0.0	0.0	21.4	0.0	0.0	0.0	0.0	0.0	10.1	38.4	0.0	24.7	0.0	0.0
3 Net Loss	0	0.2	0.5	0.7	0.8	2.7	2.8	4.0	4.8	23.6	27.8	28.8	37.9	63.5	74.3	67.3	89.0	463.3	397.5
4 Total	18.9	49.2	88.3	150.9	236.9	402.1	572.2	855.0	1146.4	1458.3	2020.9	3045.0	3879.0	4826.7	5509.1	6654.3	8280.3	7943.9	8508.2
Expenditures																			
5 Interest Expenses	18.4	47.7	81.3	121.6	178.1	268.1	426.3	606.9	917.5	1149.7	1576.7	2379.9	3203.6	4075.9	4478.2	5335.1	6856.4	7096.9	6877.8
Interest on Deposit	5.6	17.1	27.2	49.4	83.6	144.8	202.7	311.7	466.9	557.5	744.6	1242.4	1777.8	2154.0	2571.7	2903.6	3550.7	3129.8	3045.8
Interest on Borrowing	1.8	9.2	23	45.4	80.1	139.9	188.5	292.2	455.8	550.0	735.4	1213.9	1763.6	2121.0	2539.7	2809.1	3385.2	3086.6	2990.6
Other	3.8	7.9	4.2	3.6	2.7	3.5	5.4	9.9	5.8	2.6	5.1	23.6	9.4	28.2	25.2	89.4	161.0	43.2	55.2
6 Overhead Expenses	0	0	0	0.4	0.8	1.4	8.8	9.6	5.3	4.9	4.1	4.9	4.8	4.8	6.9	5.1	4.5	0.0	0.0
Office Expenses	12.7	26.6	39.8	52.4	69.2	91.6	119.6	187.5	245.7	327.7	429.8	565.7	689.0	824.4	993.2	1078.0	1393.7	1504.2	1912.9
Salaries and Allowance	10.3	21.1	30.8	41.2	53.2	68.8	86.5	139.5	180.8	238.0	302.0	386.0	472.2	561.5	678.7	711.6	895.3	901.5	1176.7
Other Expenses	2.4	5.5	9	11.2	16.0	22.8	33.1	48.0	64.9	89.7	127.8	179.7	216.8	262.9	314.6	366.4	498.4	602.7	736.2
Provision for Loan Loss	0.1	4.0	14.3	19.8	25.3	31.7	104.0	107.7	204.9	264.5	402.4	571.8	736.7	1097.5	913.3	1353.6	1912.0	2462.9	1919.1
Exchange Fluctuation	0	0.5	2.3	3.3	5.4	11.0	48.5	8.8	45.2	44.9	82.5	126.0	216.2	494.9	220.1	437.3	826.0	1203.3	747.3
Provision for Tax	0	0	0	0	0.0	0.0	5.5	12.7	2.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Others	0	2	6.8	11.2	11.6	4.2	26.0	53.0	115.1	165.6	235.9	324.3	377.8	426.2	503.2	680.1	819.1	567.8	834.1
Provision for Staff Bonus	0	0.9	3.1	1.5	0.9	5.9	0.0	0.1	0.0	3.3	5.5	6.5	9.0	17.9	16.8	11.0	6.8	493.3	69.2
8 Net Profit	0.1	0.6	2.1	3.8	7.4	10.6	24.0	33.1	42.5	50.7	78.5	115.0	133.7	158.5	173.2	225.1	260.1	198.5	268.5
9 Total	18.9	49.2	88.3	150.9	236.9	402.1	572.2	855.0	1146.4	1458.3	2020.9	3045.0	3879.0	4826.7	5509.1	6654.3	8280.4	7943.9	8508.3

