

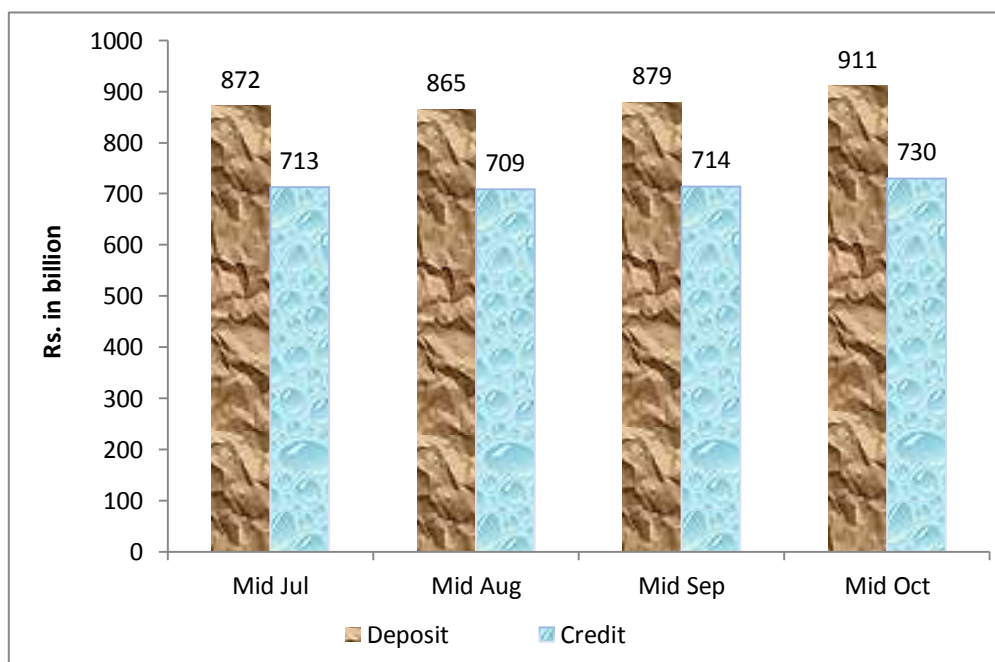
# BANKING & FINANCIAL STATISTICS

Monthly

## NEPAL RASTRA BANK

Bank & Financial Institution Regulation Department

Statistics Division



2068 Ashwin  
(Mid Oct, 2011)  
(Provisional)

## Contents

## Page

1. Explanatory note	1
2. Major financial indicators (Statement of Assets and Liabilities of Bank & Financial Institutions (Aggregate))	2
3. Geographical distribution of: (not complete)	
a. Bank & financial institutions' branches	
b. Deposit	
c. Credit	
4. Statement of Assets and Liabilities	
a. Commercial banks	10
b. Development banks	13
c. Finance companies	21
d. Micro-credit development banks	28
5. Profit & Loss account	
a. Commercial banks	30
b. Development banks	34
c. Finance companies	45
d. Micro-credit development banks	55
6. Sector- wise, product-wise and security-wise credit	
a. Commercial banks	58
b. Development banks	62
c. Finance companies	71
d. Micro-credit development banks	79
7. Some financial ratios ( <i>not complete</i> )	
8. Progress report of micro-credit development banks ( <i>not com.</i> )	
9. List of bank and financial institutions with short name	81

## Explanatory Notes

- 1 **"Banking and Financial Statistics, Monthly"** contains statistical information of NRB licensed Banks and Financial Institutions (BFIs).
- 2 Blank spaces in the headings and sub-headings indicate the unavailability of data or nil in transactions or not submitted in prescribed format.
- 3 The following months of the Gregorian Calendar year are the approximate equivalent of the months of the Nepalese Calendar Year:

Gregorian Month	Nepalese Month
Mid-Apr/Mid-May	Baisakh
Mid-May/Mid-June	Jestha
Mid-June/Mid-July	Ashadh
Mid-July/Mid-Aug	Shrawan
Mid-Aug /Mid-Sept	Bhadra
Mid-Sept/Mid-Oct	Aswin
Mid-Oct/Mid-Nov	Kartik
Mid-Nov/Mid-Dec	Marga
Mid-Dec/Mid-Jan	Poush
Mid-Jan/Mid-Feb	Magh
Mid-Feb/Mid-Mar	Falgun
Mid-Mar/Mid-Apr	Chaitra

- 4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	31	87	78	21	217
Total Number of Licensed BFIs	31	87	79	21	218

- 5 All the amount in this statistics are in million of rupees.
- 6 Statistic Figures are subject to change upon receipt of data from missing BFIs.
- 7 Short Names of BFIs are used in notification and their full names have been provided in the last page (List of Bank & Financial Institutions).

**Major Financial Indicators**  
**Statement of Assets and Liabilities of Bank & Financial Institutions (Aggregate)**

Rs in million

Liabilities	Mid-July			Mid-Oct	Percentage change		
	2009	2010	2011	2011	Column	Column	Column
	1	2	3	4	2/1	3/2	4/3
<b>1 CAPITAL FUND</b>	52,205.4	77,657.1	1,05,816.3	1,15,780.6	48.8	36.3	9.4
a. Paid-up Capital	60,299.2	79,629.7	99,964.4	1,00,465.8	32.1	25.5	0.5
b. Statutory Reserves	10,916.6	13,920.4	17,972.9	20,318.1	27.5	29.1	13.0
c. Retained Earning	(27,804.6)	(26,878.1)	(24,306.5)	(19,281.3)	(3.3)	(9.6)	(20.7)
d. Others Reserves	8,794.2	10,985.1	12,185.5	14,278.0	24.9	10.9	17.2
<b>2 BORROWINGS</b>	35,109.4	38,131.4	47,096.3	35,732.7	8.6	23.5	(24.1)
a. NRB	2,402.5	7,770.2	13,508.1	5,159.5	223.4	73.8	(61.8)
b. "A"Class Licensed Institution	19,483.1	17,494.3	17,722.6	15,906.3	(10.2)	1.3	(10.2)
c. Foreign Banks and Fin. Ins.	5,644.5	3,757.4	3,912.3	4,305.1	(33.4)	4.1	10.0
d. Other Financial Ins.	4,047.5	5,377.0	5,803.5	4,265.8	32.8	7.9	(26.5)
e. Bonds and Securities	3,531.9	3,732.6	6,149.8	6,096.0	5.7	64.8	(0.9)
<b>3 DEPOSITS</b>	6,70,680.2	7,87,812.3	8,73,488.8	9,10,987.9	17.5	10.9	4.3
a. Current	72,662.6	82,136.8	80,935.2	73,856.6	13.0	(1.5)	(8.7)
b. Savings	3,15,232.5	3,07,297.5	3,09,125.2	3,26,223.7	(2.5)	0.6	5.5
c. Fixed	1,83,059.8	2,65,143.8	3,32,726.3	3,50,497.6	44.8	25.5	5.3
d. Call Deposits	91,663.5	1,22,927.9	1,39,308.2	1,47,464.1	34.1	13.3	5.9
e. Others	8,061.9	10,306.4	11,394.0	12,946.0	27.8	10.6	13.6
<b>4 Bills Payable</b>	1,846.6	1,256.4	964.9	728.1	(32.0)	(23.2)	(24.5)
<b>5 Other Liabilities</b>	1,05,987.5	94,850.8	1,08,055.6	1,18,298.4	(10.5)	13.9	9.5
1. Loan Loss Provision	28,259.9	26,267.2	30,652.1	35,153.8	(7.1)	16.7	14.7
2. Interest Suspense a/c	29,602.5	28,199.0	28,484.0	31,657.3	(4.7)	1.0	11.1
3. Others	48,125.1	40,384.6	48,919.5	51,487.3	(16.1)	21.1	5.2
<b>6 Reconciliation A/c</b>	97,728.6	5,788.2	10,096.2	26,927.3	(94.1)	74.4	166.7
<b>7 Profit &amp; Loss A/c</b>	19,486.4	21,391.6	21,060.5	3,257.3	9.8	(1.5)	(84.5)
<b>TOTAL</b>	<b>9,83,044.1</b>	<b>10,26,887.8</b>	<b>11,66,578.6</b>	<b>12,11,712.4</b>	4.5	13.6	3.9
<b>Assets</b>							
<b>1 LIQUID FUNDS</b>	1,41,250.4	1,52,675.9	1,51,266.2	1,70,939.8	8.1	(0.9)	13.0
a. Cash Balance	17,804.7	20,479.8	23,982.0	26,983.3	15.0	17.1	12.5
Nepalese Notes & Coins	16,945.2	20,002.4	23,442.0	25,811.0	18.0	17.2	10.1
Foreign Currency	859.5	477.4	540.0	1,172.3	(44.5)	13.1	117.1
b. Bank Balance	99,306.3	99,510.0	92,854.0	1,14,669.4	0.2	(6.7)	23.5
1. In Nepal Rastra Bank	60,328.7	54,872.6	54,720.4	81,955.3	(9.0)	(0.3)	49.8
2. "A"Class Licensed Institution	25,655.1	24,432.8	17,767.0	16,858.9	(4.8)	(27.3)	(5.1)
3. Other Financial Ins.	5,334.9	9,910.9	9,852.8	7,987.6	85.8	(0.6)	(18.9)
4. In Foreign banks	7,987.6	10,293.7	10,513.9	7,867.7	28.9	2.1	(25.2)
c. Money at Call	24,139.5	32,686.1	34,430.2	29,287.1	35.4	5.3	(14.9)
<b>2 INVESTMENTS</b>	70,412.7	84,752.7	1,07,727.1	1,10,288.1	20.4	27.1	2.4
a. Govt. Securities	69,995.7	82,033.3	1,05,166.4	1,07,797.5	17.2	28.2	2.5
b. Others	417.0	2,719.3	2,560.7	2,490.7	552.0	(5.8)	(2.7)
<b>3 SHARE &amp; OTHER INVESTMENT</b>	70,690.6	63,053.8	55,143.3	56,345.9	(10.8)	(12.5)	2.2
<b>4 LOANS &amp; ADVANCES</b>	5,08,115.4	6,21,038.9	7,13,428.8	7,22,337.5	22.2	14.9	1.2
a. Private Sector	4,34,230.2	5,93,596.8	6,83,577.9	6,78,716.0	36.7	15.2	(0.7)
b. Financial Institutions	12,839.0	12,812.2	23,485.8	36,617.6	(0.2)	83.3	55.9
c. Government Organizations	61,046.2	14,629.9	6,365.1	7,003.9	(76.0)	(56.5)	10.0
<b>5 BILL PURCHED</b>	3,907.6	2,257.0	5,149.7	7,386.6	(42.2)	128.2	43.4
<b>6 LOANS AGT. COLLECTED BILLS</b>	17.9	98.6	96.0	218.9	452.2	(2.7)	128.1
<b>7 FIXED ASSETS</b>	15,187.7	20,631.3	24,520.0	25,805.3	35.8	18.8	5.2
<b>8 OTHER ASSETS</b>	66,526.2	70,139.6	80,391.3	90,410.1	5.4	14.6	12.5
a. Accrued Interests	30,094.8	29,446.8	30,048.8	34,657.3	(2.2)	2.0	15.3
b. Others	36,431.4	40,692.9	50,342.5	55,752.8	11.7	23.7	10.7
<b>9 Expenses not Written off</b>	628.6	619.3	776.4	631.2	(1.5)	25.4	(18.7)
<b>10 Non Banking Assets</b>	2,306.4	1,829.1	1,549.7	1,870.5	(20.7)	(15.3)	20.7
<b>11 Reconciliation Account</b>	95,875.9	9,106.3	22,233.3	23,361.5	(90.5)	144.2	5.1
<b>12 Profit &amp; Loss A/c</b>	8,124.7	685.2	4,296.8	2,116.3	(91.6)	527.1	(50.7)
<b>TOTAL</b>	<b>9,83,044.1</b>	<b>10,26,887.8</b>	<b>11,66,578.6</b>	<b>12,11,711.6</b>	4.5	13.6	3.9

**Statement of Assets and Liabilities of Commercial Banks (Aggregate)**

Rs in million

Liabilities	Mid-July			Mid-Oct	Percentage change		
	2009	2010	2011	2011	Column	Column	Column
	1	2	3	4	2/1	3/2	4/3
<b>1 CAPITAL FUND</b>	30,399.5	40,719.8	59,064.4	69,295.9	33.9	45.1	17.3
a. Paid-up Capital	40,738.3	46,630.4	58,294.9	58,637.0	14.5	25.0	0.6
b. Statutory Reserves	9,514.2	12,146.3	14,925.9	16,803.0	27.7	22.9	12.6
c. Retained Earning	(27,143.0)	(26,722.0)	(24,831.2)	(18,691.4)	(1.6)	(7.1)	(24.7)
d. Others Reserves	7,290.1	8,665.1	10,674.8	12,547.3	18.9	23.2	17.5
<b>2 BORROWINGS</b>	18,320.2	19,783.9	24,852.8	15,516.9	8.0	25.6	(37.6)
a. NRB	2,154.3	6,752.6	10,226.1	3,648.3	213.5	51.4	(64.3)
b. "A"Class Licensed Institution	8,132.5	4,816.8	6,321.0	3,215.5	(40.8)	31.2	(49.1)
c. Foreign Banks and Fin. Ins.	4,012.7	1,933.3	1,868.1	2,265.4	(51.8)	(3.4)	21.3
d. Other Financial Ins.	520.7	2,553.4	379.9	360.0	390.4	(85.1)	(5.3)
e. Bonds and Securities	3,500.0	3,727.8	6,057.8	6,027.8	6.5	62.5	(0.5)
<b>3 DEPOSITS</b>	5,63,604.5	6,30,880.8	6,87,587.9	7,25,211.4	11.9	9.0	5.5
a. Current	71,651.0	80,606.2	78,982.9	72,006.3	12.5	(2.0)	(8.8)
b. Savings	2,59,925.4	2,37,709.3	2,31,094.4	2,44,022.2	(8.5)	(2.8)	5.6
c. Fixed	1,41,259.4	2,00,058.5	2,53,586.4	2,74,237.1	41.6	26.8	8.1
d. Call Deposits	84,709.7	1,05,687.2	1,16,624.7	1,26,862.3	24.8	10.3	8.8
e. Others	6,058.9	6,819.7	7,299.5	8,083.4	12.6	7.0	10.7
<b>4 Bills Payable</b>	1,738.5	1,226.0	942.9	714.6	(29.5)	(23.1)	(24.2)
<b>5 Other Liabilities</b>	87,709.2	77,413.0	84,386.3	88,058.3	(11.7)	9.0	4.4
1. Loan Loss Provision	23,682.5	21,631.8	21,340.1	22,951.6	(8.7)	(1.3)	7.6
2. Interest Suspense a/c	27,666.2	24,101.3	23,249.4	24,602.2	(12.9)	(3.5)	5.8
3. Others	36,360.4	31,679.9	39,796.8	40,504.6	(12.9)	25.6	1.8
<b>6 Reconciliation A/c</b>	95,621.7	1,234.6	5,931.6	20,797.6	(98.7)	380.4	250.6
<b>7 Profit &amp; Loss A/c</b>	14,772.4	16,042.8	15,598.5	2,572.8	8.6	(2.8)	(83.5)
<b>TOTAL</b>	<b>8,12,165.9</b>	<b>7,87,300.9</b>	<b>8,78,364.5</b>	<b>9,22,167.4</b>	<b>(3.1)</b>	<b>11.6</b>	<b>5.0</b>
<b>Assets</b>							
<b>1 LIQUID FUNDS</b>	1,05,989.0	1,02,749.0	98,071.7	1,17,312.3	(3.1)	(4.6)	19.6
a. Cash Balance	15,839.2	17,573.1	20,265.2	22,720.0	10.9	15.3	12.1
Nepalese Notes & Coins	15,014.6	17,137.2	19,765.0	21,606.0	14.1	15.3	9.3
Foreign Currency	824.6	435.9	500.3	1,114.0	(47.1)	14.8	122.7
b. Bank Balance	75,438.8	69,551.5	63,293.3	85,841.9	(7.8)	(9.0)	35.6
1. In Nepal Rastra Bank	55,539.2	49,542.7	48,727.4	74,738.7	(10.8)	(1.6)	53.4
2. "A"Class Licensed Institution	11,505.6	8,460.4	3,826.0	3,241.6	(26.5)	(54.8)	(15.3)
3. Other Financial Ins.	415.4	1,333.7	284.6	40.3	221.1	(78.7)	(85.8)
4. In Foreign banks	7,978.6	10,214.7	10,455.2	7,821.3	28.0	2.4	(25.2)
c. Money at Call	14,711.1	15,624.4	14,513.2	8,750.3	6.2	(7.1)	(39.7)
<b>2 INVESTMENTS</b>	69,261.4	81,343.8	1,02,655.9	1,05,450.2	17.4	26.2	2.7
a. Govt. Securities	68,902.0	79,079.6	1,00,267.3	1,03,031.9	14.8	26.8	2.8
b. Others	359.4	2,264.2	2,388.6	2,418.3	530.0	5.5	1.2
<b>3 SHARE &amp; OTHER INVESTMENT</b>	61,595.5	52,697.3	46,901.4	49,318.6	(14.4)	(11.0)	5.2
<b>4 LOANS &amp; ADVANCES</b>	3,98,143.0	4,67,107.2	5,22,853.3	5,32,648.9	17.3	11.9	1.9
a. Private Sector	3,87,543.3	4,53,049.0	5,03,339.4	5,00,667.4	16.9	11.1	(0.5)
b. Financial Institutions	7,991.7	11,270.6	13,362.3	25,191.4	41.0	18.6	88.5
c. Government Organizations	2,608.0	2,787.6	6,151.5	6,790.1	6.9	120.7	10.4
<b>5 BILL PURCHED</b>	3,745.7	2,172.6	5,073.8	7,355.0	(42.0)	133.5	45.0
<b>6 LOANS AGT. COLLECTED BILLS</b>	17.9	98.6	96.0	217.9	452.2	(2.7)	127.0
<b>7 FIXED ASSETS</b>	11,004.8	13,896.1	16,098.8	17,269.5	26.3	15.9	7.3
<b>8 OTHER ASSETS</b>	59,152.5	60,702.9	66,675.1	73,056.6	2.6	9.8	9.6
a. Accrued Interests	28,776.5	25,188.4	24,341.4	27,158.3	(12.5)	(3.4)	11.6
b. Others	30,376.0	35,514.6	42,333.7	45,898.3	16.9	19.2	8.4
<b>9 Expenses not Written off</b>	475.2	458.8	600.7	455.0	(3.4)	30.9	(24.3)
<b>10 Non Banking Assets</b>	1,889.1	1,616.6	1,376.6	1,600.4	(14.4)	(14.8)	16.3
<b>11 Reconciliation Account</b>	93,915.3	4,457.9	17,961.1	17,478.3	(95.3)	302.9	(2.7)
<b>12 Profit &amp; Loss A/c</b>	6,976.4	0.0	0.0	4.9	(100.0)	0.0	0.0
<b>TOTAL</b>	<b>8,12,165.9</b>	<b>7,87,300.9</b>	<b>8,78,364.5</b>	<b>9,22,167.4</b>	<b>(3.1)</b>	<b>11.6</b>	<b>5.0</b>

