

NEPAL BANK

Table 1

Asset Growth - Rs million										
ASSETS	Jul-05	Jul-06	Jul-07	Jul-08	Jul-09					
Total Cash and Bank	6,613.07	20.27%	6,709.34	19.73%	7,174.06	19.97%	7,317.29	18.68%	6,726.04	16.97%
Investment-Total	11,004.82	33.73%	14,199.22	41.75%	14,490.25	40.34%	16,072.18	41.04%	15,048.86	37.97%
Performing Loans	8,111.70	24.86%	8,440.00	24.82%	10,161.04	28.29%	11,887.58	30.35%	14,235.04	35.92%
Non-Performing Loans	9,640.08	29.54%	8,372.11	24.62%	2,262.18	6.30%	1,856.05	4.74%	1,687.00	4.26%
Total Loans & Advances (Gross)	17,751.78	54.40%	16,812.11	49.44%	12,423.22	34.59%	13,743.63	35.09%	15,922.04	40.17%
Less: Provisions	(9,055.84)	-27.75%	(8,647.64)	-25.43%	(2,685.39)	-7.48%	(2,698.14)	-6.89%	(2,762.38)	-6.97%
Loans and Advances (Net)	8,881.82	27.22%	8,218.91	24.17%	9,756.16	27.16%	11,058.48	28.24%	13,180.72	33.26%
Staff Loans	1,271.94	3.90%	1,321.90	3.89%	1,314.14	3.66%	1,311.19	3.35%	1,346.17	3.40%
Interest Receivable Net	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Other Assets	4,662.45	14.29%	3,370.05	9.91%	2,992.59	8.33%	3,197.72	8.17%	3,119.25	7.87%
Non Banking Assets (net of provisions)	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Property, Plant and Equipment (net)	195.05	0.60%	187.09	0.55%	191.71	0.53%	205.77	0.53%	210.72	0.53%
TOTAL ASSETS	32,629.15	100.00%	34,006.50	100.00%	35,918.91	100.00%	39,162.63	100.00%	39,631.76	100.00%
Increase over previous year	2,625.03		1,377.36		1,912.40		3,243.72		469.13	
Growth over previous year, %	8.75%		4.22%		5.62%		9.03%		1.20%	
Average Assets	20,877.76		22,211.88		23,308.47		25,027.18		26,264.80	

Asset Components

Table 1-a

Total Cash and Bank- Rs million	Jul-05	Jul-06	Jul-07	Jul-08	Jul-09
Cash (Local & FC) Bal with other banks, MCS	2,380.68	2,200.78	1,820.09	2,092.43	2,427.89
Balances with the Central Bank	4,232.39	4,508.55	5,353.96	5,224.86	4,298.15
Total Cash and Bank	6,613.07	6,709.34	7,174.06	7,317.29	6,726.04
Growth in absolute amount	1,936.36	96.27	464.72	143.24	(591.25)
Growth in % over previous year	41.40%	1.46%	6.93%	2.00%	91.92%
Compounded Annual Growth Rate (41/2 years)					

Table 1-b

Investments Rs million	Jul-05	Jul-06	Jul-07	Jul-08	Jul-09
Treasury Bills	9,123.33	9,509.37	10,238.51	11,687.63	10,677.71
Domestic Banks-inter bank	0.00	330.00	80.00	750.00	630.00
Development Bond & NSB	1,470.51	1,768.61	1,538.39	1,538.70	1,538.70
Foreign Banks & securities	365.66	2,560.59	2,597.20	2,045.50	2,146.00
Shares and debentures	61.60	51.19	47.29	61.49	67.59
Less Provision	(16.29)	(20.54)	(11.14)	(11.14)	(11.14)
Investment-Total	11,004.82	14,199.22	14,490.25	16,072.18	15,048.86
Growth in absolute amount	(1,442.88)	3,194.40	291.03	1,581.93	(1,023.32)
Growth over previous year, %	-11.59%	29.03%	2.05%	10.92%	-6.37%
Compounded Annual Growth Rate (41/2 years)					

Table 1-c

Loans and Advances-Rs Million	Jul-05	Jul-06	Jul-07	Jul-08	Jul-09
Bills of Exchange	185.88	54.44	18.34	12.99	20.97
Pass Loans	7,931.91	8,215.40	9,528.67	11,167.45	13,515.04
Restructured Loans	179.79	224.60	632.36	720.13	720.00
Performing Loans	8,111.70	8,440.00	10,161.04	11,887.58	14,235.04
Increase	1,442.63	328.30	1,721.04	1,726.55	2,347.45
Growth over previous year, %	21.63%	4.05%	20.39%	16.99%	19.75%
Substandard	232.77	129.78	46.76	17.25	13.00
Doubtful	1,279.83	64.41	87.94	29.85	25.00
Loss	8,127.48	8,177.92	2,127.48	1,808.96	1,649.00
Non-Performing Loans	9,640.08	8,372.11	2,262.18	1,856.05	1,687.00
Increase	(1,324.83)	(1,267.97)	(6,109.93)	(406.13)	(169.05)
Growth over previous year, %	-12.08%	-13.15%	-72.98%	-17.95%	-9.11%
Total Loans & Advances (Gross)	17,937.66	16,866.55	12,441.55	13,756.62	15,943.00
Increase	(194.67)	(1,071.11)	(4,424.99)	1,315.07	2,186.38
Growth over previous year, %	-1.07%	-5.97%	-26.24%	10.57%	15.89%
Less: Provisions	(9,055.84)	(8,647.64)	(2,685.39)	(2,698.14)	(2,762.38)
Loans and Advances (Net)	8,881.82	8,218.91	9,756.16	11,058.48	13,180.72
Due from Subsidiaries (loans and advances)	0.00	0.00	0.00	0.00	0.00
Total Net Loans	8,881.82	8,218.91	9,756.16	11,058.48	13,180.72
Increase over previous year	910.73	(662.91)	1,537.25	1,302.32	2,122.24
Growth over previous year, %	11.43%	-7.46%	18.70%	13.35%	19.19%
Compounded Annual Growth Rate of Gross loans(41/2 years)					
Compounded Annual Growth Rate of Net loans(41/2 years)					

Table 1-d

Other Assets- Rs Million	Jul-04	Jul-05	Jul-06	Jul-07	Jul-08	Jul-09
Drafts paid with out advice	1,714.05	3,032.59	1,909.73	1,486.18	1,796.91	1,197.03
Reimbursement receivable	235.62	259.53	354.97	587.35	597.09	1,008.65
Other Misc assets	1,296.56	1,370.33	1,105.35	919.07	803.73	913.57
Sub Total Other Assets	3,246.33	4,662.45	3,370.05	2,992.59	3,197.72	3,119.25
Break up of Other Misc assets	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!
Stationery Stock	28.92	31.98	22.47	16.04	17.33	17.64
Intt receivable on investments	95.83	67.26	112.93	120.75	142.61	212.16
cash and other items in transit	627.03	498.18	97.13	159.74	70.77	10.29
sundry debtors	287.37	447.51	471.57	177.10	166.45	198.27
expenses not written off	0.00	70.28	123.11	113.82	85.97	90.05
advance tax	241.93	241.93	254.25	0.00	0.00	331.80
other assets	15.49	13.19	23.89	331.62	320.61	53.36
Sub Total Misc assets	1,296.56	1,370.33	1,105.35	919.07	803.73	913.57
Increase in Other assets over previous year		1,416.12	(1,292.40)	(377.46)	205.13	(78.47)
Growth over previous year in %		43.62%	-27.72%	-11.20%	6.85%	-2.45%