Source: BFIS (Various Issues) and Financial Statement of Individual Banks

All Figures are in Rs. Million

Ratio of Joint Venture Banks

N.	Ratio Calculation	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
1	Leverage Ratio																			
	Total Assets ÷ Own Funds	9.333	11.003	9.873	12.788	17.465	18.993	15.667	28.470	17.847	19.699	18.357	18.858	16.725	17.712	18.585	21.578	23.632	18.270	18.351
2	Competitiveness																			
	Liquid Assets ÷ Total Assets	0.376	0.355	0.369	0.432	0.489	0.427	0.411	0.504	0.531	0.514	0.403	0.399	0.427	0.385	0.401	0.404	0.409	0.381	0.365
	Liquid Assets ÷ Total Liquid Liabilities	0.446	0.482	0.485	0.521	0.566	0.501	0.497	0.606	0.628	0.607	0.484	0.475	0.515	0.478	0.501	0.483	0.492	0.461	0.438
3	Sensitivity to Market Risk																			
	Gross Foreign Currency Assets ÷ Own Funds	0.889	1.771	1.646	1.538	1.433	1.649	1.703	5.859	2.639	2.447	2.858	2.485	1.530	1.778	1.813	2.254	2.392	0.512	0.304
	Net Foreign Currency Position ÷ Own Funds	(1.892)	0.606	1.075	1.270	1.102	0.873	1.508	5.824	2.638	2.446	2.858	2.485	1.530	1.778	1.813	2.254	2.392	0.471	0.283
	Gross Equity Position ÷ Own Funds	0.983	0.945	0.867	0.750	0.705	0.517	0.345	0.440	0.487	0.517	0.575	0.516	0.586	0.527	0.569	0.541	0.621	0.576	0.587
	Net Equity Position ÷ Own Funds	0.997	0.956	0.905	0.821	0.713	0.616	0.345	0.440	0.487	0.517	0.575	0.516	0.586	0.527	0.569	0.541	0.621	0.620	0.607
4	Liquidity Ratio																			
	Liquid Assets ÷ Total Assets	0.376	0.355	0.369	0.432	0.489	0.427	0.411	0.504	0.531	0.514	0.403	0.399	0.427	0.385	0.401	0.404	0.409	0.381	0.365
	Liquid Assets ÷ Liquid Liabilities	0.446	0.482	0.485	0.521	0.566	0.501	0.497	0.606	0.628	0.607	0.484	0.475	0.515	0.478	0.501	0.483	0.492	0.461	0.438
	Borrowing from NRB ÷ Total Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	0.007	-	-	0.001	-	0.006	0.010
	Total Deposit ÷ Total Loans and Adv	1.084	1.477	1.677	1.779	1.989	1.619	1.585	2.095	2.148	1.990	1.583	1.564	1.619	1.635	1.696	1.706	1.726	1.672	1.645
5	Profitability Ratio																			
	Net profit ÷ Total Assets	0.002	0.002	0.007	0.019	0.026	0.041	0.029	0.029	0.020	0.020	0.021	0.023	0.018	0.016	0.017	0.017	0.014	0.008	0.014
	Net profit ÷ Equity Capital	0.018	0.026	0.079	0.326	0.653	1.489	1.326	1.908	0.718	0.761	0.675	0.845	0.519	0.531	0.556	0.664	0.534	0.259	0.435
	Net Interest Income ÷ Profit	10.800	10.800	5.071	2.038	1.560	1.111	1.399	1.331	2.034	1.846	1.907	1.860	2.335	2.296	1.812	1.881	2.167	3.488	2.191
	Trading and Foreign exchange gains ÷ Net Profit	7.600	7.067	2.343	0.904	0.600	0.440	0.708	0.337	0.325	0.424	0.403	0.395	0.314	0.658	0.411	0.419	0.547	0.892	0.437
	Operating cost ÷ Profit	20.600	14.067	4.400	1.406	0.905	0.513	0.593	0.562	0.790	0.771	0.680	0.580	0.699	0.748	0.658	0.539	0.629	1.064	0.722
	Operating cost ÷ Net Interest Income	1.907	1.302	0.868	0.690	0.580	0.462	0.424	0.422	0.388	0.418	0.356	0.312	0.299	0.326	0.363	0.287	0.290	0.305	0.329
	Staff cost ÷ Operating cost	0.233	0.261	0.292	0.272	0.301	0.331	0.383	0.344	0.359	0.377	0.423	0.466	0.459	0.468	0.464	0.515	0.557	0.669	0.626