**Statement of Assets and Liabilities of Development Banks (Aggregate)**

Rs in million

Liabilities	Mid July			Mid-oct	Percentage changes		
	2009	2010	2011	2011	Column	Column	Column
	1	2	3	4	2/1	3/2	4/3
<b>1 CAPITAL FUND</b>	9,325.1	15,324.7	22,524.6	23,255.0	64.3	47.0	3.2
a. Paid-up Capital	9,140.9	14,535.3	20,895.1	20,984.3	59.0	43.8	0.4
b. Statutory Reserves	244.8	221.1	1,138.3	1,370.7	(9.7)	414.9	20.4
c. Retained Earning	(449.9)	(443.9)	67.7	375.5	(1.3)	(115.2)	455.0
d. Others Reserves	389.3	1,012.2	423.6	524.6	160.0	(58.2)	23.8
<b>2 BORROWINGS</b>	2,622.6	4,442.8	4,700.0	3,212.3	69.4	5.8	(31.7)
a. NRB	84.3	660.7	2,433.7	857.3	683.7	268.4	(64.8)
b. "A"Class Licensed Institution	1,969.6	2,858.6	1,334.0	1,455.6	45.1	(53.3)	9.1
c. Foreign Banks and Fin. Ins.	38.1	110.2	364.2	359.8	189.2	230.5	(1.2)
d. Other Financial Ins.	528.7	808.6	557.1	471.4	52.9	(31.1)	(15.4)
e. Bonds and Securities	1.9	4.8	11.0	68.3	152.0	130.1	519.8
<b>3 DEPOSITS</b>	48,001.6	76,950.8	96,886.7	99,251.2	60.3	25.9	2.4
a. Current	519.7	1,417.4	1,860.5	1,665.9	172.7	31.3	(10.5)
b. Savings	26,551.0	36,106.4	42,968.3	45,959.2	36.0	19.0	7.0
c. Fixed	14,416.2	24,242.1	31,162.9	31,479.7	68.2	28.5	1.0
d. Call Deposits	5,975.3	14,605.3	20,407.7	19,553.5	144.4	39.7	(4.2)
e. Others	539.4	579.5	487.3	593.0	7.4	(15.9)	21.7
<b>4 Bills Payable</b>	27.4	6.0	17.8	12.0	(78.1)	196.1	(32.7)
<b>5 Other Liabilities</b>	5,584.5	8,151.2	10,834.9	12,692.8	46.0	32.9	17.1
1. Loan Loss Provision	2,162.1	1,921.5	3,520.4	4,040.8	(11.1)	83.2	14.8
2. Interest Suspense a/c	961.5	2,821.7	3,189.4	3,680.7	193.5	13.0	15.4
3. Others	2,460.9	3,407.9	4,125.1	4,971.3	38.5	21.0	20.5
<b>6 Reconciliation A/c</b>	877.8	1,412.6	2,577.4	2,459.4	60.9	82.5	(4.6)
<b>7 Profit &amp; Loss A/c</b>	1,570.3	2,168.2	2,559.3	323.2	38.1	18.0	(87.4)
<b>TOTAL</b>	<b>68,009.3</b>	<b>1,08,456.2</b>	<b>1,40,100.7</b>	<b>1,41,205.8</b>	59.5	29.2	0.8
<b>Assets</b>							
<b>1 LIQUID FUNDS</b>	15,999.8	26,036.3	29,411.3	30,329.7	62.7	13.0	3.1
a. Cash Balance	1,309.4	1,932.3	2,465.0	2,882.4	47.6	27.6	16.9
Nepalese Notes & Coins	1,275.8	1,891.5	2,427.0	2,825.1	48.3	28.3	16.4
Foreign Currency	33.6	40.7	38.1	57.3	21.2	(6.5)	50.5
b. Bank Balance	10,901.5	13,190.5	13,229.8	13,347.9	21.0	0.3	0.9
1. In Nepal Rastra Bank	2,441.6	2,698.2	3,511.9	3,806.1	10.5	30.2	8.4
2. "A"Class Licensed Institution	6,185.5	6,785.6	5,973.6	6,027.0	9.7	(12.0)	0.9
3. Other Financial Ins.	2,265.4	3,627.7	3,685.7	3,468.5	60.1	1.6	(5.9)
4. In Foreign banks	9.0	79.0	58.6	46.4	777.7	(25.8)	(20.9)
c. Money at Call	3,788.9	10,913.5	13,716.4	14,099.4	188.0	25.7	2.8
<b>2 INVESTMENTS</b>	269.4	2,073.1	2,519.6	2,690.4	669.5	21.5	6.8
a. Govt. Securities	256.8	1,633.3	2,497.0	2,633.1	536.0	52.9	5.4
b. Others	12.6	439.8	22.6	57.3	3390.7	(94.9)	153.5
<b>3 SHARE &amp; OTHER INVESTMENT</b>	4,643.3	4,728.7	3,343.5	2,931.0	1.8	(29.3)	(12.3)
<b>4 LOANS &amp; ADVANCES</b>	41,828.4	65,827.9	88,923.3	89,239.6	57.4	35.1	0.4
a. Private Sector	0.0	65,642.9	88,169.2	88,433.6	0.0	34.3	0.3
b. Financial Institutions	0.0	177.8	609.7	649.9	0.0	243.0	6.6
c. Government Organizations	41,828.4	7.2	144.4	156.1	(100.0)	1898.8	8.1
<b>5 BILL PURCHED</b>	5.0	10.2	45.7	11.8	103.4	349.5	(74.1)
<b>6 LOANS AGT. COLLECTED BILLS</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>7 FIXED ASSETS</b>	1,321.6	2,774.8	3,828.1	3,919.5	110.0	38.0	2.4
<b>8 OTHER ASSETS</b>	2,757.7	5,186.0	7,635.1	8,922.4	88.1	47.2	16.9
a. Accrued Interests	261.2	2,903.6	3,339.1	3,917.5	1011.6	15.0	17.3
b. Others	2,496.5	2,282.4	4,296.0	5,004.9	(8.6)	88.2	16.5
<b>9 Expenses not Written off</b>	85.2	79.2	110.6	104.1	(7.1)	39.7	(5.8)
<b>10 Non Banking Assets</b>	112.0	24.3	12.7	83.9	(78.3)	(47.7)	559.6
<b>11 Reconciliation Account</b>	779.1	1,508.2	2,617.5	2,458.8	93.6	73.5	(6.1)
<b>12 Profit &amp; Loss A/c</b>	207.8	207.5	1,653.3	514.5	(0.1)	696.7	(68.9)
<b>TOTAL</b>	<b>68,009.3</b>	<b>1,08,456.2</b>	<b>1,40,100.7</b>	<b>1,41,205.8</b>	59.5	29.2	0.8

**Statement of Assets and Liabilities of Finance Companies (Aggregate)**

Rs in million

Liabilities	Mid July			Mid-Oct	Percentage changes		
	2009	2010	2011	2011	Column	Column	Column
	1	2	3	4	2/1	3/2	4/3
<b>1 CAPITAL FUND</b>	10,541.0	19,437.9	21,818.4	20,340.4	84.4	12.2	(6.8)
a. Paid-up Capital	9,321.1	17,191.3	19,228.2	19,295.4	84.4	11.8	0.3
b. Statutory Reserves	1,009.5	1,390.0	1,663.1	1,878.7	37.7	19.6	13.0
c. Retained Earning	(297.6)	162.6	482.6	(1,377.4)	(154.6)	196.7	(385.4)
d. Others Reserves	507.9	693.9	444.5	543.7	36.6	(35.9)	22.3
<b>2 BORROWINGS</b>	5,193.7	3,151.0	4,505.8	3,205.9	(39.3)	43.0	(28.9)
a. NRB	0.0	146.5	647.5	460.3	0.0	342.0	(28.9)
b. "A"Class Licensed Institution	4,008.1	2,119.0	3,261.0	2,047.3	(47.1)	53.9	(37.2)
c. Foreign Banks and Fin. Ins.	70.0	0.0	0.0	0.0	(100.0)	0.0	0.0
d. Other Financial Ins.	1,085.6	885.5	516.4	698.3	(18.4)	(41.7)	35.2
e. Bonds and Securities	30.0	0.0	81.0	0.0	(100.0)	0.0	(100.0)
<b>3 DEPOSITS</b>	57,073.4	77,406.3	85,476.9	82,488.3	35.6	10.4	(3.5)
a. Current	491.9	110.5	90.9	80.7	(77.5)	(17.7)	(11.3)
b. Savings	27,536.9	31,964.8	31,526.5	32,444.7	16.1	(1.4)	2.9
c. Fixed	27,378.5	40,834.0	47,977.0	44,762.4	49.1	17.5	(6.7)
d. Call Deposits	978.2	2,635.4	2,275.9	1,048.3	169.4	(13.6)	(53.9)
e. Others	688.0	1,861.8	3,606.6	4,152.2	170.6	93.7	15.1
<b>4 Bills Payable</b>	1.0	24.4	4.2	1.5	2449.2	(82.8)	(63.1)
<b>5 Other Liabilities</b>	10,558.3	7,871.1	11,015.7	15,395.6	(25.5)	40.0	39.8
1. Loan Loss Provision	2,052.8	2,325.1	5,355.3	7,641.6	13.3	130.3	42.7
2. Interest Suspense a/c	815.3	1,000.5	1,691.2	3,027.7	22.7	69.0	79.0
3. Others	7,690.1	4,545.5	3,969.2	4,726.3	(40.9)	(12.7)	19.1
<b>6 Reconciliation A/c</b>	1,112.1	1,414.6	1,364.0	1,441.9	27.2	(3.6)	5.7
<b>7 Profit &amp; Loss A/c</b>	2,950.6	2,903.2	2,432.0	205.8	(1.6)	(16.2)	(91.5)
<b>TOTAL</b>	<b>87,430.1</b>	<b>1,12,208.5</b>	<b>1,26,617.0</b>	<b>1,23,079.3</b>	28.3	12.8	(2.8)
<b>Assets</b>							
<b>1 LIQUID FUNDS</b>	16,406.6	21,717.9	20,511.0	19,437.1	32.4	(5.6)	(5.2)
a. Cash Balance	605.4	949.5	1,219.9	1,344.2	56.8	28.5	10.2
Nepalese Notes & Coins	604.2	948.7	1,218.3	1,343.3	57.0	28.4	10.3
Foreign Currency	1.3	0.8	1.7	1.0	(37.6)	108.0	(41.7)
b. Bank Balance	10,426.9	15,076.2	13,698.6	12,744.8	44.6	(9.1)	(7.0)
1. In Nepal Rastra Bank	2,267.0	2,538.3	2,410.0	3,200.3	12.0	(5.1)	32.8
2. "A"Class Licensed Institution	5,961.7	8,105.1	6,082.4	5,701.4	36.0	(25.0)	(6.3)
3. Other Financial Ins.	2,198.2	4,432.8	5,206.2	3,843.2	101.7	17.4	(26.2)
4. In Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Money at Call	5,374.2	5,692.2	5,592.5	5,348.1	5.9	(1.8)	(4.4)
<b>2 INVESTMENTS</b>	815.7	1,224.6	2,386.8	2,095.5	50.1	94.9	(12.2)
a. Govt. Securities	785.7	1,209.3	2,350.8	2,081.3	53.9	94.4	(11.5)
b. Others	30.0	15.3	36.0	14.3	(49.2)	136.0	(60.4)
<b>3 SHARE &amp; OTHER INVESTMENT</b>	2,449.8	3,203.2	3,337.9	2,460.9	30.8	4.2	(26.3)
<b>4 LOANS &amp; ADVANCES</b>	59,921.2	76,986.8	87,002.3	84,596.0	28.5	13.0	(2.8)
a. Private Sector	45,186.8	74,904.8	83,605.2	81,316.5	65.8	11.6	(2.7)
b. Financial Institutions	4,590.1	1,363.8	3,327.9	3,221.8	(70.3)	144.0	(3.2)
c. Government Organizations	10,144.3	718.2	69.2	57.7	(92.9)	(90.4)	(16.6)
<b>5 BILL PURCHED</b>	156.9	74.3	30.2	19.7	(52.7)	(59.4)	(34.7)
<b>6 LOANS AGT. COLLECTED BILLS</b>	0.0	0.0	0.0	1.0	0.0	0.0	0.0
<b>7 FIXED ASSETS</b>	2,678.2	3,734.9	4,333.7	4,342.3	39.5	16.0	0.2
<b>8 OTHER ASSETS</b>	2,892.6	3,342.9	4,828.0	6,993.2	15.6	44.4	44.8
a. Accrued Interests	867.6	1,041.1	2,009.2	3,271.3	20.0	93.0	62.8
b. Others	2,025.1	2,301.8	2,818.8	3,722.0	13.7	22.5	32.0
<b>9 Expenses not Written off</b>	62.4	79.7	64.0	69.9	27.7	(19.7)	9.2
<b>10 Non Banking Assets</b>	305.3	188.2	160.4	186.2	(38.4)	(14.8)	16.1
<b>11 Reconciliation Account</b>	1,080.2	1,428.0	1,401.7	1,522.9	32.2	(1.8)	8.6
<b>12 Profit &amp; Loss A/c</b>	661.1	228.0	2,561.1	1,354.5	(65.5)	1023.2	(47.1)
<b>TOTAL</b>	<b>87,430.1</b>	<b>1,12,208.5</b>	<b>1,26,617.0</b>	<b>1,23,079.3</b>	28.3	12.8	(2.8)

## Statement of Assets and Liabilities

Rs. In million

Liabilities	Class "A"	Class "B"	Class "C"	Class "D"	Total
<b>1 CAPITAL FUND</b>	69,295.9	23,255.0	20,340.4	2,889.3	1,15,780.6
a. Paid-up Capital	58,637.0	20,984.3	19,295.4	1,549.2	1,00,465.8
b. Calls in Advance		129.7	175.9		305.6
c. General Reserves	16,803.0	1,370.7	1,878.7	265.8	20,318.1
d. Share Premium	277.1	61.1	87.6	4.4	430.3
e. Retained Earning	-18,691.4	375.5	-1,377.4	412.0	-19,281.3
f. Others Reserves Fund	11,465.5	328.9	278.5	657.9	12,730.8
g. Exchange Fluctuation Fund	804.6	4.9	1.7		811.2
<b>2 BORROWINGS</b>	15,516.9	3,212.3	3,205.9	13,797.8	35,732.7
a. NRB	3,648.3	857.3	460.3	193.6	5,159.5
b. "A"Class Licensed Institution	3,215.5	1,455.6	2,047.3	9,187.9	15,906.3
c. Foreign Banks and Fin. Ins.	2,265.4	359.8		1,680.0	4,305.1
d. Other Financial Ins.	360.0	471.4	698.3	2,736.3	4,265.8
e. Bonds and Securities	6,027.8	68.3			6,096.0
<b>3 DEPOSITS</b>	7,25,211.4	99,251.2	82,488.3	4,037.1	9,10,987.9
a. Current	72,006.3	1,665.9	80.7	103.7	73,856.6
Domestic	62,433.5	1,650.3	80.7	103.7	64,268.2
Foreign	9,572.8	15.6			9,588.4
b. Savings	2,44,022.2	45,959.2	32,444.7	3,797.6	3,26,223.7
Domestic	2,38,510.8	45,883.3	32,444.7	3,797.6	3,20,636.3
Foreign	5,511.4	75.9			5,587.4
c. Fixed	2,74,237.1	31,479.7	44,762.4	18.4	3,50,497.6
Domestic	2,40,429.4	31,031.0	44,762.4	18.4	3,16,241.1
Foreign	33,807.8	448.6			34,256.4
d. Call Deposits	1,26,862.3	19,553.5	1,048.3		1,47,464.1
e. Others	8,083.4	593.0	4,152.2	117.4	12,946.0
<b>4 Bills Payable</b>	714.6	12.0	1.5		728.1
<b>5 Other Liabilities</b>	88,058.3	12,692.8	15,395.6	2,151.6	1,18,298.4
1. Sundry Creditors	10,034.5	642.1	655.0	177.0	11,508.6
2. Loan Loss Provision	22,951.6	4,040.8	7,641.6	519.8	35,153.8
3. Interest Suspense a/c	24,602.2	3,680.7	3,027.7	346.8	31,657.3
4. Others	30,470.1	4,329.2	4,071.3	1,108.1	39,978.7
<b>6 Reconciliation A/c</b>	20,797.6	2,459.4	1,441.9	2,228.5	26,927.3
<b>7 Profit &amp; Loss A/c</b>	2,572.8	323.2	205.8	155.6	3,257.3
<b>TOTAL LIABILITIES</b>	9,22,167.4	1,41,205.8	1,23,079.3	25,259.9	12,11,712.4



<b>Assets</b>	<b>Class "A"</b>	<b>Class "B"</b>	<b>Class "C"</b>	<b>Class "D"</b>	<b>Total</b>
<b>1 LIQUID FUNDS</b>	1,17,312.3	30,329.7	19,437.1	3,860.7	1,70,939.8
a. Cash Balance	22,720.0	2,882.4	1,344.2	36.7	26,983.3
Nepalese Notes & Coins	21,606.0	2,825.1	1,343.3	36.7	25,811.0
Foreign Currency	1,114.0	57.3	1.0		1,172.3
b. Bank Balance	85,841.9	13,347.9	12,744.8	2,734.8	1,14,669.4
1. In Nepal Rastra Bank	74,738.7	3,806.1	3,200.3	210.2	81,955.3
Domestic Currency	73,710.4	3,797.3	3,200.3	210.2	80,918.2
Foreign Currency	1,028.4	8.8	0.0		1,037.1
2. "A"Class Licensed Institution	3,241.6	6,027.0	5,701.4	1,889.0	16,858.9
Domestic Currency	3,081.3	6,019.9	5,657.9	1,889.0	16,648.0
Foreign Currency	160.3	7.1	43.5	0.0	210.8
3. Other Financial Ins.	40.3	3,468.5	3,843.2	635.6	7,987.6
4. In Foreign Banks	7,821.3	46.4			7,867.7
c. Money at Call	8,750.3	14,099.4	5,348.1	1,089.3	29,287.1
Domestic Currency	2,570.7	13,875.8	5,348.1	1,089.3	22,883.8
Foreign Currency	6,179.6	223.6			6,403.3
<b>2 INVESTMENT IN SECURITIES</b>	1,05,450.2	2,690.4	2,095.5	52.0	1,10,288.1
a. Govt.Securities	1,03,031.9	2,633.1	2,081.3	51.2	1,07,797.5
b. NRB Bond	6.0	45.2	14.3		65.5
c. Govt.Non-Fin. Ins.	1,951.7				1,951.7
d. Other Non-Fin Ins.	120.0	12.1			132.1
e. Non Residents	340.6			0.8	341.4
<b>3 SHARE &amp; OTHER INVESTMENT</b>	49,318.6	2,931.0	2,460.9	1,635.4	56,345.9
a. Non Residents	38,853.1	136.4	50.9		39,040.4
b. Others	10,465.5	2,794.6	2,410.0	1,635.4	17,305.5
<b>4 LOANS &amp; ADVANCES</b>	5,32,648.9	89,239.6	84,596.0	15,853.0	7,22,337.5
a. Private Sector	5,00,667.4	88,433.6	81,316.5	8,298.6	6,78,716.0
b. Financial Institutions	25,191.4	649.9	3,221.8	7,554.4	36,617.6
c. Government Organizations	6,790.1	156.1	57.7		7,003.9
<b>5 BILL PURCHASED</b>	7,355.0	11.8	19.7		7,386.6
a. Domestic Bills Purchased	611.9	11.8	19.7		643.4
b. Foreign Bills Purchased	4,063.4				4,063.4
c. Import Bills & Imports	2,679.8				2,679.8
<b>6 LOANS AGAINST COLLECTED BILLS</b>	217.9		1.0		218.9
a. Against Domestic Bills	52.0		1.0		53.0
b. Against Foreign Bills	165.9				165.9
<b>7 FIXED ASSETS</b>	17,269.5	3,919.5	4,342.3	273.9	25,805.3
<b>8 OTHER ASSETS</b>	73,056.6	8,922.4	6,993.2	1,437.9	90,410.1
a. Accrued Interest:	27,158.3	3,917.5	3,271.3	310.2	34,657.3
Financial Institutions	1,569.3	153.0	210.5	19.9	1,952.8
Government Enterprises	239.8	57.5	4.8	0.2	302.2
Private Sector	25,349.2	3,707.0	3,056.0	290.0	32,402.3
b. Staff Loans / Adv.	12,665.3	484.7	303.4	477.2	13,930.6
c. Sundry Debtors	12,008.7	810.4	539.1	225.8	13,583.9
d. Cash In Transit	234.3	4.3	0.2	57.0	295.8
e. Others	20,989.9	3,705.5	2,879.3	367.7	27,942.5
<b>9 Expenses not Written off</b>	455.0	104.1	69.9	2.2	631.2
<b>10 Non Banking Assets</b>	1,600.4	83.9	186.2		1,870.5
<b>11 Reconciliation Account</b>	17,478.3	2,458.8	1,522.9	1,901.5	23,361.5
<b>12 Profit &amp; Loss A/c</b>	4.9	514.5	1,354.5	242.5	2,116.3
<b>TOTAL ASSETS</b>	<b>9,22,167.4</b>	<b>1,41,205.8</b>	<b>1,23,079.3</b>	<b>25,259.2</b>	<b>12,11,711.6</b>

# Agregate Profit & Loss Account

Rs. In million

Expenses	Class "A"	Class "B"	Class "C"	Class "D"	Total
<b>1 Interest Expenses</b>	12,453.5	2,658.2	2,580.3	173.5	17,865.5
1.1 Deposit Liabilities	12,279.2	2,555.2	2,451.1	36.4	17,321.8
1.1.1 Saving A/c	2,964.9	1,038.7	831.1	36.1	4,870.7
1.1.2 Fixed A/c	6,900.7	1,015.0	1,547.3	0.3	9,463.3
1.1.2.1 Upto 3 Months Fixed A/c	467.9	56.2	64.8		588.8
1.1.2.2 3 to 6 Months fixed A/c	425.3	28.4	48.6		502.3
1.1.2.3 6 Months to 1 Year Fixed A/c	2,710.0	526.8	761.0		3,997.9
1.1.2.4 Above 1 Year	3,297.4	403.6	672.9	0.3	4,374.2
1.1.3 Call Deposit	2,406.1	501.5	72.6		2,980.2
1.1.4 Certificate of Deposits	7.6		0.1		7.6
1.2 Others	174.3	103.0	129.2	137.1	543.7
<b>2 Commission/Fee Expense</b>	76.7	2.0	0.6	5.9	85.1
<b>3 Employees Expenses</b>	2,565.7	394.8	264.3	81.8	3,306.6
<b>4 Office Operatiing Expenses</b>	1,749.2	426.9	278.9	30.9	2,486.0
<b>5 Exchange Fluctuation Loss</b>	21.1	4.3			25.5
5.1 Due to Change in Exchange Rates	12.2	4.3			16.5
5.2 Due to Foreign Currency Transactions	8.9	0.0			8.9
<b>6 Non-Operatiing Expenses</b>	6.6	69.9	15.0		91.5
<b>7. Provision for Risk</b>	1,337.5	672.1	1,298.6	7.3	3,315.5
7.1 Loan loss Provision	1,328.4	664.0	1,295.2	7.2	3,294.8
7.1.1 General Loan loss Provision	342.5	132.2	94.8	6.3	575.7
7.1.2 Special Loan Loss Provision	926.8	531.6	1,182.0	1.0	2,641.4
7.1.3 Additional Loan Loss Provision	59.1	0.2	18.4		77.7
7.2. Provision for Non-Banking Assets	2.6		3.4		6.0
7.3. Provision for Loss on Investment	5.5	8.1	0.0		13.7
7.4. Provision for Loss of Other Assets	1.0			0.0	1.0
<b>8 Loan Written Off</b>	88.1	0.0	0.5		88.6
<b>9 Provision for Staff Bonus</b>	322.1	28.7	18.7	8.6	378.1
<b>10 Provision for Income Tax</b>	947.4	84.2	55.2	25.7	1,112.6
<b>11 Others</b>	3.0	1.8	1.5		6.2
<b>12 Net Profit</b>	2,572.8	323.4	196.1	119.7	3,211.9
<b>TOTAL EXPENSES</b>	22,143.6	4,666.4	4,709.7	453.4	31,973.1

Income	Class "A"	Class "B"	Class "C"	Class "D"	Total
<b>1. Interest Income</b>	19,135.7	3,746.8	3,073.1	397.3	26,352.9
1.1. On Loans and Advance	16,720.6	3,071.8	2,616.3	336.6	22,745.3
1.2. On Investment	1,843.9	46.6	31.2	0.2	1,921.9
1.2.1 Government Bonds	1,684.5	38.1	25.1	0.2	1,748.0
1.2.2 Foreign Bonds	9.8				9.8
1.2.3 NRB Bonds	141.4	1.7	4.1		147.1
1.2.4 Deventure & Bonds	8.3	6.7	2.0		17.0
1.3 Agency Balance	145.1	33.4	45.0	1.1	224.6
1.4 On Call Deposit	125.5	443.7	198.8	27.2	795.3
1.5 Others	300.6	151.3	181.7	32.2	665.8
<b>2. Comission &amp; Discount</b>	1,064.0	109.3	61.8	5.1	1,240.2
2.1 Bills Purchase & Discount	52.7	1.4	0.0		54.1
2.2 Comission	891.2	46.3	37.2	0.6	975.3
2.3 Others	120.1	61.5	24.6	4.5	210.8
<b>3 Income From Exchange Fluctuation</b>	761.5	4.2	5.5		771.2
3.1 Due to Change in Exchange Rate	235.2	-0.6	5.5		240.1
3.2 Due to Foreign Currency Trans.	526.3	4.8			531.0
<b>4 Other Operating Income</b>	395.6	126.7	91.5	46.3	660.1
<b>5 Non Operating Income</b>	27.0	22.7	9.0		58.6
<b>6 Provision Written Back</b>	514.2	141.6	120.0	4.7	780.5
<b>7 Recovery from Written off Loan</b>	141.8	0.4	5.7		147.9
<b>8 Income from Extra Ordinary Expenses</b>	99.0	0.0			99.0
<b>9 Net Loss</b>	4.9	514.7	1,343.3		1,862.9
<b>TOTAL INCOME</b>	22,143.6	4,666.3	4,709.8	453.4	31,973.1

## Agregate Statement of Sector wise, Product wise and Security wise Credit

Rs. In million

Sectorwise		Class "A"	Class "B"	Class "C"	Class "D"	Total
1	Agricultural and Forest Related	16,762.8	2,765.4	1,527.6	2,959.7	24,015.4
2	Fishery Related	1,716.7	26.1	10.8		1,753.5
3	Mining Related	2,158.9	236.6	242.3		2,637.8
4	Manufacturing (Producing) Related	1,19,983.1	7,077.1	6,957.5	54.3	1,34,072.0
5	Construction	54,871.2	11,082.9	13,782.4	0.6	79,737.0
6	Electricity, Gas and Water	8,053.5	1,266.2	224.0	2.2	9,545.8
7	Metal Products, Machinery & Electronic Equipment & Assemblage	7,116.1	1,356.3	1,166.2	24.3	9,662.8
8	Transport, Communication and Public Utilities	25,551.0	8,609.1	7,303.5	1.8	41,465.4
9	Wholesaler & Retailer	1,08,134.2	17,630.8	14,242.6	989.4	1,40,996.9
10	Finance, Insurance and Real Estate	60,164.6	9,432.2	9,946.1	2,554.7	82,097.5
11	Hotel or Restaurant	12,970.9	3,045.5	2,765.8	24.7	18,807.0
12	Other Services	23,806.6	5,515.5	3,953.7	668.4	33,944.1
13	Consumption Loans	32,293.5	5,417.3	6,221.9		43,932.8
14	Local Government	1,015.0	31.7	49.8		1,096.6
15	Others	65,623.7	15,758.8	16,176.0	1,810.5	99,369.0
<b>TOTAL</b>		<b>5,40,221.8</b>	<b>89,251.5</b>	<b>84,569.9</b>	<b>9,090.5</b>	<b>7,23,133.7</b>

Product wise		Class "A"	Class "B"	Class "C"	Class "D"	Total
1	Term Loan	79,418.9	11,019.9	14,035.5		1,04,474.3
2	Overdraft	91,173.1	21,885.3			1,13,058.4
3	Trust Receipt Loan / Import Loan	31,247.4	20.0	34.4		31,301.8
4	Demand & Other Working Capital Loan	1,25,158.3	12,200.9	20,686.4		1,58,045.6
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	29,228.4	6,107.9	7,012.4		42,348.7
6	Real Estate Loan	69,242.1	12,650.3	15,744.8		97,637.2
7	Margin Nature Loan	6,732.3	2,137.5	2,639.8		11,509.7
8	Hire Purchase Loan	34,363.9	10,066.7	8,772.1		53,202.7
9	Deprived Sector Loan	18,896.4	3,051.9	1,854.7	7,997.9	31,800.9
10	Bills Purchased	7,167.5	11.8	20.7		7,200.0
11	Other Product	47,593.6	10,099.2	13,769.2	1,092.6	72,554.5
<b>TOTAL LOAN &amp; ADVANCES</b>		<b>5,40,221.8</b>	<b>89,251.5</b>	<b>84,569.9</b>	<b>9,090.5</b>	<b>7,23,133.7</b>

Collateral Wise		Class "A"	Class "B"	Class "C"	Class "D"	Total
1	Gold and Silver	16,128.3	862.8	210.1		17,201.1
2	Government Securities	2,663.4	22.2	9.1		2,694.6
3	Non Governmental Securities	5,092.9	1,808.1	1,167.4		8,068.4
4	Fixed Deposit Receipts	10,817.9	1,484.6	3,029.7		15,332.3
4.1	Own	10,188.8	1,482.2	3,029.7		14,700.6
4.2	Other Licences Institutions	629.2	2.5	0.0		631.7
5	Collateral of Properties	4,54,240.1	80,965.4	76,554.9	397.3	6,12,157.6
5.1	Fixed Assets	3,70,673.1	80,386.5	75,940.8	397.3	5,27,397.7
5.2	Current Assets	83,567.0	578.8	614.1		84,759.9
6	Against security of Bill	9,403.0	9.7	0.1		9,412.8
6.1	Domestic Bills	382.9	9.7	0.1		392.7
6.2	Foreign Bills	9,020.0				9,020.0
7	Against Guarantee	9,888.1	1,438.2	996.9	3,212.6	15,535.8
7.1	Government Guarantee	2,290.4	66.0	86.1		2,442.5
7.2	Institutional Guarantee	4,793.8	403.3	367.3	386.5	5,950.9
7.3	Personal Guarantee	849.6	675.1	306.7	98.0	1,929.5
7.4	Collective Guarantee	40.7	289.8	17.7	559.8	908.1
7.5	International Rated Foreign Bank's Guarantee	108.6				108.6
7.6	Other Guarantee	1,804.9	4.0	219.1	2,168.3	4,196.2
8	Credit Card	434.8				434.8
9	Others	31,553.4	2,660.6	2,601.7	5,480.5	42,296.3
<b>Total</b>		<b>5,40,221.8</b>	<b>89,251.5</b>	<b>84,569.9</b>	<b>9,090.5</b>	<b>7,23,133.7</b>

**Statement of Assets and Liabilities of Commercial Banks**

	NBL	RBB	NABIL	NBL	SCBNL	HBL	NSBI	NBB	EBL
<b>1 CAPITAL FUND</b>	<b>-4224.00</b>	<b>-7754.49</b>	<b>5175.45</b>	<b>5762.03</b>	<b>3677.78</b>	<b>4502.74</b>	<b>2972.76</b>	<b>2262.74</b>	<b>3113.53</b>
a. Paid-up Capital	380.00	1172.30	2029.77	2409.10	1610.17	2000.00	1869.30	2009.40	1391.57
b. Calls in Advance									
c. General Reserves	1609.00	2316.37	1836.50	1324.53	1636.33	1191.42	382.87	956.84	803.45
d. Share Premium			0.07	11.85			49.66	35.87	14.78
e. Retained Earning	-6869.00	-12915.49	1102.32	255.54	96.66	917.73	468.81	-871.07	36.09
f. Others Reserves Fund	588.00	1576.43	109.28	1723.82	75.43	363.82	191.91	74.67	844.74
g. Exchange Fluctuation Fund	68.00	95.90	97.50	37.19	259.19	29.77	10.20	57.03	22.90
<b>2 BORROWINGS</b>	<b>2006.00</b>	<b>2731.14</b>	<b>636.77</b>	<b>1513.09</b>		<b>759.60</b>	<b>200.00</b>		<b>300.00</b>
a. NRB		2617.66					10.00		
b. "A"Class Licensed Institution			336.77	463.09		249.60			
c. Foreign Banks and Fin. Ins.	2006.00								
d. Other Financial Ins.		113.48							
e. Bonds and Securities			300.00	1050.00		500.00	200.00		300.00
<b>3 DEPOSITS</b>	<b>46691.00</b>	<b>72034.80</b>	<b>54142.09</b>	<b>51598.69</b>	<b>40705.49</b>	<b>44515.69</b>	<b>46117.24</b>	<b>12189.47</b>	<b>43955.87</b>
a. Current	8915.00	14814.50	5801.38	3963.22	13226.82	4072.12	3222.88	870.50	3818.54
Domestic	8726.00	14780.63	4062.26	3253.38	8079.14	3266.30	3044.08	739.07	3768.98
Foreign	189.00	33.87	1739.11	709.84	5147.67	805.82	178.80	131.43	49.56
b. Savings	28103.00	39190.67	15035.73	14531.10	12340.01	17891.04	8514.20	6064.07	14363.33
Domestic	28093.00	39180.96	13818.63	13939.92	10378.32	17154.52	8459.64	6043.59	14264.50
Foreign	10.00	9.71	1217.10	591.18	1961.70	736.52	54.56	20.48	98.83
c. Fixed	8280.00	15871.50	17077.19	18778.25	9779.48	14148.62	31633.46	2788.55	15523.31
Domestic	8211.00	15871.50	15807.87	17408.81	5112.91	13117.89	15609.36	2620.36	15087.19
Foreign	69.00		1269.32	1369.44	4666.57	1030.73	16024.10	168.19	436.12
d. Call Deposits	968.00	1477.05	15558.30	13684.17	4900.02	7362.98	2571.94	2228.36	9639.40
e. Others	425.00	681.08	669.49	641.94	459.15	1040.93	174.75	237.99	611.29
<b>4 Bills Payable</b>	<b>44.00</b>	<b>21.16</b>	<b>141.22</b>	<b>5.80</b>	<b>50.60</b>	<b>57.61</b>	<b>84.37</b>	<b>14.72</b>	<b>115.23</b>
<b>5 Other Liabilities</b>	<b>7853.00</b>	<b>22190.38</b>	<b>4618.01</b>	<b>4118.57</b>	<b>3252.37</b>	<b>2381.25</b>	<b>1695.51</b>	<b>5073.82</b>	<b>1364.63</b>
1. Sundry Creditors	2555.00	726.67	781.54	483.03	333.94	77.83	316.14	221.76	182.47
2. Loan Loss Provision	1460.00	4490.94	1011.76	805.34	235.90	1507.07	377.36	1799.76	623.55
3. Interest Suspense a/c	3345.00	15603.06	378.96	257.58	200.43		163.16	1051.66	100.20
4. Others	493.00	1369.71	2445.74	2572.61	2482.10	796.35	838.85	2000.65	458.41
<b>6 Reconciliation A/c</b>	<b>4622.00</b>	<b>1044.03</b>		<b>25.07</b>		<b>220.24</b>	<b>0.00</b>	<b>38.58</b>	<b>10.26</b>
<b>7 Profit &amp; Loss A/c</b>	<b>20.00</b>	<b>107.43</b>	<b>304.59</b>	<b>294.82</b>	<b>331.85</b>	<b>165.00</b>	<b>95.98</b>	<b>53.94</b>	<b>244.63</b>
<b>TOTAL LIABILITIES</b>	<b>57012.00</b>	<b>90374.45</b>	<b>65018.12</b>	<b>63318.06</b>	<b>48018.08</b>	<b>52602.13</b>	<b>51165.87</b>	<b>19633.27</b>	<b>49104.15</b>

**Assets**

<b>1 LIQUID FUNDS</b>	<b>9047.00</b>	<b>11458.34</b>	<b>4187.71</b>	<b>9314.59</b>	<b>9243.90</b>	<b>5639.98</b>	<b>6155.20</b>	<b>2424.49</b>	<b>7548.92</b>
a. Cash Balance	1809.00	1656.48	1129.77	1910.31	647.36	884.19	1326.89	697.47	1167.41
Nepalese Notes & Coins	1756.00	1627.76	1062.86	1771.04	575.31	721.19	1299.37	657.77	1133.79
Foreign Currency	53.00	28.72	66.91	139.27	72.05	163.00	27.53	39.69	33.62
b. Bank Balance	7238.00	9801.86	2797.29	7404.29	4910.76	4605.79	4710.69	1727.02	6381.51
1. In Nepal Rastra Bank	5764.00	9323.06	2712.24	6959.61	4076.78	4094.45	2358.39	1419.14	6150.91
Domestic Currency	5712.00	9314.11	2688.15	6805.40	4010.88	3868.46	2343.62	1334.03	6092.09
Foreign Currency	52.00	8.95	24.09	154.21	65.90	225.99	14.77	85.11	58.82
2. "A"Class Licensed Institution	662.00	73.92	32.95	33.16	49.84	109.39	81.93	24.36	72.23
Domestic Currency	662.00	73.92	32.95	33.12	49.84	107.87	77.05	23.55	71.69
Foreign Currency				0.03		1.52	4.88	0.81	0.54
3. Other Financial Ins.								5.89	
4. In Foreign Banks	812.00	404.88	52.10	411.52	784.14	401.95	2270.37	277.63	158.37
c. Money at Call			260.65		3685.78	150.00	117.62		
Domestic Currency			235.20			150.00			
Foreign Currency			25.45		3685.78		117.62		
<b>2 INVESTMENT IN SECURITIES</b>	<b>7606.00</b>	<b>12831.01</b>	<b>8841.26</b>	<b>3694.60</b>	<b>10858.16</b>	<b>8024.30</b>	<b>5325.60</b>	<b>2682.13</b>	<b>5954.57</b>
a. Govt. Securities	7606.00	12618.69	8645.71	3694.60	10849.67	6343.38	5325.60	2682.13	5954.57
b. NRB Bond									
c. Govt. Non-Fin. Ins.		212.32			8.49	1680.92			
d. Other Non-Fin. Ins.									
e. Non Residents			195.55						
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>2252.00</b>	<b>2992.48</b>	<b>7074.64</b>	<b>3922.60</b>	<b>7008.82</b>	<b>1303.26</b>	<b>15961.64</b>	<b>269.47</b>	<b>1085.20</b>
a. Non Residents	1976.00		5324.23	3585.51	6899.40	937.19	15922.00	115.10	755.89
b. Others	276.00	2992.48	1750.41	337.09	109.43	366.07	39.65	154.37	329.31
<b>4 LOANS &amp; ADVANCES</b>	<b>26343.00</b>	<b>35310.27</b>	<b>40256.48</b>	<b>41995.28</b>	<b>17419.97</b>	<b>32111.87</b>	<b>21431.91</b>	<b>10490.07</b>	<b>32645.38</b>
a. Private Sector	26313.00	34834.93	39231.50	40546.26	15926.50	32111.87	20816.23	10207.59	27071.45
b. Financial Institutions	30.00	134.80	744.99	848.61	1354.66		615.68	189.96	3192.69
c. Government Organizations		340.54	279.99	600.41	138.81			92.53	2381.24
<b>5 BILL PURCHASED</b>	<b>12.00</b>	<b>78.09</b>	<b>69.26</b>	<b>550.66</b>	<b>1217.86</b>	<b>2330.33</b>	<b>63.28</b>	<b>110.55</b>	<b>44.78</b>
a. Domestic Bills Purchased		56.39	21.45	169.81	0.17	73.47		41.60	3.81
b. Foreign Bills Purchased	11.00	21.61	47.81	67.45	1217.69	2256.86	63.28	5.70	40.97
c. Import Bills & Imports	1.00	0.09		313.40				63.25	
<b>6 LOANS AGAINST COLLECTED BILLS</b>			<b>25.00</b>						
a. Against Domestic Bills			23.15						
b. Against Foreign Bills			1.85						
<b>7 FIXED ASSETS</b>	<b>359.00</b>	<b>1001.27</b>	<b>912.82</b>	<b>1121.99</b>	<b>497.45</b>	<b>1209.73</b>	<b>1033.62</b>	<b>307.56</b>	<b>503.61</b>
<b>8 OTHER ASSETS</b>	<b>9712.00</b>	<b>22418.71</b>	<b>3650.95</b>	<b>2718.33</b>	<b>1745.23</b>	<b>1894.35</b>	<b>1186.93</b>	<b>2977.46</b>	<b>1269.90</b>
a. Accrued Interest:	3337.00	15835.39	632.87	388.28	569.95	245.94	332.29	1098.38	278.97
b. Staff Loans / Adv.	1802.00	3178.20	727.69	122.75	202.47	866.74	190.52	305.57	675.66
c. Sundry Debtors	1197.00	775.83	448.56	163.72	230.01		223.78	40.63	38.73
d. Cash In Transit		104.33							
e. Others	3376.00	2524.96	1841.83	2043.58	742.80	781.67	440.34	1532.88	276.54
<b>9 Expenses not Written off</b>	<b>43.00</b>	<b>0.18</b>			<b>26.69</b>	<b>88.31</b>	<b>7.69</b>		<b>51.74</b>
<b>10 Non Banking Assets</b>	<b>379.00</b>	<b>135.19</b>						<b>319.80</b>	<b>51.79</b>
<b>11 Reconciliation Account</b>	<b>1259.00</b>	<b>4148.91</b>							
<b>12 Profit &amp; Loss A/c</b>									
<b>TOTAL ASSETS</b>	<b>57012.00</b>	<b>90374.45</b>	<b>65018.12</b>	<b>63318.06</b>	<b>48018.08</b>	<b>52602.13</b>	<b>51165.87</b>	<b>19633.27</b>	<b>49104.15</b>