SOURCES AND USES OF FUNDS OF DOMESTIC PRIVATE BANKS

	1998	1999	2000	2001	2002	2003
1 CAPITAL FUND						
a. Paid-up Capital	35.0	360.0	526.9	1305.0	1642.2	2421.6
b. Statutory Reserves	35.0	360.0	526.5	1283.7	1611.1	2424.1
c. Others Reserves	0.0	0.0	0.0	4.9	17.0	44.9
d. Retained Earning	0.0	0.0	0.4	16.4	5.3	5.7
	0.0	0.0	0.0	0.0	8.9	-53.1
2 DEPOSITS						
a. Current	0.0	1040.2	3287.5	6689.2	8098.8	11478.9
b. Savings	0.0	43.3	192.1	378.9	516.2	682.6
c. Fixed	0.0	203.6	625.7	1094.2	1538.0	2181.6
d. Call Deposits	0.0	651.2	1906.9	3928.1	4155.0	5023.6
e. Others	0.0	107.0	405.2	1175.3	1788.0	3402.8
	0.0	35.1	157.7	112.7	101.7	188.3
3 BORROWINGS						
a. NRB	0.0	0.0	0.0	0.0	153.5	634.8
b. Inter Bank	0.0	0.0	0.0	0.0	153.5	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	634.8
d. Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0
4 OTHERS						
	0.6	66.1	180.0	407.8	567.9	850.3
SOURCES OF FUNDS	35.6	1466.3	3994.4	8402.0	10462.4	15385.6
1 LIQUID FUNDS						
a. Cash in hand	13.5	245.6	462.7	1264.3	1755.4	1793.1
b. FC in hand	0.0	34.5	88.3	208.1	263.4	255.4
c. Bal. with NRB	0.0	2.3	16.7	23.1	39.9	35.9
d. Bal. with Dom. Bank	2.5	106.5	204.0	591.4	837.0	796.5
e. Bal. with Other financial Ins.	11.0	39.5	74.2	121.5	228.0	86.0
f. Bal. held abroad	0.0	0.0	0.0	0.0	0.0	0.0
g. Call Money	0.0	62.8	79.4	180.2	247.2	189.7
2 INVESTMENTS						
a. Govt. Securities	0.0	0.0	0.0	140.0	139.9	429.6
b. Share & Deben.	0.0	101.0	377.8	798.3	1387.4	2439.6
c. NRB Bond	0.0	99.4	371.2	787.5	976.1	1764.2
	0.0	1.6	6.6	10.8	411.3	675.4
3 LOANS & ADVANCES						
a. Govt. Enftp.	0.0	0.0	0.0	0.0	0.0	0.0
i. Financial	0.0	953.6	2580.6	5180.3	6594.8	10243.9
ii. Non-Finan.	0.0	0.0	62.0	150.0	175.0	136.8
b. Pvt. Sector	0.0	0.0	50.0	150.0	125.0	136.8
c. For. Bills P & D.	0.0	0.0	12.0	0.0	50.0	0.0
d. Foreign A. B. C.	0.0	950.6	2512.9	4978.2	6374.3	10049.0
	0.0	3.0	5.5	52.1	13.8	31.9
4 INTEREST ACCRUED						
a. Govt. Enftp.	0.0	0.0	0.2	0.0	31.7	26.2
b. Private Sector	0.0	7.5	44.8	119.1	134.0	136.7
	0.0	0.0	0.0	0.0	0.0	0.3
5 OTHERS						
	22.1	158.6	528.5	1040.0	590.9	772.3
USES OF FUNDS	35.6	1466.3	3994.4	8402.0	10462.4	15385.6