	Liabilities	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	A/BNL	Global
<b>1</b>	<b>CAPITAL FUND</b>	<b>2435.19</b>	<b>1874.78</b>	<b>1998.35</b>	<b>1849.17</b>	<b>1786.65</b>	<b>2400.77</b>	<b>2033.18</b>	<b>2344.40</b>	<b>12511.60</b>	<b>1563.31</b>
	a. Paid-up Capital	1359.48	1400.00	1311.55	1430.00	1627.20	1485.00	1613.52	1571.13	9474.30	1500.00
	b. Calls in Advance										
	c. General Reserves	830.02	298.08	409.68	330.84	127.31	235.44	230.03	166.55	1329.40	32.11
	d. Share Premium		0.08	41.87	5.28		4.44	13.07	13.69		15.05
	e. Retained Earning	13.37	142.38	68.17	20.89	22.95	17.65	11.27	511.40	-2783.53	1.93
	f. Others Reserves Fund	195.33	33.35	153.21	60.34		651.85	153.92	74.95	4482.21	0.30
	g. Exchange Fluctuation Fund	37.00	0.89	13.86	1.83	9.19	6.38	11.37	6.67	9.22	13.93
<b>2</b>	<b>BORROWINGS</b>	<b>340.32</b>		<b>638.50</b>		<b>436.40</b>	<b>920.56</b>	<b>350.00</b>	<b>532.15</b>	<b>2541.40</b>	<b>15.66</b>
	a. NRB					426.70	384.00			119.93	
	b. "A"Class Licensed Institution	140.32		438.50		9.70	136.56				15.66
	c. Foreign Banks and Fin. Ins.								259.38		
	d. Other Financial Ins.								45.00	121.47	
	e. Bonds and Securities	200.00		200.00			400.00	350.00	227.77	2300.00	
<b>3</b>	<b>DEPOSITS</b>	<b>22162.17</b>	<b>11544.70</b>	<b>19095.24</b>	<b>7032.01</b>	<b>16596.66</b>	<b>18006.63</b>	<b>18806.56</b>	<b>21617.48</b>	<b>34811.81</b>	<b>16323.89</b>
	a. Current	2132.75	540.37	1380.02	323.17	499.32	644.79	693.56	403.43	2682.22	617.53
	Domestic	1945.61	521.10	1357.23	266.45	478.09	626.63	614.10	343.87	2682.22	599.63
	Foreign	187.14	19.27	22.79	56.72	21.23	18.16	79.46	59.56		17.90
	b. Savings	7169.80	5109.21	3910.74	2069.58	6245.92	5039.50	3423.25	3441.69	18277.95	4426.66
	Domestic	6959.01	4968.33	3864.35	2055.49	6224.17	4964.58	3273.46	3419.69	18277.95	4371.71
	Foreign	210.79	140.88	46.39	14.08	21.75	74.93	149.79	21.99		54.95
	c. Fixed	8684.51	3378.01	9900.79	3816.34	5567.65	7568.45	9440.23	11667.92	13728.45	7413.40
	Domestic	7663.94	3378.01	9311.52	3816.34	5431.39	6776.66	8207.04	10883.92	13728.45	7230.76
	Foreign	1020.57		589.27		136.27	791.79	1233.19	784.00		182.64
	d. Call Deposits	3832.71	2359.43	3792.64	776.11	4065.75	4619.98	4959.16	5657.65	113.03	3576.69
	e. Others	342.40	157.67	111.04	46.81	218.02	133.90	290.37	446.80	10.16	289.60
<b>4</b>	<b>Bills Payable</b>	<b>36.65</b>	<b>13.63</b>	<b>3.05</b>	<b>3.38</b>	<b>19.81</b>	<b>23.69</b>	<b>4.42</b>			<b>7.16</b>
<b>5</b>	<b>Other Liabilities</b>	<b>1458.01</b>	<b>1965.12</b>	<b>1409.85</b>	<b>604.93</b>	<b>891.03</b>	<b>1338.56</b>	<b>1600.63</b>	<b>1301.12</b>	<b>16344.96</b>	<b>1787.09</b>
	1. Sundry Creditors	157.02	146.01	477.29	167.07	10.59	502.45	112.15	301.12	1298.61	1034.25
	2. Loan Loss Provision	504.01	408.04	300.29	143.27	287.22	312.57	196.68	304.89	5671.26	461.46
	3. Interest Suspense a/c	44.19	202.14	47.72	62.44	179.31	135.99	55.09	174.69	1680.57	115.71
	4. Others	752.79	1208.93	584.55	232.15	413.92	387.54	1236.72	520.42	7694.53	175.67
<b>6</b>	<b>Reconciliation A/c</b>			<b>85.31</b>	<b>0.01</b>					<b>2973.10</b>	
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>134.65</b>	<b>6.58</b>	<b>62.54</b>	<b>23.01</b>	<b>7.35</b>	<b>42.33</b>	<b>93.09</b>	<b>26.24</b>	<b>285.42</b>	<b>5.53</b>
	<b>TOTAL LIABILITIES</b>	<b>26566.98</b>	<b>15404.82</b>	<b>23292.83</b>	<b>9512.51</b>	<b>19737.90</b>	<b>22732.53</b>	<b>22887.89</b>	<b>25821.39</b>	<b>69468.30</b>	<b>19702.64</b>

#### Assets

<b>1</b>	<b>LIQUID FUNDS</b>	<b>1695.25</b>	<b>1848.32</b>	<b>2509.16</b>	<b>1152.61</b>	<b>2884.54</b>	<b>2161.98</b>	<b>2939.85</b>	<b>3390.23</b>	<b>5339.56</b>	<b>2036.42</b>
	a. Cash Balance	534.57	445.45	487.02	321.80	1117.68	619.78	378.03	562.84	1535.66	522.48
	Nepalese Notes & Coins	524.42	435.36	473.88	308.59	1016.74	572.71	356.08	529.67	1535.56	496.45
	Foreign Currency	10.14	10.09	13.14	13.21	100.94	47.07	21.95	33.17	0.10	26.03
	b. Bank Balance	1119.37	1402.87	2022.14	830.81	1720.06	1016.09	2249.22	2442.69	3803.90	1513.95
	1. In Nepal Rastra Bank	627.22	1099.87	1931.98	780.72	1538.68	790.14	1800.36	2408.43	3193.86	1305.51
	Domestic Currency	588.67	1095.80	1920.72	761.38	1506.37	779.70	1775.46	2397.61	3193.86	1283.99
	Foreign Currency	38.55	4.07	11.26	19.34	32.31	10.44	24.90	10.82		21.52
	2. "A"Class Licensed Institution	81.95	115.14	123.52	39.49	93.58	102.46	70.58	29.32	563.28	74.21
	Domestic Currency	79.37	114.01	123.09	39.18	91.57	97.13	63.92	28.45	562.98	67.57
	Foreign Currency	2.58	1.13	0.43	0.31	2.01	5.33	6.66	0.87	0.30	6.63
	3. Other Financial Ins.					4.17				7.87	
	4. In Foreign Banks	410.20	187.86	-33.37	10.60	83.63	123.49	378.27	4.94	38.89	134.23
	c. Money at Call	41.31				46.80	526.10	312.60	384.70		
	Domestic Currency						64.00		334.00		
	Foreign Currency	41.31				46.80	462.10	312.60	50.70		
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>4769.29</b>	<b>2036.25</b>	<b>3928.92</b>	<b>913.73</b>	<b>1104.55</b>	<b>2570.13</b>	<b>2035.20</b>	<b>1623.57</b>	<b>7442.25</b>	<b>2712.46</b>
	a. Govt. Securities	4769.29	1936.25	3783.88	913.73	1104.55	2570.13	1985.20	1623.57	7442.25	2712.46
	b. NRB Bond										
	c. Govt. Non-Fin. Ins.							50.00			
	d. Other Non-Fin Ins.		100.00								
	e. Non Residents			145.04							
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>305.56</b>	<b>242.46</b>	<b>656.57</b>	<b>88.31</b>	<b>177.84</b>	<b>343.59</b>	<b>762.75</b>	<b>836.77</b>	<b>274.17</b>	<b>244.73</b>
	a. Non Residents	265.42	88.31	626.40	78.25	65.76		284.50	294.07		227.23
	b. Others	40.14	154.15	30.17	10.06	112.09	343.59	478.24	542.71	274.17	17.50
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>17265.57</b>	<b>9100.46</b>	<b>14683.61</b>	<b>6788.63</b>	<b>13791.81</b>	<b>15814.03</b>	<b>15281.09</b>	<b>18176.53</b>	<b>42081.10</b>	<b>13432.50</b>
	a. Private Sector	16594.28	8704.36	14442.41	6600.16	13293.15	15441.30	14827.40	17092.97	41194.45	13058.94
	b. Financial Institutions	521.43	214.50	241.20	188.47	452.86	226.21	319.06		800.21	373.56
	c. Government Organizations	149.86	181.60			45.80	146.52	134.63	1083.57	86.44	
<b>5</b>	<b>BILL PURCHASED</b>	<b>1119.57</b>	<b>13.58</b>	<b>9.13</b>	<b>2.23</b>	<b>38.69</b>	<b>67.92</b>	<b>515.83</b>	<b>225.07</b>		<b>9.65</b>
	a. Domestic Bills Purchased	0.00	3.27			17.56	28.18	19.62	11.20		9.65
	b. Foreign Bills Purchased	6.19	10.32	9.13	2.23	21.13	39.74	6.59	213.87		
	c. Import Bills & Imports	1113.38						489.62			
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	<b>19.22</b>									
	a. Against Domestic Bills	19.22									
	b. Against Foreign Bills										
<b>7</b>	<b>FIXED ASSETS</b>	<b>913.99</b>	<b>470.22</b>	<b>350.58</b>	<b>188.57</b>	<b>737.26</b>	<b>579.24</b>	<b>453.54</b>	<b>559.04</b>	<b>1064.97</b>	<b>359.54</b>
<b>8</b>	<b>OTHER ASSETS</b>	<b>474.59</b>	<b>1155.62</b>	<b>1145.12</b>	<b>304.01</b>	<b>842.13</b>	<b>1194.86</b>	<b>899.64</b>	<b>1010.17</b>	<b>13123.34</b>	<b>907.34</b>
	a. Accrued Interest:	165.57	252.95	70.55	76.90	244.75	244.73	186.66	216.51	1680.57	67.12
	b. Staff Loans / Adv.	64.62	137.17	56.34	44.66	138.85	139.43	97.09	207.85	2913.42	12.02
	c. Sundry Debtors	74.58	173.12	959.85	107.99	71.46	8.29	15.13	262.61	6298.23	807.78
	d. Cash In Transit	11.49					118.50				
	e. Others	158.34	592.39	58.38	74.46	387.07	683.91	600.77	323.19	2231.12	20.41
<b>9</b>	<b>Expenses not Written off</b>			<b>8.44</b>		<b>155.07</b>					
<b>10</b>	<b>Non Banking Assets</b>	<b>3.94</b>	<b>469.90</b>	<b>1.31</b>	<b>74.43</b>	<b>6.00</b>				<b>142.91</b>	
<b>11</b>	<b>Reconciliation Account</b>		<b>68.01</b>		<b>0.00</b>	<b>0.01</b>	<b>0.76</b>		<b>0.00</b>		
<b>12</b>	<b>Profit &amp; Loss A/c</b>										
	<b>TOTAL ASSETS</b>	<b>26566.98</b>	<b>15404.82</b>	<b>23292.83</b>	<b>9512.51</b>	<b>19737.90</b>	<b>22732.52</b>	<b>22887.89</b>	<b>25821.39</b>	<b>69468.30</b>	<b>19702.63</b>

	Liabilities	Citizens	Prime	BOA	Sunrise	DCBL	NMB	Kist	Janata	Mega	CTBNL	Civil
<b>1</b>	<b>CAPITAL FUND</b>	<b>2232.67</b>	<b>2486.86</b>	<b>2499.22</b>	<b>2136.66</b>	<b>2175.03</b>	<b>2211.46</b>	<b>2267.63</b>	<b>1499.75</b>	<b>1711.80</b>	<b>1441.47</b>	<b>1211.82</b>
	a. Paid-up Capital	2100.55	2245.75	2000.00	2015.00	1920.91	2000.00	2000.00	1400.00	1631.00	1400.00	1200.00
	b. Calls in Advance											
	c. General Reserves	108.51	171.17	54.77	68.82	97.37	186.06	67.61	1.93			
	d. Share Premium	2.97		25.96	32.41		10.08					
	e. Retained Earning	9.22	65.53	413.73	17.25	154.30	7.13	195.98	7.70	80.80	41.47	11.82
	f. Others Reserves Fund	10.60	4.34	0.07	0.30	0.72	1.78	4.04	90.12			
	g. Exchange Fluctuation Fund	0.81	0.08	4.68	2.88	1.72	6.41		0.00			
<b>2</b>	<b>BORROWINGS</b>	<b>160.00</b>	<b>141.92</b>		<b>39.10</b>	<b>160.83</b>	<b>10.00</b>	<b>111.19</b>	<b>133.20</b>	<b>342.04</b>	<b>61.07</b>	<b>428.13</b>
	a. NRB	10.00					10.00	50.00		5.00		15.00
	b. "A"Class Licensed Institution	150.00	141.92		39.10	110.83		61.19	133.20	337.04	31.07	413.13
	c. Foreign Banks and Fin. Ins.											
	d. Other Financial Ins.					50.00					30.00	
	e. Bonds and Securities											
<b>3</b>	<b>DEPOSITS</b>	<b>15173.60</b>	<b>20186.57</b>	<b>14324.45</b>	<b>15524.37</b>	<b>9919.20</b>	<b>13463.03</b>	<b>17668.39</b>	<b>4437.38</b>	<b>6925.43</b>	<b>3544.23</b>	<b>4237.52</b>
	a. Current	473.67	502.57	195.47	680.83	184.46	567.75	407.67	72.87	126.26	59.50	83.37
	Domestic	459.51	497.37	194.82	634.38	182.05	562.99	399.80	70.66	115.46	59.18	72.91
	Foreign	14.16	5.20	0.65	46.46	2.41	4.76	7.87	2.21	10.80	0.32	10.46
	b. Savings	3309.52	2201.68	2558.09	5550.58	1143.78	2029.64	7908.78	594.52	2296.37	479.41	310.70
	Domestic	3288.23	2195.30	2555.33	5536.63	1133.31	2015.56	7908.01	594.42	2294.32	479.14	308.57
	Foreign	21.29	6.38	2.76	13.95	10.47	14.08	0.78	0.10	2.05	0.26	2.13
	c. Fixed	8463.20	8452.31	8403.80	5911.04	4692.11	8041.89	6128.05	2090.59	3302.02	1342.90	1594.95
	Domestic	7836.08	8186.77	7344.56	5520.04	4419.90	7106.65	6056.28	1933.89	3200.23	1265.20	1516.70
	Foreign	627.12	265.54	1059.24	391.00	272.22	935.24	71.77	156.70	101.79	77.70	78.25
	d. Call Deposits	2865.26	8929.95	3102.24	3126.76	3689.29	2753.19	3167.44	1630.82	1139.16	1613.86	2134.77
	e. Others	61.96	100.07	64.86	255.16	209.55	70.57	56.45	48.58	61.62	48.55	113.73
<b>4</b>	<b>Bills Payable</b>	<b>1.46</b>	<b>4.70</b>	<b>5.90</b>	<b>1.67</b>	<b>1.16</b>	<b>2.07</b>	<b>27.26</b>	<b>14.73</b>	<b>6.41</b>		<b>2.76</b>
<b>5</b>	<b>Other Liabilities</b>	<b>931.41</b>	<b>1205.69</b>	<b>753.74</b>	<b>1226.47</b>	<b>492.49</b>	<b>585.92</b>	<b>787.11</b>	<b>139.91</b>	<b>386.97</b>	<b>98.06</b>	<b>115.59</b>
	1. Sundry Creditors	0.27	12.64		4.06		7.29	101.07	3.76	3.61	10.91	2.55
	2. Loan Loss Provision	243.82	240.53	235.43	507.44	231.74	144.82	222.24	51.47	80.52	33.14	41.23
	3. Interest Suspense a/c	88.09	70.80	81.23	191.86	118.17	71.04	147.82		18.32	2.81	10.41
	4. Others	599.23	881.72	437.08	523.11	142.58	362.77	315.99	84.69	284.52	51.20	61.39
<b>6</b>	<b>Reconciliation A/c</b>				<b>11775.34</b>	<b>3.13</b>		<b>0.53</b>				
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>42.65</b>	<b>57.29</b>	<b>43.37</b>	<b>37.09</b>	<b>24.79</b>	<b>42.41</b>	<b>7.52</b>		<b>2.13</b>	<b>0.60</b>	<b>4.20</b>
	<b>TOTAL LIABILITIES</b>	<b>18541.80</b>	<b>24083.04</b>	<b>17626.68</b>	<b>30740.69</b>	<b>12776.62</b>	<b>16314.89</b>	<b>20869.64</b>	<b>6224.97</b>	<b>9374.77</b>	<b>5145.43</b>	<b>6000.04</b>

#### Assets

<b>1</b>	<b>LIQUID FUNDS</b>	<b>4340.71</b>	<b>4765.84</b>	<b>2762.76</b>	<b>3651.64</b>	<b>959.54</b>	<b>2113.54</b>	<b>3252.49</b>	<b>868.30</b>	<b>886.32</b>	<b>1237.00</b>	<b>1288.16</b>
	a. Cash Balance	759.33	850.47	361.27	722.65	497.67	357.59	712.33	162.85	187.46	179.49	148.77
	Nepalese Notes & Coins	728.84	828.88	342.27	706.90	447.37	338.72	695.10	159.50	164.43	172.08	143.02
	Foreign Currency	30.50	21.59	19.01	15.75	50.29	18.86	17.23	3.35	23.03	7.41	5.75
	b. Bank Balance	2959.17	3590.50	1910.40	2686.23	461.87	1719.82	2305.28	365.82	191.35	711.87	1059.35
	1. In Nepal Rastra Bank	2788.11	3506.07	1597.24	2373.79	374.61	1478.95	2227.47	302.30	100.37	652.62	837.27
	Domestic Currency	2783.47	3502.35	1545.35	2363.49	373.65	1445.94	2176.17	312.57	100.04	648.56	823.18
	Foreign Currency	4.64	3.72	51.89	10.30	0.96	33.01	51.30	-10.27	0.33	4.06	14.09
	2. "A"Class Licensed Institution	115.02	73.00	41.96	184.35	48.66	116.42	41.05	36.60	16.26	5.03	124.37
	Domestic Currency	114.92	72.48	41.85	174.88	45.57	116.42	40.12	36.60	16.26	5.03	12.37
	Foreign Currency	0.11	0.52	0.11	9.47	3.09		0.93				111.99
	3. Other Financial Ins.					1.72	0.03				20.60	
	4. In Foreign Banks	56.04	11.43	271.20	128.08	36.88	124.42	36.76	26.92	74.72	33.62	97.72
	c. Money at Call	622.20	324.87	491.09	242.76		36.13	234.88	339.64	507.52	345.64	80.04
	Domestic Currency	228.30	298.98		136.99			161.54	83.32	506.73	291.60	80.04
	Foreign Currency	393.90	25.89	491.09	105.78		36.13	73.34	256.32	0.78	54.04	
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>830.41</b>	<b>577.29</b>	<b>1565.33</b>	<b>640.99</b>	<b>1385.96</b>	<b>1637.34</b>	<b>2021.81</b>	<b>462.95</b>	<b>515.78</b>	<b>247.31</b>	<b>201.85</b>
	a. Govt. Securities	830.41	577.29	1565.33	634.99	1385.96	1617.34	2021.81	462.95	515.78	247.31	201.85
	b. NRB Bond				6.00							
	c. Govt. Non-Fin. Ins.											
	d. Other Non-Fin Ins.						20.00					
	e. Non Residents											
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>310.26</b>	<b>344.66</b>	<b>42.68</b>	<b>446.62</b>	<b>300.49</b>	<b>587.14</b>	<b>119.41</b>		<b>790.27</b>		<b>99.11</b>
	a. Non Residents	283.16	154.56	38.98	404.46	78.00	130.16	30.30		189.07		99.11
	b. Others	27.10	190.10	3.70	42.16	222.49	456.98	89.11		601.20		
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>12032.45</b>	<b>17547.11</b>	<b>12261.05</b>	<b>12999.38</b>	<b>9300.65</b>	<b>10730.89</b>	<b>13241.17</b>	<b>4423.50</b>	<b>6642.50</b>	<b>3313.90</b>	<b>3948.58</b>
	a. Private Sector	11665.54	17059.31	11865.14		9008.94	10458.44	13206.26	4335.24	6226.52	3137.89	3607.19
	b. Financial Institutions	244.80	370.00	318.72	12999.38	226.94	219.63		88.26	116.98	27.82	130.00
	c. Government Organizations	122.10	117.80	77.20		64.77	52.81	34.91		299.00	148.19	211.39
<b>5</b>	<b>BILL PURCHASED</b>	<b>60.63</b>	<b>37.21</b>		<b>3.73</b>	<b>47.01</b>	<b>699.04</b>	<b>14.95</b>		<b>3.18</b>		<b>10.80</b>
	a. Domestic Bills Purchased	60.63	36.29		0.82	47.01				0.12		10.80
	b. Foreign Bills Purchased		0.92		2.91			14.95	3.06			
	c. Import Bills & Imports						699.04					
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	<b>9.58</b>										<b>164.06</b>
	a. Against Domestic Bills	9.58										
	b. Against Foreign Bills											164.06
<b>7</b>	<b>FIXED ASSETS</b>	<b>362.58</b>	<b>298.61</b>	<b>326.63</b>	<b>511.59</b>	<b>421.62</b>	<b>284.03</b>	<b>1412.65</b>	<b>261.63</b>	<b>301.65</b>	<b>144.08</b>	<b>211.37</b>
<b>8</b>	<b>OTHER ASSETS</b>	<b>592.31</b>	<b>511.14</b>	<b>668.23</b>	<b>467.77</b>	<b>331.49</b>	<b>262.91</b>	<b>788.23</b>	<b>200.51</b>	<b>238.24</b>	<b>188.21</b>	<b>71.31</b>
	a. Accrued Interest:	151.36	70.80	81.23	219.31	173.33	126.17	304.03	12.39	49.99	12.16	17.98
	b. Staff Loans / Adv.	85.67	13.42	54.86	53.61	39.53	32.34	280.00	48.53	83.35	46.84	1.64
	c. Sundry Debtors	12.57			0.03	1.50	23.85	57.82	7.31	0.37		7.76
	d. Cash In Transit											
	e. Others	342.70	426.91	532.14	194.82	117.12	80.56	146.37	132.28	104.54	129.21	43.94
<b>9</b>	<b>Expenses not Written off</b>	<b>2.89</b>			<b>17.38</b>	<b>29.86</b>		<b>18.92</b>				<b>4.79</b>
<b>10</b>	<b>Non Banking Assets</b>		<b>1.17</b>								<b>14.93</b>	
<b>11</b>	<b>Reconciliation Account</b>				<b>12001.59</b>							
<b>12</b>	<b>Profit &amp; Loss A/c</b>								<b>4.90</b>			
	<b>TOTAL ASSETS</b>	<b>18541.80</b>	<b>24083.04</b>	<b>17626.68</b>	<b>30740.69</b>	<b>12776.62</b>	<b>16314.89</b>	<b>20869.64</b>	<b>6224.97</b>	<b>9374.77</b>	<b>5145.43</b>	<b>6000.04</b>

**Statement of Assets and Liabilities of Development Banks**

Liabilities	Century	NIDC	Uddhyam	Malika	SDBL	UDBL	MDBL	Narayani	PDBL	Sahayogi	Pashupati	Karnali
<b>1 CAPITAL FUND</b>	<b>1135.63</b>	<b>858.04</b>	<b>62.39</b>	<b>298.02</b>	<b>737.94</b>	<b>13.85</b>	<b>884.67</b>	<b>113.33</b>	<b>404.47</b>	<b>102.82</b>	<b>723.56</b>	<b>92.02</b>
a. Paid-up Capital	1080.00	415.82	55.00	204.83	645.00	80.40	1000.00	65.60	336.52	75.00	663.17	80.00
b. Calls in Advance												
c. General Reserves		394.93	3.65	14.36	24.97	1.84	72.06	11.10	18.21	12.77	8.85	1.70
d. Share Premium				0.34					0.54		0.89	
e. Retained Earning	55.63	-35.87	2.79	20.01	67.11	-68.39	-188.28	36.30	48.33	0.05	50.58	
f. Others Reserves Fund		83.15	0.94	58.47	0.86		0.86	0.33	0.87	15.00	0.06	10.32
g. Exchange Fluctuation Fund							0.03					
<b>2 BORROWINGS</b>	<b>7.80</b>				<b>15.37</b>	<b>58.19</b>	<b>184.00</b>	<b>51.30</b>	<b>3.06</b>			
a. NRB					14.68		10.00					
b. "A"Class Licensed Institution	7.80						174.00	48.30				
c. Foreign Banks and Fin. Ins.												
d. Other Financial Ins.					0.69			3.00	3.06			
e. Bonds and Securities						58.19						
<b>3 DEPOSITS</b>	<b>1859.67</b>	<b>300.23</b>	<b>185.44</b>	<b>1362.75</b>	<b>4143.49</b>	<b>11.35</b>	<b>2191.92</b>	<b>935.20</b>	<b>1567.08</b>	<b>1060.77</b>	<b>443.49</b>	<b>795.58</b>
a. Current	29.80	16.93	4.64	9.91	126.14		24.84		6.01	29.08	7.44	
Domestic	29.62	16.93	4.64	9.91	126.10		24.48		6.01	29.08	7.44	
Foreign	0.18				0.04		0.35					
b. Savings	491.68	45.19	38.54	1213.82	1912.83	10.65	300.52	603.58	907.67	834.62	149.80	670.50
Domestic	490.12	45.19	38.54	1213.82	1912.83	10.65	300.51	603.58	907.67	834.62	149.80	670.50
Foreign	1.56						0.01					
c. Fixed	768.16	220.20	75.97	102.26	1246.27	0.70	783.63	329.95	459.11	175.69	187.66	122.29
Domestic	768.16	220.20	75.97	102.26	1246.27	0.70	783.63	329.95	459.11	175.69	187.66	122.29
Foreign												
d. Call Deposits	566.13	17.91	66.29	36.00	854.06		1075.03		190.31	21.38	98.14	
e. Others	3.90			0.76	4.18		7.90	1.67	3.98		0.45	2.79
<b>4 Bills Payable</b>												
<b>5 Other Liabilities</b>	<b>86.13</b>	<b>4053.08</b>	<b>20.24</b>	<b>133.78</b>	<b>187.48</b>	<b>55.56</b>	<b>267.25</b>	<b>78.17</b>	<b>73.12</b>	<b>33.38</b>	<b>86.49</b>	<b>31.99</b>
1. Sundry Creditors	3.41	219.05	0.92	25.98	20.84	6.77		5.90	8.54	5.83	3.92	2.60
2. Loan Loss Provision	17.86	915.03	8.07	39.85	47.43	14.19	69.18	24.86	26.83	10.34	50.03	11.34
3. Interest Suspense a/c	3.72	2421.06	5.58	16.14	56.97	15.51	46.28	31.05	7.76	4.14	30.77	10.54
4. Others	61.14	497.94	5.67	51.82	62.24	19.09	151.79	16.36	29.99	13.07	1.77	7.51
<b>6 Reconciliation A/c</b>								<b>308.50</b>				
<b>7 Profit &amp; Loss A/c</b>	<b>5.73</b>	<b>34.54</b>		<b>4.94</b>			<b>2.98</b>		<b>0.51</b>	<b>5.90</b>	<b>0.35</b>	
<b>TOTAL LIABILITIES</b>	<b>3094.96</b>	<b>5245.89</b>	<b>268.08</b>	<b>1799.48</b>	<b>5084.27</b>	<b>138.95</b>	<b>3530.81</b>	<b>1486.50</b>	<b>2048.24</b>	<b>1202.87</b>	<b>1253.88</b>	<b>919.59</b>

**Assets**

<b>1 LIQUID FUNDS</b>	<b>207.89</b>	<b>646.72</b>	<b>61.74</b>	<b>436.51</b>	<b>914.70</b>	<b>36.32</b>	<b>502.70</b>	<b>289.85</b>	<b>515.26</b>	<b>433.00</b>	<b>308.52</b>	<b>290.20</b>
a. Cash Balance	25.96	8.32	1.13	48.60	85.54	0.38	38.81	18.64	64.17	24.64	27.55	71.05
Nepalese Notes & Coins	24.36	8.32	1.13	45.74	85.53	0.38	38.30	18.64	64.17	24.64	27.54	71.05
Foreign Currency	1.60			2.87	0.01		0.52				0.01	
b. Bank Balance	181.93	638.40	60.61	67.93	226.17	35.94	463.89	211.21	87.58	62.27	280.97	18.03
1. In Nepal Rastra Bank	164.57	19.43	0.11	69.67	221.34	4.44	105.38	0.57	1.41	53.38	3.34	18.03
Domestic Currency	163.32	19.43	0.11	69.67	221.34	4.44	105.38	0.57	1.41	53.38	3.34	18.03
Foreign Currency	1.25											
2. "A"Class Licensed Institution	5.54	557.76	16.69	-1.74	4.83	1.52	169.90	35.00	85.86	8.89	246.41	
Domestic Currency	5.52	557.76	16.69	-1.74	4.83	1.52	168.93	35.00	85.86	8.89	246.41	
Foreign Currency	0.02						0.97					
3. Other Financial Ins.		61.22	43.82				29.98	188.60	175.64	0.31	31.22	
4. In Foreign Banks	11.82											
c. Money at Call				319.98	602.99			60.00	363.51	346.09		201.12
Domestic Currency				319.98	601.76			60.00	363.51	346.09		201.12
Foreign Currency					1.23							
<b>2 INVESTMENT IN SECURITIES</b>	<b>409.21</b>	<b>32.80</b>		<b>61.15</b>	<b>204.49</b>		<b>204.86</b>		<b>5.00</b>			
a. Govt. Securities	409.21	32.80		61.15	204.49		204.86		5.00			
b. NRB Bond												
c. Govt. Non-Fin. Ins.												
d. Other Non-Fin. Ins.												
e. Non Residents												
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>475.07</b>	<b>264.39</b>	<b>1.50</b>	<b>45.34</b>	<b>44.35</b>		<b>4.05</b>	<b>74.34</b>	<b>17.50</b>	<b>90.44</b>	<b>20.30</b>	<b>3.00</b>
a. Non Residents					27.98			10.79				
b. Others	475.07	264.39	1.50	45.34	16.37		4.05	63.55	17.50	90.44	20.30	3.00
<b>4 LOANS &amp; ADVANCES</b>	<b>1788.14</b>	<b>1376.28</b>	<b>176.00</b>	<b>1006.70</b>	<b>3447.20</b>	<b>69.24</b>	<b>2446.53</b>	<b>737.90</b>	<b>1368.21</b>	<b>650.49</b>	<b>817.10</b>	<b>508.87</b>
a. Private Sector	1788.14	1337.08	175.60	1006.70	3447.20	69.24	2381.38	735.20	1368.21	650.49	795.60	508.87
b. Financial Institutions							65.15				20.00	
c. Government Organizations		39.19	0.40					2.70			1.50	
<b>5 BILL PURCHASED</b>							<b>2.00</b>					
a. Domestic Bills Purchased							2.00					
b. Foreign Bills Purchased												
c. Import Bills & Imports												
<b>6 LOANS AGAINST COLLECTED BILLS</b>												
a. Against Domestic Bills												
b. Against Foreign Bills												
<b>7 FIXED ASSETS</b>	<b>109.11</b>	<b>107.75</b>	<b>8.79</b>	<b>45.08</b>	<b>313.47</b>	<b>2.36</b>	<b>127.47</b>	<b>9.03</b>	<b>54.31</b>	<b>8.89</b>	<b>25.02</b>	<b>35.01</b>
<b>8 OTHER ASSETS</b>	<b>105.54</b>	<b>2809.86</b>	<b>10.93</b>	<b>197.69</b>	<b>140.63</b>	<b>28.92</b>	<b>170.65</b>	<b>53.62</b>	<b>74.89</b>	<b>18.51</b>	<b>82.71</b>	<b>74.80</b>
a. Accrued Interest:	14.17	2421.06	5.58	25.10	63.38	16.93	77.49	31.75	8.38	4.14	35.05	10.54
b. Staff Loans / Adv.	42.50	14.47	2.73	17.24	18.39		25.72	5.04	31.40	3.42	4.79	19.66
c. Sundry Debtors	0.16	163.02	1.23	28.17	19.45	10.71		7.48	12.57	7.91	13.01	6.19
d. Cash In Transit									3.45			
e. Others	48.71	211.31	1.39	127.18	39.40	1.29	67.44	9.35	19.09	3.04	29.86	38.41
<b>9 Expenses not Written off</b>			<b>1.67</b>	<b>1.43</b>					<b>13.16</b>	<b>0.02</b>		<b>0.12</b>
<b>10 Non Banking Assets</b>			<b>2.44</b>	<b>5.59</b>		<b>0.30</b>	<b>72.55</b>					
<b>11 Reconciliation Account</b>		<b>8.08</b>						<b>309.10</b>	<b>-0.09</b>	<b>1.52</b>	<b>0.23</b>	<b>1.69</b>
<b>12 Profit &amp; Loss A/c</b>			<b>5.00</b>		<b>19.44</b>	<b>1.80</b>		<b>12.66</b>				<b>5.90</b>
<b>TOTAL ASSETS</b>	<b>3094.96</b>	<b>5245.89</b>	<b>268.08</b>	<b>1799.48</b>	<b>5084.27</b>	<b>138.95</b>	<b>3530.81</b>	<b>1486.50</b>	<b>2048.24</b>	<b>1202.87</b>	<b>1253.88</b>	<b>919.59</b>

Liabilities	Triveni	Annapurna	Bhrikuti	Suvekchha	Bageshwor	Sanima	Gaurishanka	Gorkha	Gandaki	Infrastructure	Business	Biratnaxmi
<b>1 CAPITAL FUND</b>	<b>187.96</b>	<b>808.85</b>	<b>405.50</b>	<b>139.99</b>	<b>157.43</b>	<b>2108.61</b>	<b>251.59</b>	<b>-434.21</b>	<b>265.63</b>	<b>766.60</b>	<b>735.32</b>	<b>170.00</b>
a. Paid-up Capital	158.77	672.00	279.24	107.85	59.40	2016.00	211.92	660.82	200.00	660.68	690.06	156.00
b. Calls in Advance					31.19			0.82				
c. General Reserves	16.22	33.50	23.14	7.74	7.58	69.60	35.42	34.15	19.48	29.61	42.19	14.00
d. Share Premium	11.53	2.11	5.98	0.96	0.29	10.56		2.38	0.08	5.69	0.38	
e. Retained Earning	1.45	100.96	96.89	23.44	58.97	10.63	3.88	-1185.25	44.65	55.20	2.67	
f. Others Reserves Fund		0.28	0.24			0.02	0.37	52.87	1.42	15.32		
g. Exchange Fluctuation Fund						1.80		0.00		0.10	0.02	
<b>2 BORROWINGS</b>	<b>0.28</b>			<b>65.00</b>	<b>2.23</b>	<b>15.00</b>		<b>106.00</b>				
a. NRB						15.00						
b. "A"Class Licensed Institution				20.00				66.00				
c. Foreign Banks and Fin. Ins.												
d. Other Financial Ins.	0.28			45.00	2.23			40.00				
e. Bonds and Securities												
<b>3 DEPOSITS</b>	<b>1683.11</b>	<b>1055.62</b>	<b>2163.63</b>	<b>844.39</b>	<b>1142.22</b>	<b>6843.72</b>	<b>706.91</b>	<b>2671.46</b>	<b>1560.09</b>	<b>1514.18</b>	<b>1729.46</b>	<b>1794.00</b>
a. Current	37.83	5.27	27.41	3.85	6.55	141.78	17.49	210.05	9.32	24.97	14.76	29.00
Domestic	37.83	5.27	27.41	3.85	6.55	140.55	17.49	210.05	9.32	24.97	14.76	29.00
Foreign						1.23						
b. Savings	857.37	438.03	1172.50	303.61	806.64	2888.24	441.34	1063.46	746.10	428.81	711.05	982.00
Domestic	857.37	438.03	1172.50	303.61	806.64	2871.93	441.34	1063.30	746.10	428.81	711.05	982.00
Foreign						16.31		0.15				
c. Fixed	515.46	303.95	431.26	326.42	102.46	2973.86	112.11	963.59	414.00	655.37	360.73	532.00
Domestic	515.46	303.95	431.26	326.42	102.46	2881.70	112.11	963.59	414.00	655.37	360.73	532.00
Foreign						92.16						
d. Call Deposits	258.76	308.19	528.11	210.50	202.75	829.27	135.97	426.30	388.54	398.29	640.69	248.00
e. Others	13.69	0.18	4.35		23.82	10.58		8.06	2.13	6.74	2.23	3.00
<b>4 Bills Payable</b>												<b>1.52</b>
<b>5 Other Liabilities</b>	<b>59.23</b>	<b>192.98</b>	<b>74.52</b>	<b>53.21</b>	<b>27.71</b>	<b>434.04</b>	<b>39.69</b>	<b>2508.67</b>	<b>70.25</b>	<b>103.20</b>	<b>145.29</b>	<b>90.00</b>
1. Sundry Creditors	1.68	0.49	3.20	12.15	1.36	17.99	3.20	7.89	1.14	1.39	30.50	8.00
2. Loan Loss Provision	22.53	30.01	31.57	21.82	18.05	88.89	16.37	1476.17	16.26	32.72	18.60	21.00
3. Interest Suspense a/c	6.18	28.14	11.42	5.93	5.46	40.47	10.55	304.68	10.32	27.21	14.46	3.00
4. Others	28.84	134.35	28.32	13.31	2.84	286.70	9.57	719.93	42.53	41.88	81.73	58.00
<b>6 Reconciliation A/c</b>	<b>370.67</b>		<b>553.98</b>		<b>1.51</b>			<b>-0.18</b>	<b>0.00</b>			
<b>7 Profit &amp; Loss A/c</b>	<b>6.66</b>	<b>3.76</b>	<b>6.23</b>		<b>8.72</b>	<b>16.38</b>	<b>4.48</b>		<b>12.04</b>	<b>7.46</b>	<b>20.44</b>	<b>9.00</b>
<b>TOTAL LIABILITIES</b>	<b>2307.91</b>	<b>2061.21</b>	<b>3203.85</b>	<b>1102.59</b>	<b>1339.82</b>	<b>9417.76</b>	<b>1002.67</b>	<b>4851.74</b>	<b>1908.01</b>	<b>2391.44</b>	<b>2632.03</b>	<b>2063.00</b>