Source: BFIS (Various Issues) and Financial Statement of Individual Banks

All Figures are in Rs. Million

Profit and Loss Account of Domestic Private Banks

S.N.	Particulars	1998	1999	2000	2001	2002	2003
1	Incomes						
	Interest Incomes from	-	22.4	299.1	560.0	812.3	1,402.1
	Loans and Advances	-	19.4	259.0	489.2	732.6	1,256.5
	Investment	-	16.7	238.7	479.3	732.6	1,256.5
	Others	-	0.3	8.9	6.4	-	-
	Others	-	2.4	11.4	3.6	-	-
2	Non Interest Income	-	2.9	40.2	70.8	79.8	145.6
	Commission and Discount	-	0.8	22.1	35.0	33.8	65.3
	Share Investment	-	-	-	-	-	-
	Exchange Fluctuation	-	0.1	12.0	26.5	37.2	38.5
	Revaluation Profit	-	-	2.1	2.4	-	-
	Provision for Doubtful Debts	-	-	-	-	-	20.2
	Other Income	-	2.0	4.0	7.0	8.8	21.6
3	Net Loss	-	-	-	-	-	-
4	Total	-	22.4	299.1	560.0	812.3	1,402.1
5	Expenditures						
	Interest Expenses	-	50.2	274.6	567.0	948.8	1,171.4
	Interest on Deposit	-	23.7	170.7	324.7	480.7	690.2
	Interest on Borrowing	-	23.6	165.7	324.4	480.7	690.2
	Others	-	0.1	5.0	0.3	-	-
	Others	-	-	-	-	-	-
6	Overhead Expenses	-	21.8	70.2	148.6	222.2	364.3
	Office Expenses	-	14.4	45.6	98.6	141.1	222.8
	Salaries and Allowance	-	7.4	24.6	50.0	81.2	141.5
7	Other Expenses	-	4.7	33.7	93.8	245.9	117.0
	Provision for Loan Loss	-	4.7	17.9	62.8	242.0	62.9
	Exchange Fluctuation	-	-	-	-	-	-
	Provision for Tax	-	-	11.8	22.9	2.4	35.2
	Others	-	-	-	0.2	0.4	0.2
	Provision for Staff Bonus	-	-	4.0	7.8	1.1	18.7
8	Net Profit	-	(27.9)	24.6	(6.9)	(136.4)	230.6
9	Total	-	22.3	299.1	550.0	812.3	1,402.1

Source: BFIS (Various Issues) and Financial Statement of Individual Banks

All Figures are in Rs. Million

Appendix: B. 14

Ratio of Domestic Private Banks

S.N.	Ratio Calculation	1998	1999	2000	2001	2002	2003
1	Leverage Ratio						
	Total Assets ÷ Own Funds	1.017	4.073	7.582	6.438	6.371	6.353
2	Competitiveness						
	Liquid Assets ÷ Total Assets	0.379	0.235	0.209	0.244	0.261	0.231
	Liquid Assets ÷ Total Liquid Liabilities	#DIV/0!	0.332	0.254	0.307	0.331	0.294
	Assets of Three Banks ÷ Total Banking Assets						
3	Sensitivity to Market Risk						
	Gross Foreign Currency Assets ÷ Own Funds	-	0.181	0.183	0.156	0.175	0.093
	Net Foreign Currency Position ÷ Own Funds	-	0.181	0.183	0.156	0.175	0.093
	Gross Equity Position ÷ Own Funds	1.000	1.000	0.999	0.984	0.981	1.001
	Net Equity Position ÷ Own Funds	1.000	1.000	0.999	0.984	0.986	0.979
4	Liquidity Ratio						
	Liquid Assets ÷ Total Assets	0.379	0.235	0.209	0.244	0.261	0.231
	Liquid Assets ÷ Liquid Liabilities	#DIV/0!	0.332	0.254	0.307	0.331	0.294
	Borrowing from NRB ÷ Total Liabilities	-	-	-	-	0.015	-
	Total Deposit ÷ Total Loans and Adv	#DIV/0!	1.091	1.274	1.291	1.228	1.121
5	Profitability Ratio						
	Net profit ÷ Total Assets	-	(0.019)	0.006	(0.001)	(0.013)	0.015
	Net profit ÷ Equity Capital	-	(0.078)	0.047	(0.005)	(0.085)	0.095
	Net Interest Income ÷ Profit	#DIV/0!	0.153	3.590	(23.843)	(1.847)	2.455
	Trading and Foreign exchange gains ÷ Net Profit	#DIV/0!	(0.005)	0.574	(4.187)	(0.273)	0.167
	Operating cost ÷ Profit	#DIV/0!	(0.516)	1.854	(14.290)	(1.034)	0.966
	Operating cost ÷ Net Interest Income	#DIV/0!	(3.380)	0.516	0.599	0.560	0.393
	Staff cost ÷ Operating cost	#DIV/0!	0.514	0.539	0.507	0.575	0.635
				0.661	0.585	0.638	0.716