#### Assets

<b>1 LIQUID FUNDS</b>	<b>350.38</b>	<b>614.23</b>	<b>679.78</b>	<b>236.44</b>	<b>283.10</b>	<b>1375.06</b>	<b>309.75</b>	<b>181.07</b>	<b>580.62</b>	<b>556.54</b>	<b>790.74</b>	<b>527.00</b>
a. Cash Balance	74.16	48.51	46.60	40.58	53.20	172.98	26.79	36.41	44.22	61.43	40.14	46.00
Nepalese Notes & Coins	73.84	48.51	46.60	40.58	51.79	168.38	26.79	34.74	42.61	59.28	39.85	46.00
Foreign Currency	0.32				1.41	4.61		1.67	1.61	2.15	0.29	
b. Bank Balance	11.10	243.89	14.28	195.86	98.27	535.09	10.38	0.92	536.40	495.11	104.06	103.00
1. In Nepal Rastra Bank	0.11	16.58	7.53		63.04	409.73	0.99	0.82	71.37	81.30	99.85	102.00
Domestic Currency	0.11	16.58	7.53		63.04	409.17	0.99	0.55	71.37	80.84	99.85	102.00
Foreign Currency						0.56		0.28		0.46		
2. "A"Class Licensed Institution	10.99	227.31	4.07	64.77	31.17	105.95	9.39	0.10	278.77	325.23	4.21	1.00
Domestic Currency	10.99	227.31	4.07	64.77	31.17	105.91	9.39	0.10	278.77	324.38	4.21	1.00
Foreign Currency						0.04				0.85		
3. Other Financial Ins.			2.68	131.09					186.26	88.58		
4. In Foreign Banks					4.06	19.42						
c. Money at Call	265.13	321.83	618.90		131.63	666.99	272.58	143.74			646.54	378.00
Domestic Currency	265.13	321.83	618.90		131.63	662.21	272.58	143.44			646.54	378.00
Foreign Currency						4.78		0.30				
<b>2 INVESTMENT IN SECURITIES</b>			<b>25.20</b>	<b>17.63</b>	<b>0.74</b>	<b>800.37</b>						<b>25.00</b>
a. Govt. Securities				17.63	0.74	800.37						25.00
b. NRB Bond			25.20									
c. Govt. Non-Fin. Ins.												
d. Other Non-Fin Ins.												
e. Non Residents												
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>1.32</b>	<b>1.67</b>	<b>40.20</b>	<b>0.50</b>		<b>284.07</b>	<b>0.30</b>	<b>67.06</b>		<b>87.50</b>	<b>108.56</b>	<b>6.00</b>
a. Non Residents										83.00		
b. Others	1.32	1.67	40.20	0.50		284.07	0.30	67.06		4.50	108.56	6.00
<b>4 LOANS &amp; ADVANCES</b>	<b>1466.64</b>	<b>1293.11</b>	<b>1816.21</b>	<b>780.66</b>	<b>969.39</b>	<b>6288.51</b>	<b>607.64</b>	<b>3475.88</b>	<b>1240.12</b>	<b>1656.63</b>	<b>1556.78</b>	<b>1405.00</b>
a. Private Sector	1466.64	1293.11	1816.21	780.66	969.39	6173.20	607.64	3475.88	1240.12	1656.63	1556.78	1405.00
b. Financial Institutions						88.40						
c. Government Organizations						26.91						
<b>5 BILL PURCHASED</b>												
a. Domestic Bills Purchased												
b. Foreign Bills Purchased												
c. Import Bills & Imports												
<b>6 LOANS AGAINST COLLECTED BILLS</b>												
a. Against Domestic Bills												
b. Against Foreign Bills												
<b>7 FIXED ASSETS</b>	<b>69.30</b>	<b>34.44</b>	<b>37.33</b>	<b>37.08</b>	<b>32.74</b>	<b>402.49</b>	<b>56.61</b>	<b>106.79</b>	<b>39.40</b>	<b>39.99</b>	<b>107.01</b>	<b>45.00</b>
<b>8 OTHER ASSETS</b>	<b>50.56</b>	<b>105.23</b>	<b>51.15</b>	<b>24.42</b>	<b>53.64</b>	<b>267.25</b>	<b>28.37</b>	<b>668.02</b>	<b>47.87</b>	<b>44.45</b>	<b>68.94</b>	<b>55.00</b>
a. Accrued Interest:	4.46	28.14	11.42	5.93	5.46	65.69	10.55	304.68	10.28	33.44	21.12	3.00
b. Staff Loans / Adv.	11.80	0.57	1.78	1.24	9.42	44.81	4.57	47.60	10.02	1.11	2.95	16.00
c. Sundry Debtors	19.06	4.97	10.10	7.36	26.93	16.26	12.55	4.23	6.62	2.82	4.75	21.00
d. Cash In Transit												0.87
e. Others	15.24	71.55	27.84	9.89	11.83	140.50	0.70	311.51	20.95	6.21	40.12	15.00
<b>9 Expenses not Written off</b>		<b>12.66</b>		<b>4.36</b>	<b>0.21</b>			<b>30.42</b>		<b>1.83</b>		
<b>10 Non Banking Assets</b>												
<b>11 Reconciliation Account</b>	<b>369.71</b>	<b>-0.12</b>	<b>553.98</b>						<b>0.00</b>	<b>4.50</b>		
<b>12 Profit &amp; Loss A/c</b>				<b>1.51</b>				<b>322.51</b>				
<b>TOTAL ASSETS</b>	<b>2307.91</b>	<b>2061.21</b>	<b>3203.85</b>	<b>1102.59</b>	<b>1339.82</b>	<b>9417.76</b>	<b>1002.67</b>	<b>4851.74</b>	<b>1908.01</b>	<b>2391.44</b>	<b>2632.03</b>	<b>2063.00</b>



	Excel	WDBL	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Mukthinath	Sewa	Kankai
<b>1 CAPITAL FUND</b>	<b>139.38</b>	<b>85.27</b>	<b>1078.29</b>	<b>255.82</b>	<b>643.71</b>	<b>1237.40</b>	<b>109.95</b>	<b>120.17</b>	<b>188.19</b>	<b>294.35</b>	<b>161.60</b>	<b>59.40</b>
a. Paid-up Capital	80.00	60.00	897.93	200.00	546.13	1088.00	90.29	100.00	140.00	200.00	115.00	40.00
b. Calls in Advance		21.60										8.62
c. General Reserves	16.84	3.67	69.10	3.60	20.05	14.87	10.16	2.09	7.22	94.35	5.49	1.07
d. Share Premium					1.79	5.41			12.86			
e. Retained Earning	22.54		108.24	52.21	75.63	115.01		18.00	28.11		40.81	9.71
f. Others Reserves Fund	20.00		3.00			11.76	9.50	0.09			0.30	
g. Exchange Fluctuation Fund			0.02	0.00	0.11	2.35						
<b>2 BORROWINGS</b>			<b>2.90</b>		<b>70.00</b>	<b>749.76</b>			<b>10.09</b>	<b>274.22</b>	<b>0.46</b>	
a. NRB					20.00							
b. "A"Class Licensed Institution						390.00					0.46	
c. Foreign Banks and Fin. Ins.						359.76						
d. Other Financial Ins.			2.90		50.00					274.22		
e. Bonds and Securities									10.09			
<b>3 DEPOSITS</b>	<b>1766.96</b>	<b>500.91</b>	<b>5859.24</b>	<b>352.94</b>	<b>3789.08</b>	<b>4096.16</b>	<b>512.58</b>	<b>813.99</b>	<b>753.90</b>	<b>1948.48</b>	<b>1443.15</b>	<b>324.33</b>
a. Current		9.52	60.35	3.19	86.49	91.37	4.53	4.84	8.86	31.44	14.04	3.08
Domestic		9.52	60.35	3.19	86.49	89.70	4.53	4.84	8.86	31.44	14.04	3.08
Foreign						1.67						
b. Savings	1200.48	334.47	2281.36	281.75	1268.08	1209.34	319.31	231.97	391.18	1310.45	827.04	206.10
Domestic	1200.48	334.47	2281.36	281.75	1264.30	1169.03	319.31	231.97	391.18	1310.45	827.04	206.10
Foreign					3.78	40.30						
c. Fixed	317.59	98.53	2523.83	67.99	1099.83	1635.95	148.26	402.67	227.87	412.24	269.26	31.82
Domestic	317.59	98.53	2523.83	67.99	1084.29	1295.01	148.26	402.67	227.87	412.24	269.26	31.82
Foreign					15.54	340.94						
d. Call Deposits		57.78	981.05		1329.10	1119.61	40.48	174.46	125.56	194.35	331.77	83.16
e. Others	248.89	0.61	12.65		5.59	39.89		0.06	0.43		1.04	0.17
<b>4 Bills Payable</b>			<b>0.18</b>			<b>0.27</b>						
<b>5 Other Liabilities</b>	<b>79.41</b>	<b>18.64</b>	<b>368.11</b>	<b>31.05</b>	<b>208.77</b>	<b>355.45</b>	<b>10.66</b>	<b>48.06</b>	<b>55.94</b>	<b>79.63</b>	<b>56.27</b>	<b>18.97</b>
1. Sundry Creditors	4.32		1.62	3.52	14.84	7.70	1.83	10.25	1.13	4.31	1.27	0.92
2. Loan Loss Provision	21.76	10.87	84.87	19.34	47.53	65.07	4.81	14.56	20.80	31.83	12.43	8.18
3. Interest Suspense a/c	11.11	0.74	82.72	3.17	24.80	21.27	0.97	4.52	12.86	12.80	9.26	2.30
4. Others	42.22	7.03	198.90	5.01	121.61	261.40	3.05	18.73	21.15	30.68	33.30	7.57
<b>6 Reconciliation A/c</b>	<b>257.36</b>	<b>19.54</b>	<b>0.17</b>	<b>0.49</b>	<b>1.29</b>	<b>70.43</b>	<b>-2.87</b>			<b>2.45</b>		<b>38.50</b>
<b>7 Profit &amp; Loss A/c</b>	<b>3.44</b>	<b>0.40</b>	<b>0.26</b>		<b>0.12</b>	<b>8.89</b>	<b>6.36</b>	<b>0.20</b>		<b>22.68</b>	<b>3.13</b>	
<b>TOTAL LIABILITIES</b>	<b>2246.55</b>	<b>624.76</b>	<b>7309.15</b>	<b>640.29</b>	<b>4712.97</b>	<b>6447.93</b>	<b>709.98</b>	<b>979.55</b>	<b>1008.12</b>	<b>2621.81</b>	<b>1664.60</b>	<b>441.19</b>

#### Assets

<b>1 LIQUID FUNDS</b>	<b>883.05</b>	<b>170.38</b>	<b>1316.77</b>	<b>207.10</b>	<b>491.13</b>	<b>1436.56</b>	<b>179.83</b>	<b>369.91</b>	<b>218.94</b>	<b>712.08</b>	<b>441.28</b>	<b>100.62</b>
a. Cash Balance	52.31	17.96	154.71	10.86	110.46	110.30	5.53	16.19	26.77	67.01	61.88	21.14
Nepalese Notes & Coins	52.31	17.96	152.64	10.79	105.57	107.68	5.53	16.19	26.77	66.94	61.70	21.14
Foreign Currency			2.07	0.07	4.88	2.62				0.06	0.18	
b. Bank Balance	53.91	152.42	1162.06	196.24	183.38	169.67	25.51	353.72	51.13	645.07	379.40	15.86
1. In Nepal Rastra Bank	0.21	0.03	376.39	1.73	176.23	143.96	14.11	0.14	0.23	105.36	40.69	0.05
Domestic Currency	0.21	0.03	376.39	1.73	176.16	143.78	14.11	0.14	0.23	105.36	40.69	0.05
Foreign Currency					0.07	0.18						
2. "A"Class Licensed Institution	53.69	131.70	545.14	100.06	7.08	18.29	11.40	353.58	50.90	275.88	243.36	15.80
Domestic Currency	53.69	131.70	545.14	100.06	7.00	18.29	11.40	353.58	50.90	275.88	243.36	15.80
Foreign Currency					0.08							
3. Other Financial Ins.	0.01	20.69	240.53	94.45	0.07					263.82	95.35	0.01
4. In Foreign Banks						7.42						
c. Money at Call	776.83				197.29	1156.59	148.79		141.04			63.62
Domestic Currency	776.83				192.66	990.65	148.79		141.04			63.62
Foreign Currency					4.62	165.94						
<b>2 INVESTMENT IN SECURITIES</b>		<b>10.00</b>	<b>58.96</b>	<b>20.00</b>	<b>160.93</b>	<b>278.96</b>					<b>10.00</b>	
a. Govt. Securities		10.00	58.96		160.93	266.96					10.00	
b. NRB Bond				20.00								
c. Govt. Non-Fin. Ins.												
d. Other Non-Fin Ins.						12.00						
e. Non Residents												
<b>3 SHARE &amp; OTHER INVESTMENT</b>		<b>10.50</b>	<b>102.13</b>	<b>5.10</b>	<b>90.30</b>	<b>355.86</b>	<b>0.10</b>	<b>20.20</b>	<b>50.50</b>	<b>23.11</b>	<b>0.30</b>	<b>0.10</b>
a. Non Residents												
b. Others		10.50	102.13	5.10	90.30	355.86	0.10	20.20	50.50	23.11	0.30	0.10
<b>4 LOANS &amp; ADVANCES</b>	<b>1061.30</b>	<b>372.09</b>	<b>5386.56</b>	<b>358.58</b>	<b>3611.82</b>	<b>3987.74</b>	<b>447.18</b>	<b>546.43</b>	<b>672.93</b>	<b>1777.65</b>	<b>1123.52</b>	<b>274.29</b>
a. Private Sector	1058.45	372.09	5333.18	358.58	3599.84	3880.96	444.78	546.43	672.93	1777.65	1122.14	274.29
b. Financial Institutions			41.31		1.65	90.91	0.90					
c. Government Organizations	2.85		12.07		10.33	15.88	1.50				1.37	
<b>5 BILL PURCHASED</b>			<b>5.70</b>									
a. Domestic Bills Purchased			5.70									
b. Foreign Bills Purchased												
c. Import Bills & Imports												
<b>6 LOANS AGAINST COLLECTED BILLS</b>												
a. Against Domestic Bills												
b. Against Foreign Bills												
<b>7 FIXED ASSETS</b>	<b>23.24</b>	<b>8.94</b>	<b>169.14</b>	<b>27.76</b>	<b>236.24</b>	<b>112.13</b>	<b>8.71</b>	<b>12.76</b>	<b>34.48</b>	<b>48.89</b>	<b>24.48</b>	<b>15.50</b>
<b>8 OTHER ASSETS</b>	<b>21.85</b>	<b>52.85</b>	<b>269.89</b>	<b>18.95</b>	<b>122.56</b>	<b>275.43</b>	<b>3.72</b>	<b>27.64</b>	<b>29.11</b>	<b>59.19</b>	<b>60.31</b>	<b>7.72</b>
a. Accrued Interest:	11.11		93.95	3.17	46.19	31.61	0.96	4.96	12.86	12.80	9.26	2.30
b. Staff Loans / Adv.	2.45	4.75	45.56	6.86	2.99	6.53	0.92	0.29		2.44	7.00	0.19
c. Sundry Debtors	7.35	43.04	4.35	2.55	14.97	52.06	0.74	15.35	1.04	22.79	31.78	1.13
d. Cash In Transit												
e. Others	0.94	5.06	126.03	6.37	58.42	185.23	1.10	7.05	15.21	21.16	12.27	4.10
<b>9 Expenses not Written off</b>						<b>1.27</b>		<b>2.61</b>	<b>0.33</b>	<b>0.89</b>	<b>4.71</b>	
<b>10 Non Banking Assets</b>												
<b>11 Reconciliation Account</b>	<b>257.11</b>					<b>-0.03</b>	<b>70.43</b>					<b>39.01</b>
<b>12 Profit &amp; Loss A/c</b>				<b>2.80</b>					<b>1.83</b>			<b>3.95</b>
<b>TOTAL ASSETS</b>	<b>2246.55</b>	<b>624.76</b>	<b>7309.15</b>	<b>640.29</b>	<b>4712.97</b>	<b>6447.93</b>	<b>709.98</b>	<b>979.55</b>	<b>1008.12</b>	<b>2621.81</b>	<b>1664.60</b>	<b>441.19</b>

Liabilities	Public	Mahakali	Ace	Bhargav	Shangrha	Resunga	Rara	diyalo	Country	Alpine	Nilgiri	Kasthamandap
<b>1 CAPITAL FUND</b>	<b>140.30</b>	<b>40.33</b>	<b>894.63</b>	<b>59.00</b>	<b>381.26</b>	<b>84.96</b>	<b>225.06</b>	<b>126.44</b>	<b>328.39</b>	<b>115.51</b>	<b>68.60</b>	<b>510.52</b>
a. Paid-up Capital	150.00	38.15	750.46	60.00	320.00	61.20	200.10	100.00	320.00	100.00	50.00	480.81
b. Calls in Advance	1.77											
c. General Reserves	1.60	1.90	74.38	1.37	4.26	1.81	1.47	2.51	8.38	2.01	1.80	9.31
d. Share Premium		0.26		-2.37		1.28						
e. Retained Earning	-14.73	0.02	69.37		55.29	20.52	23.48	23.86		13.03	16.80	20.40
f. Others Reserves Fund	1.66	0.01	0.06		1.71	0.16	0.01	0.07	0.01	0.47		
g. Exchange Fluctuation Fund			0.36									
<b>2 BORROWINGS</b>	<b>5.00</b>		<b>261.00</b>									<b>156.80</b>
a. NRB			5.00									
b. "A"Class Licensed Institution			240.00									156.80
c. Foreign Banks and Fin. Ins.												
d. Other Financial Ins.	5.00		16.00									
e. Bonds and Securities												
<b>3 DEPOSITS</b>	<b>488.56</b>	<b>226.08</b>	<b>4764.30</b>	<b>186.67</b>	<b>1850.34</b>	<b>855.00</b>	<b>310.99</b>	<b>401.45</b>	<b>970.28</b>	<b>451.70</b>	<b>363.15</b>	<b>3248.98</b>
a. Current	1.73		34.00	1.34				1.64	10.64	14.36	1.30	37.29
Domestic	1.73		31.77	1.34				1.64	10.64	14.36	1.30	37.29
Foreign			2.23									0.01
b. Savings	203.56	196.72	2421.34	111.76	1110.99	777.51	254.54	95.09	158.42	268.63	184.30	1504.09
Domestic	203.56	196.72	2413.73	111.76	1110.99	777.51	254.54	95.09	158.42	268.63	184.30	1503.21
Foreign			7.61									0.87
c. Fixed	256.54	29.36	1870.91	43.20	565.75	77.08	52.80	152.40	415.05	93.83	121.10	872.09
Domestic	256.54	29.36	1870.91	43.20	565.75	77.08	52.80	152.40	415.05	93.83	121.10	872.09
Foreign												
d. Call Deposits	26.72		426.57	30.38	172.25			151.96	386.17	74.72	56.10	832.56
e. Others			11.48		1.35	0.42	3.65	0.35		0.16	0.35	2.95
<b>4 Bills Payable</b>												
<b>5 Other Liabilities</b>	<b>92.01</b>	<b>14.84</b>	<b>307.22</b>	<b>13.18</b>	<b>77.91</b>	<b>29.03</b>	<b>22.27</b>	<b>14.64</b>	<b>72.30</b>	<b>39.74</b>	<b>20.15</b>	<b>164.77</b>
1. Sundry Creditors	4.32	2.07	0.84	0.44	0.54	1.47	0.58	0.38	2.04	11.37	0.15	21.86
2. Loan Loss Provision	58.93	3.04	54.89	2.75	32.70	8.66	3.56	3.58	13.54	8.66	3.60	33.54
3. Interest Suspense a/c	17.04	1.47	32.09	2.92	16.54	4.61	4.59	4.15	6.95	7.38	3.70	18.01
4. Others	11.72	8.26	219.39	7.07	28.13	14.30	13.54	6.54	49.77	12.33	12.70	91.37
<b>6 Reconciliation A/c</b>					<b>0.00</b>	<b>327.55</b>	<b>48.73</b>					
<b>7 Profit &amp; Loss A/c</b>		<b>0.27</b>	<b>5.76</b>		<b>7.53</b>	<b>7.52</b>	<b>4.82</b>	<b>1.79</b>	<b>3.50</b>	<b>1.44</b>	<b>2.50</b>	<b>2.91</b>
<b>TOTAL LIABILITIES</b>	<b>725.86</b>	<b>281.52</b>	<b>6232.90</b>	<b>258.85</b>	<b>2317.05</b>	<b>1304.06</b>	<b>611.87</b>	<b>544.33</b>	<b>1374.47</b>	<b>608.39</b>	<b>454.40</b>	<b>4083.98</b>

#### Assets

<b>1 LIQUID FUNDS</b>	<b>80.48</b>	<b>105.54</b>	<b>1249.89</b>	<b>87.31</b>	<b>452.47</b>	<b>444.21</b>	<b>233.08</b>	<b>154.76</b>	<b>274.88</b>	<b>122.25</b>	<b>145.11</b>	<b>1012.22</b>
a. Cash Balance	8.89	4.44	83.89	5.99	36.82	23.66	16.87	6.71	24.04	24.45	18.30	78.19
Nepalese Notes & Coins	8.89	4.21	81.02	5.99	35.99	23.66	16.87	6.71	24.04	24.24	17.70	77.37
Foreign Currency	0.00	0.23	2.87		0.84					0.21	0.60	0.82
b. Bank Balance	16.18	101.11	281.85	81.31	415.65	45.98	107.63	148.05	63.95	32.14	20.71	934.03
1. In Nepal Rastra Bank	15.71	1.27	264.44	9.53	90.76	1.30		18.08	40.08	1.27	0.01	162.79
Domestic Currency	15.71	1.27	262.78	9.53	90.76	1.30		18.08	40.08	1.27	0.01	162.79
Foreign Currency			1.66									
2. "A"Class Licensed Institution	0.47	75.95	1.92	40.62	157.60	28.61	20.99	41.43	23.71	21.09	20.40	483.66
Domestic Currency	0.47	75.95	1.92	40.62	157.60	28.61	20.99	41.43	23.71	21.09	20.40	478.55
Foreign Currency												5.11
3. Other Financial Ins.		23.89		31.16	167.29	16.07	86.64	88.54	0.16	9.78	0.30	287.58
4. In Foreign Banks			15.49									
c. Money at Call	55.40		884.15			374.57	108.58		186.89	65.66	106.10	
Domestic Currency	55.40		855.33			374.57	108.58		186.89	65.66	106.10	
Foreign Currency			28.82									
<b>2 INVESTMENT IN SECURITIES</b>	<b>2.50</b>	<b>2.06</b>	<b>174.33</b>	<b>3.20</b>				<b>10.00</b>	<b>17.23</b>			<b>148.00</b>
a. Govt. Securities	2.50	2.06	174.33	3.20				10.00	17.23			148.00
b. NRB Bond												
c. Govt. Non-Fin. Ins.												
d. Other Non-Fin Ins.												
e. Non Residents												
<b>3 SHARE &amp; OTHER INVESTMENT</b>		<b>0.50</b>	<b>217.13</b>		<b>1.00</b>		<b>20.50</b>	<b>20.00</b>	<b>20.50</b>	<b>0.50</b>		<b>183.06</b>
a. Non Residents												
b. Others		0.50	217.13		1.00		20.50	20.00	20.50	0.50		183.06
<b>4 LOANS &amp; ADVANCES</b>	<b>527.81</b>	<b>160.41</b>	<b>4188.22</b>	<b>149.21</b>	<b>1767.31</b>	<b>498.27</b>	<b>282.80</b>	<b>338.97</b>	<b>1013.35</b>	<b>430.62</b>	<b>285.30</b>	<b>2461.29</b>
a. Private Sector	527.81	159.97	4094.40	149.21	1767.31	498.27	282.80	338.97	1000.28	430.62	285.30	2384.98
b. Financial Institutions			78.66						1.21			76.31
c. Government Organizations		0.44	15.16						11.86			
<b>5 BILL PURCHASED</b>												<b>1.50</b>
a. Domestic Bills Purchased												1.50
b. Foreign Bills Purchased												
c. Import Bills & Imports												
<b>6 LOANS AGAINST COLLECTED BILLS</b>												
a. Against Domestic Bills												
b. Against Foreign Bills												
<b>7 FIXED ASSETS</b>	<b>62.00</b>	<b>4.40</b>	<b>132.86</b>	<b>5.11</b>	<b>44.59</b>	<b>11.89</b>	<b>9.64</b>	<b>5.78</b>	<b>31.08</b>	<b>15.52</b>	<b>7.24</b>	<b>121.23</b>
<b>8 OTHER ASSETS</b>	<b>31.01</b>	<b>8.61</b>	<b>270.41</b>	<b>8.89</b>	<b>51.38</b>	<b>20.45</b>	<b>14.21</b>	<b>14.50</b>	<b>14.49</b>	<b>38.36</b>	<b>16.75</b>	<b>147.82</b>
a. Accrued Interest:	17.04	1.47	52.35	2.92	28.50	4.61	4.51	4.15	6.95	7.38	3.70	46.10
b. Staff Loans / Adv.	8.02	1.78	8.50	2.44	2.59		0.14	0.23	0.03	0.07	0.60	5.44
c. Sundry Debtors	3.17	3.78	6.00	1.48	2.67	9.42	2.28	0.22	0.56	22.51		76.31
d. Cash In Transit												
e. Others	2.78	1.58	203.57	2.05	17.62	6.42	7.28	9.90	6.95	8.40	12.45	19.97
<b>9 Expenses not Written off</b>			<b>0.07</b>		<b>0.30</b>			<b>0.31</b>	<b>2.94</b>	<b>0.50</b>		<b>7.43</b>
<b>10 Non Banking Assets</b>				<b>3.03</b>								
<b>11 Reconciliation Account</b>				<b>0.04</b>		<b>329.24</b>	<b>51.64</b>			<b>0.64</b>		<b>1.44</b>
<b>12 Profit &amp; Loss A/c</b>	<b>22.07</b>			<b>2.06</b>								
<b>TOTAL ASSETS</b>	<b>725.86</b>	<b>281.52</b>	<b>6232.90</b>	<b>258.85</b>	<b>2317.05</b>	<b>1304.06</b>	<b>611.87</b>	<b>544.33</b>	<b>1374.47</b>	<b>608.39</b>	<b>454.40</b>	<b>4083.98</b>

	Garima	City	Bishow	Professional	Kabelli	Kamana	Corporate	Pathbhara	Purnima	Jyoti	Bagmati	Hamro
<b>1 CAPITAL FUND</b>	<b>269.29</b>	<b>298.80</b>	<b>319.34</b>	<b>109.42</b>	<b>21.87</b>	<b>245.37</b>	<b>295.92</b>	<b>113.07</b>	<b>116.01</b>	<b>762.36</b>	<b>26.47</b>	<b>41.72</b>
a. Paid-up Capital	200.00	200.00	240.00	100.00	20.00	200.00	200.00	100.00	100.00	740.00	26.50	21.00
b. Calls in Advance												20.28
c. General Reserves	5.98	19.43	3.19	0.87	0.38	9.51	7.61	1.39	1.28	17.81		0.45
d. Share Premium								0.14				
e. Retained Earning	63.31	78.87	76.15	8.55	1.49	35.86	88.32	11.41	14.73	2.80	-0.04	
f. Others Reserves Fund		0.50						0.13		1.75		
g. Exchange Fluctuation Fund												
<b>2 BORROWINGS</b>												
a. NRB												
b. "A"Class Licensed Institution												
c. Foreign Banks and Fin. Ins.												
d. Other Financial Ins.												
e. Bonds and Securities												
<b>3 DEPOSITS</b>	<b>1596.03</b>	<b>1830.50</b>	<b>1761.37</b>	<b>173.82</b>	<b>221.38</b>	<b>1266.53</b>	<b>833.32</b>	<b>726.89</b>	<b>591.96</b>	<b>2724.21</b>	<b>96.08</b>	<b>215.26</b>
a. Current	33.67	2.94	13.99	1.22	5.01	13.50	6.75	6.05	3.54	117.83		12.27
Domestic	33.67	2.94	13.99	1.22	5.01	13.50	6.75	6.05	3.54	117.82		12.27
Foreign										0.01		
b. Savings	921.20	1002.17	583.13	68.76	165.52	595.51	311.16	418.00	324.84	1097.14	61.27	115.55
Domestic	921.20	1002.17	583.13	68.76	165.52	595.51	311.16	418.00	324.84	1091.08	61.27	115.55
Foreign										6.06		
c. Fixed	397.56	525.07	722.81	29.55	36.29	293.22	421.27	77.61	156.31	936.30	13.79	47.91
Domestic	397.56	525.07	722.81	29.55	36.29	293.22	421.27	77.61	156.31	936.30	13.79	47.91
Foreign												
d. Call Deposits	243.60	299.67	441.44	74.29	14.56	364.30	91.48	225.23	107.26	549.29	20.76	39.53
e. Others		0.65					2.65			23.65	0.26	
<b>4 Bills Payable</b>		<b>0.29</b>										
<b>5 Other Liabilities</b>	<b>84.64</b>	<b>109.56</b>	<b>87.57</b>	<b>8.33</b>	<b>5.27</b>	<b>59.11</b>	<b>77.69</b>	<b>15.96</b>	<b>16.78</b>	<b>239.08</b>	<b>2.67</b>	<b>7.27</b>
1. Sundry Creditors	5.73	0.07	3.50	0.62	0.40	1.35	43.84	0.28	3.35	1.34	0.19	0.48
2. Loan Loss Provision	13.01	21.17	16.58	1.75	1.64	12.93	11.97	8.36	5.67	42.35	0.92	1.80
3. Interest Suspense a/c	9.56	15.08	14.61	0.85	1.62	12.28	15.13	1.95	4.10	13.73	0.24	
4. Others	56.34	73.24	52.88	5.12	1.61	32.55	6.75	5.37	3.66	181.66	1.32	4.99
<b>6 Reconciliation A/c</b>	<b>253.53</b>					<b>-0.05</b>		<b>50.36</b>				
<b>7 Profit &amp; Loss A/c</b>	<b>7.81</b>	<b>5.46</b>	<b>12.26</b>	<b>1.71</b>	<b>0.09</b>	<b>6.82</b>	<b>4.92</b>	<b>1.45</b>		<b>15.39</b>	<b>0.45</b>	<b>1.26</b>
<b>TOTAL LIABILITIES</b>	<b>2211.30</b>	<b>2244.61</b>	<b>2180.54</b>	<b>293.27</b>	<b>248.61</b>	<b>1577.78</b>	<b>1211.86</b>	<b>907.73</b>	<b>724.75</b>	<b>3741.05</b>	<b>125.67</b>	<b>265.52</b>

#### Assets

<b>1 LIQUID FUNDS</b>	<b>595.88</b>	<b>576.69</b>	<b>515.17</b>	<b>135.07</b>	<b>74.49</b>	<b>513.03</b>	<b>219.06</b>	<b>278.72</b>	<b>274.30</b>	<b>833.91</b>	<b>33.31</b>	<b>63.77</b>
a. Cash Balance	51.51	44.94	17.94	6.68	13.17	29.12	4.37	46.36	16.28	44.75	2.96	8.06
Nepalese Notes & Coins	51.33	44.90	17.94	6.68	13.17	28.80	4.37	46.36	16.28	44.39	2.96	8.06
Foreign Currency	0.18	0.04				0.32				0.36		
b. Bank Balance	101.35	531.75	497.23	9.64	13.20	483.92	214.69	43.48	30.12	203.89	5.06	19.09
1. In Nepal Rastra Bank	74.68	90.67	86.66	0.09	0.84	65.72	54.25	1.02	29.19	141.25	5.06	0.09
Domestic Currency	74.68	90.67	86.66	0.09	0.84	65.72	54.25	1.02	29.19	141.25	5.06	0.09
Foreign Currency												
2. "A"Class Licensed Institution	6.67	294.17	73.24	9.54	12.36	174.16	86.35	42.46	0.93	22.64		19.00
Domestic Currency	6.67	294.17	73.24	9.54	12.36	174.16	86.35	42.46	0.93	22.63		19.00
Foreign Currency										0.01		
3. Other Financial Ins.	20.00	146.91	337.33	0.02		244.04	74.08			40.00		
4. In Foreign Banks												
c. Money at Call	443.02			118.75	48.12			188.88	227.90	585.27	25.29	36.63
Domestic Currency	443.02			118.75	48.12			188.88	227.90	576.82	25.29	36.63
Foreign Currency										8.45		
<b>2 INVESTMENT IN SECURITIES</b>		<b>10.00</b>								<b>149.08</b>		<b>1.00</b>
a. Govt. Securities		10.00								149.08		1.00
b. NRB Bond												
c. Govt. Non-Fin. Ins.												
d. Other Non-Fin Ins.												
e. Non Residents												
<b>3 SHARE &amp; OTHER INVESTMENT</b>		<b>52.45</b>	<b>1.50</b>	<b>0.10</b>		<b>1.00</b>	<b>14.63</b>		<b>5.00</b>	<b>0.10</b>		<b>0.57</b>
a. Non Residents							14.63					
b. Others		52.45	1.50	0.10		1.00			5.00	0.10		0.57
<b>4 LOANS &amp; ADVANCES</b>	<b>1275.28</b>	<b>1475.61</b>	<b>1559.73</b>	<b>148.50</b>	<b>149.73</b>	<b>988.93</b>	<b>903.94</b>	<b>543.38</b>	<b>408.74</b>	<b>2561.47</b>	<b>84.99</b>	<b>179.99</b>
a. Private Sector	1275.25	1475.61	1559.73	148.50	149.73	988.93	903.94	542.85	408.74	2547.68	84.99	179.99
b. Financial Institutions										9.19		
c. Government Organizations	0.03							0.53		4.60		
<b>5 BILL PURCHASED</b>							<b>2.50</b>					
a. Domestic Bills Purchased							2.50					
b. Foreign Bills Purchased												
c. Import Bills & Imports												
<b>6 LOANS AGAINST COLLECTED BILLS</b>												
a. Against Domestic Bills												
b. Against Foreign Bills												
<b>7 FIXED ASSETS</b>	<b>28.62</b>	<b>52.89</b>	<b>57.35</b>	<b>6.16</b>	<b>18.84</b>	<b>37.54</b>	<b>35.17</b>	<b>20.59</b>	<b>14.90</b>	<b>92.57</b>	<b>3.93</b>	<b>18.46</b>
<b>8 OTHER ASSETS</b>	<b>56.07</b>	<b>73.07</b>	<b>46.79</b>	<b>3.45</b>	<b>5.55</b>	<b>37.27</b>	<b>36.56</b>	<b>14.68</b>	<b>19.29</b>	<b>100.52</b>	<b>3.10</b>	<b>1.21</b>
a. Accrued Interest:	9.56	23.36	23.28	0.85	1.62	12.28	17.46	1.95	7.57	26.35	0.24	
b. Staff Loans / Adv.	0.20	6.27	0.15	0.14	0.05			1.56		18.74	0.83	0.68
c. Sundry Debtors	0.08		7.21	0.00	1.40	10.38	0.03	3.09	7.59	1.40	0.94	0.07
d. Cash In Transit												
e. Others	46.23	43.44	16.15	2.45	2.48	14.62	19.07	8.08	4.13	54.04	1.09	0.46
<b>9 Expenses not Written off</b>	<b>1.92</b>	<b>3.90</b>							<b>2.18</b>	<b>3.40</b>	<b>0.33</b>	<b>0.51</b>
<b>10 Non Banking Assets</b>												
<b>11 Reconciliation Account</b>	<b>253.53</b>							<b>50.36</b>				
<b>12 Profit &amp; Loss A/c</b>									<b>0.34</b>			
<b>TOTAL ASSETS</b>	<b>2211.30</b>	<b>2244.61</b>	<b>2180.54</b>	<b>293.27</b>	<b>248.61</b>	<b>1577.78</b>	<b>1211.86</b>	<b>907.73</b>	<b>724.75</b>	<b>3741.05</b>	<b>125.67</b>	<b>265.52</b>

Liabilities	Kakre	Shine	Pacific	Civic	IDBL	Gulmi	Kanchan	Matribhumi	Bright	Innovative	Jhimruk	Metro
<b>1 CAPITAL FUND</b>	<b>22.70</b>	<b>210.02</b>	<b>43.58</b>	<b>27.19</b>	<b>504.35</b>	<b>18.46</b>	<b>79.81</b>	<b>30.45</b>	<b>109.64</b>	<b>69.81</b>	<b>13.40</b>	<b>81.62</b>
a. Paid-up Capital	18.00	200.00	39.00	14.00	448.00	17.50	70.00	15.40	98.00	66.25	12.00	70.00
b. Calls in Advance				13.00				12.90			5.30	
c. General Reserves		8.00	0.87	0.04	8.08		0.07	0.43	2.20	0.23	-3.90	2.32
d. Share Premium												
e. Retained Earning	4.70	1.86	3.71	0.15	44.59		9.74	1.72	9.44	3.33		9.29
f. Others Reserves Fund		0.16			3.69	0.96						
g. Exchange Fluctuation Fund												
<b>2 BORROWINGS</b>					<b>174.00</b>							
a. NRB					104.00							
b. "A"Class Licensed Institution					70.00							
c. Foreign Banks and Fin. Ins.												
d. Other Financial Ins.												
e. Bonds and Securities												
<b>3 DEPOSITS</b>	<b>161.38</b>	<b>1379.70</b>	<b>307.29</b>	<b>74.76</b>	<b>3644.55</b>	<b>264.89</b>	<b>488.00</b>	<b>131.59</b>	<b>318.46</b>	<b>418.98</b>	<b>142.50</b>	<b>545.47</b>
a. Current	1.50	19.50	1.27		25.45					7.92	4.68	6.37
Domestic	1.50	19.50	1.27		25.45					7.92	4.68	6.37
Foreign												
b. Savings	130.21	756.33	162.59	66.16	1298.67	241.39	442.27	69.86		154.92	88.49	238.46
Domestic	130.21	756.33	162.59	66.16	1298.67	241.39	442.27	69.86		154.92	88.49	238.46
Foreign												
c. Fixed	29.66	327.24	40.31	8.60	1098.48	23.50	45.74	29.53	318.37	98.73	20.94	162.11
Domestic	29.66	327.24	40.31	8.60	1098.48	23.50	45.74	29.53	318.37	98.73	20.94	162.11
Foreign												
d. Call Deposits		271.64	103.03		1215.65			32.19		157.41	28.39	138.53
e. Others		4.99	0.09		6.30				0.09			
<b>4 Bills Payable</b>					<b>2.46</b>					<b>0.17</b>		
<b>5 Other Liabilities</b>	<b>2.14</b>	<b>79.76</b>	<b>5.95</b>	<b>3.77</b>	<b>207.27</b>	<b>5.51</b>	<b>13.69</b>	<b>4.06</b>	<b>14.10</b>	<b>9.44</b>	<b>2.13</b>	<b>13.99</b>
1. Sundry Creditors	0.19	14.54	0.24	2.02	62.45	0.71	0.33			0.17	0.41	1.77
2. Loan Loss Provision	1.56	10.73	3.46	0.84	64.17	1.32	3.74	1.21	3.43	2.96	1.12	4.35
3. Interest Suspense a/c	0.39	0.79	1.00	0.77	40.72	0.66	3.28	0.81	4.13	1.31	0.47	3.33
4. Others		53.70	1.25	0.14	39.93	2.83	6.34	2.04	6.54	5.00	0.13	4.54
<b>6 Reconciliation A/c</b>	<b>6.89</b>			<b>6.99</b>			<b>87.36</b>	<b>9.89</b>		<b>0.01</b>		
<b>7 Profit &amp; Loss A/c</b>	<b>0.40</b>	<b>10.25</b>	<b>1.90</b>		<b>11.80</b>	<b>0.69</b>	<b>3.17</b>	<b>0.11</b>	<b>0.57</b>	<b>0.69</b>	<b>0.50</b>	<b>1.49</b>
<b>TOTAL LIABILITIES</b>	<b>193.51</b>	<b>1679.73</b>	<b>358.72</b>	<b>112.71</b>	<b>4544.43</b>	<b>289.56</b>	<b>672.04</b>	<b>176.10</b>	<b>442.78</b>	<b>499.10</b>	<b>158.53</b>	<b>642.56</b>

#### Assets

<b>1 LIQUID FUNDS</b>	<b>60.12</b>	<b>535.81</b>	<b>88.84</b>	<b>36.57</b>	<b>1165.70</b>	<b>147.97</b>	<b>126.17</b>	<b>58.17</b>	<b>106.66</b>	<b>179.87</b>	<b>37.27</b>	<b>190.09</b>
a. Cash Balance	9.72	29.95	10.75	2.77	167.22	5.94	14.99	6.77	15.66	12.59	7.40	11.52
Nepalese Notes & Coins	9.50	29.95	10.75	2.77	167.10	5.90	14.99	6.77	15.66	12.59	7.27	11.52
Foreign Currency	0.22				0.12	0.04					0.13	
b. Bank Balance	50.39	73.66	78.09	2.96	225.39	9.98	111.17	7.17	11.60	20.07	19.14	23.95
1. In Nepal Rastra Bank		0.52	5.04		195.09		2.04		4.19	20.07		23.95
Domestic Currency		0.52	5.04		195.09		2.04		4.19	20.07		23.95
Foreign Currency												
2. "A"Class Licensed Institution	44.48	73.14	24.62	2.44	30.29	9.97	72.16	7.17	7.41		19.04	
Domestic Currency	44.48	73.14	24.62	2.44	30.29	9.97	72.16	7.17	7.41		19.04	
Foreign Currency												
3. Other Financial Ins.	5.91		48.43	0.52	0.01	0.01	36.98				0.10	
4. In Foreign Banks												
c. Money at Call		432.20		30.84	773.09	132.05		44.23	79.40	147.21	10.73	154.62
Domestic Currency		432.20		30.84	771.23	132.05		44.23	79.40	147.21	10.73	154.62
Foreign Currency					1.85							
<b>2 INVESTMENT IN SECURITIES</b>		<b>10.33</b>			<b>98.24</b>							<b>0.10</b>
a. Govt. Securities		10.33			98.24							
b. NRB Bond												
c. Govt. Non-Fin. Ins.												
d. Other Non-Fin Ins.												0.10
e. Non Residents												
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>0.10</b>	<b>1.00</b>			<b>13.30</b>	<b>0.63</b>	<b>90.10</b>		<b>2.10</b>			
a. Non Residents												
b. Others	0.10	1.00			13.30	0.63	90.10		2.10			
<b>4 LOANS &amp; ADVANCES</b>	<b>120.91</b>	<b>1071.64</b>	<b>254.33</b>	<b>57.46</b>	<b>3016.74</b>	<b>132.14</b>	<b>330.43</b>	<b>101.10</b>	<b>314.29</b>	<b>295.91</b>	<b>112.30</b>	<b>434.09</b>
a. Private Sector	120.91	1071.64	253.37	57.46	2978.84	128.44	330.43	101.10	314.29	295.91	112.30	434.09
b. Financial Institutions			0.96		37.90							
c. Government Organizations						3.70						
<b>5 BILL PURCHASED</b>												
a. Domestic Bills Purchased												
b. Foreign Bills Purchased												
c. Import Bills & Imports												
<b>6 LOANS AGAINST COLLECTED BILLS</b>												
a. Against Domestic Bills												
b. Against Foreign Bills												
<b>7 FIXED ASSETS</b>	<b>2.74</b>	<b>26.41</b>	<b>8.24</b>	<b>6.67</b>	<b>129.89</b>	<b>7.21</b>	<b>21.73</b>	<b>3.99</b>	<b>13.66</b>	<b>18.02</b>	<b>3.88</b>	<b>13.23</b>
<b>8 OTHER ASSETS</b>	<b>2.67</b>	<b>34.54</b>	<b>7.13</b>	<b>3.19</b>	<b>120.55</b>	<b>1.61</b>	<b>16.25</b>	<b>2.83</b>	<b>6.07</b>	<b>5.30</b>	<b>4.82</b>	<b>5.14</b>
a. Accrued Interest:		1.47	1.00	0.77	41.88	0.66	7.28	0.81	4.13	1.31	0.47	3.33
b. Staff Loans / Adv.	0.41	9.57	1.15	0.41	0.31		0.19	0.06		1.74		
c. Sundry Debtors	0.39		3.11		3.59	0.03	4.35	0.01	0.15	1.09	1.74	0.82
d. Cash In Transit												
e. Others	1.87	23.50	1.87	2.00	74.78	0.92	4.44	1.94	1.79	1.16	2.61	1.00
<b>9 Expenses not Written off</b>			<b>0.18</b>	<b>0.79</b>				<b>0.11</b>			<b>0.16</b>	
<b>10 Non Banking Assets</b>												
<b>11 Reconciliation Account</b>	<b>6.97</b>			<b>6.99</b>			<b>87.36</b>	<b>9.89</b>				
<b>12 Profit &amp; Loss A/c</b>				<b>1.04</b>								
<b>TOTAL ASSETS</b>	<b>193.51</b>	<b>1679.73</b>	<b>358.72</b>	<b>112.71</b>	<b>4544.43</b>	<b>289.56</b>	<b>672.04</b>	<b>176.10</b>	<b>442.78</b>	<b>499.10</b>	<b>158.53</b>	<b>642.56</b>

Liabilities	Vivor	Gaumurkhi	Raptiveri	Consumer	Khadbari	Tourism	Mission	Surya	Mt. Makalu	Sindhu	Sahara	Social
<b>1 CAPITAL FUND</b>	<b>740.53</b>	<b>10.85</b>	<b>74.59</b>	<b>156.72</b>	<b>18.32</b>	<b>451.66</b>	<b>68.12</b>	<b>13.44</b>	<b>13.95</b>	<b>44.23</b>	<b>12.38</b>	<b>397.77</b>
a. Paid-up Capital	681.83	14.00	60.00	140.00	17.50	400.00	70.00	14.00	14.00	51.00	14.00	382.65
b. Calls in Advance			13.41					0.80				
c. General Reserves	29.59	-3.15		3.34	0.82	9.45	0.39			-6.77	-1.62	2.33
d. Share Premium												
e. Retained Earning	5.45		1.18	13.38		37.70	-2.27	-1.36	-0.05			9.33
f. Others Reserves Fund	23.67					4.40						3.45
g. Exchange Fluctuation Fund						0.11						
<b>2 BORROWINGS</b>	<b>968.60</b>			<b>30.00</b>		<b>6.00</b>	<b>3.00</b>					
a. NRB	688.60											
b. "A"Class Licensed Institution	280.00			10.00								
c. Foreign Banks and Fin. Ins.												
d. Other Financial Ins.				20.00		6.00	3.00					
e. Bonds and Securities												
<b>3 DEPOSITS</b>	<b>2507.81</b>	<b>82.05</b>	<b>125.76</b>	<b>354.37</b>	<b>54.26</b>	<b>1388.91</b>	<b>416.40</b>	<b>52.03</b>	<b>43.82</b>	<b>341.01</b>	<b>83.26</b>	<b>421.97</b>
a. Current	31.72	2.88	1.40	24.45	2.84	59.40	0.44	12.36	0.03		41.84	26.45
Domestic	31.72	2.88	1.40	24.45	2.84	49.37	0.44	12.36	0.03		41.84	26.45
Foreign						10.03						
b. Savings	527.70	70.63	84.00	120.63	42.33	394.81	207.21	22.34	36.51	174.50	37.78	41.84
Domestic	527.70	70.63	84.00	120.63	42.33	393.96	207.21	22.34	36.51	174.50	37.78	41.84
Foreign						0.85						
c. Fixed	1517.12	2.01	34.04	117.46	6.86	422.38	76.84	17.33	3.70	58.22	2.24	117.93
Domestic	1517.12	2.01	34.04	117.46	6.86	422.38	76.84	17.33	3.70	58.22	2.24	117.93
Foreign												
d. Call Deposits	430.41	6.53	6.32	91.56	2.22	494.01	131.91		3.58		1.40	235.74
e. Others	0.87			0.27		18.31				108.29		
<b>4 Bills Payable</b>	<b>1.03</b>					<b>6.05</b>						
<b>5 Other Liabilities</b>	<b>448.26</b>	<b>1.87</b>	<b>5.99</b>	<b>16.43</b>	<b>3.21</b>	<b>47.43</b>	<b>8.19</b>	<b>2.50</b>	<b>1.16</b>	<b>4.62</b>	<b>3.01</b>	<b>41.32</b>
1. Sundry Creditors	0.57	0.05	0.12	2.33	1.90	0.12		1.76	0.03	0.36	0.20	0.00
2. Loan Loss Provision	180.50	0.77	3.61	3.62	0.56	17.39	3.09	0.45	0.38	2.33	0.69	5.47
3. Interest Suspense a/c	76.37	0.93	2.13	3.63	0.37	12.87	0.70	0.29	0.71	1.15	0.38	14.06
4. Others	190.82	0.12	0.14	6.85	0.39	17.05	4.40		0.04	0.79	1.74	21.79
<b>6 Reconciliation A/c</b>		<b>13.04</b>	<b>28.16</b>		<b>0.43</b>							
<b>7 Profit &amp; Loss A/c</b>				<b>3.17</b>	<b>0.22</b>	<b>1.02</b>	<b>0.52</b>	<b>-0.20</b>	<b>0.58</b>	<b>0.31</b>		
<b>TOTAL LIABILITIES</b>	<b>4666.24</b>	<b>107.81</b>	<b>234.51</b>	<b>560.69</b>	<b>76.45</b>	<b>1901.07</b>	<b>496.23</b>	<b>67.77</b>	<b>59.51</b>	<b>390.17</b>	<b>98.65</b>	<b>861.06</b>

#### Assets

<b>1 LIQUID FUNDS</b>	<b>142.20</b>	<b>25.28</b>	<b>52.29</b>	<b>169.81</b>	<b>8.97</b>	<b>514.18</b>	<b>156.70</b>	<b>12.91</b>	<b>19.24</b>	<b>136.08</b>	<b>46.61</b>	<b>161.07</b>
a. Cash Balance	44.28	4.38	11.53	13.15	3.65	80.33	20.06	4.97	2.44	11.03	11.63	5.74
Nepalese Notes & Coins	44.28	4.06	11.53	13.15	3.65	56.45	20.06	4.97	2.44	10.65	11.63	5.74
Foreign Currency		0.32				23.88				0.38		
b. Bank Balance	97.92	4.77	7.36	14.87	3.35	53.45	0.94	2.95	3.93	8.26	4.60	155.33
1. In Nepal Rastra Bank	59.81		7.22	13.98	3.34	53.45	0.94			6.26		31.47
Domestic Currency	59.81		7.22	13.98	3.34	47.89	0.94			6.26		31.47
Foreign Currency						5.56						
2. "A"Class Licensed Institution	5.75	4.42	0.14	0.77	0.01			2.95	3.09	2.00	4.60	32.50
Domestic Currency	5.75	4.42	0.14	0.77	0.01			2.95	3.09	2.00	4.60	32.50
Foreign Currency												
3. Other Financial Ins.	32.36	0.36		0.12					0.84			91.35
4. In Foreign Banks												
c. Money at Call		16.13	33.40	141.79	1.97	380.40	135.71	4.99	12.87	116.79	30.38	
Domestic Currency		16.13	33.40	141.79	1.97	372.75	135.71	4.99	12.87	116.79	30.38	
Foreign Currency						7.65						
<b>2 INVESTMENT IN SECURITIES</b>	<b>110.00</b>					<b>29.02</b>						<b>9.18</b>
a. Govt. Securities	110.00					29.02						9.18
b. NRB Bond												
c. Govt. Non-Fin. Ins.												
d. Other Non-Fin Ins.												
e. Non Residents												
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>359.45</b>					<b>50.00</b>						<b>55.20</b>
a. Non Residents												
b. Others	359.45					50.00						55.20
<b>4 LOANS &amp; ADVANCES</b>	<b>2354.73</b>	<b>62.88</b>	<b>138.95</b>	<b>361.63</b>	<b>55.98</b>	<b>1225.00</b>	<b>310.93</b>	<b>45.24</b>	<b>37.58</b>	<b>233.21</b>	<b>45.60</b>	<b>546.77</b>
a. Private Sector	2233.73	62.88	138.95	354.13	55.98	1225.00	310.93	45.24	37.58	233.21	45.60	532.77
b. Financial Institutions	115.91			7.50								14.00
c. Government Organizations	5.10											
<b>5 BILL PURCHASED</b>						<b>0.14</b>						
a. Domestic Bills Purchased						0.14						
b. Foreign Bills Purchased												
c. Import Bills & Imports												
<b>6 LOANS AGAINST COLLECTED BILLS</b>												
a. Against Domestic Bills												
b. Against Foreign Bills												
<b>7 FIXED ASSETS</b>	<b>128.04</b>	<b>3.72</b>	<b>6.61</b>	<b>19.14</b>	<b>1.69</b>	<b>36.66</b>	<b>23.71</b>	<b>6.54</b>	<b>1.50</b>	<b>17.10</b>	<b>3.89</b>	<b>56.31</b>
<b>8 OTHER ASSETS</b>	<b>1469.73</b>	<b>2.27</b>	<b>7.34</b>	<b>10.11</b>	<b>9.33</b>	<b>46.07</b>	<b>4.15</b>	<b>2.36</b>	<b>1.04</b>	<b>3.71</b>	<b>1.34</b>	<b>27.91</b>
a. Accrued Interest:	76.37	0.93	2.09	3.63	0.37	13.91	0.70	0.29	0.71	1.15	0.42	16.22
b. Staff Loans / Adv.	28.20	0.06	0.21	3.42	0.29	2.99	0.11			0.57	0.02	1.06
c. Sundry Debtors	2.49	0.18	4.55	0.72	8.28	10.54	1.23	0.93	0.03			0.19
d. Cash In Transit												
e. Others	1362.67	1.09	0.49	2.34	0.40	18.63	2.11	1.14	0.29	2.00	0.71	10.63
<b>9 Expenses not Written off</b>	<b>0.40</b>	<b>0.33</b>			<b>0.47</b>		<b>0.74</b>	<b>0.72</b>	<b>0.15</b>	<b>0.06</b>	<b>0.55</b>	
<b>10 Non Banking Assets</b>												
<b>11 Reconciliation Account</b>	<b>0.02</b>	<b>13.04</b>	<b>28.01</b>									
<b>12 Profit &amp; Loss A/c</b>	<b>101.66</b>	<b>0.29</b>	<b>1.31</b>								<b>0.67</b>	<b>4.62</b>
<b>TOTAL ASSETS</b>	<b>4666.24</b>	<b>107.81</b>	<b>234.51</b>	<b>560.69</b>	<b>76.45</b>	<b>1901.07</b>	<b>496.23</b>	<b>67.77</b>	<b>59.51</b>	<b>390.17</b>	<b>98.65</b>	<b>861.06</b>

	Liabilities	NCDL	Cosmos	Manasu	Samabridhhi
<b>1</b>	<b>CAPITAL FUND</b>	<b>66.40</b>	<b>14.98</b>	<b>67.23</b>	<b>70.28</b>
	a. Paid-up Capital	70.00	17.50	70.00	70.00
	b. Calls in Advance				
	c. General Reserves	-3.60		-2.77	0.06
	d. Share Premium				
	e. Retained Earning		-2.52		0.22
	f. Others Reserves Fund				
	g. Exchange Fluctuation Fund				
<b>2</b>	<b>BORROWINGS</b>				
	a. NRB				
	b. "A"Class Licensed Institution				
	c. Foreign Banks and Fin. Ins.				
	d. Other Financial Ins.				
	e. Bonds and Securities				
<b>3</b>	<b>DEPOSITS</b>	<b>231.76</b>	<b>57.23</b>	<b>131.39</b>	<b>58.95</b>
	a. Current	2.63		0.52	2.17
	Domestic	2.63		0.52	2.17
	Foreign				
	b. Savings	64.81	41.32	75.25	28.64
	Domestic	64.81	41.32	75.25	28.64
	Foreign				
	c. Fixed	47.29	2.72	7.04	4.66
	Domestic	47.29	2.72	7.04	4.66
	Foreign				
	d. Call Deposits	117.02	13.19	48.58	23.48
	e. Others				
<b>4</b>	<b>Bills Payable</b>				
<b>5</b>	<b>Other Liabilities</b>	<b>7.33</b>	<b>1.55</b>	<b>2.76</b>	<b>3.05</b>
	1. Sundry Creditors	1.40	0.67	1.17	0.32
	2. Loan Loss Provision	1.74	0.54	1.20	0.78
	3. Interest Suspense a/c	0.34	0.12	0.24	
	4. Others	3.85	0.22	0.15	1.95
<b>6</b>	<b>Reconciliation A/c</b>		<b>0.16</b>	<b>4.46</b>	
<b>7</b>	<b>Profit &amp; Loss A/c</b>				<b>0.48</b>
	<b>TOTAL LIABILITIES</b>	<b>305.49</b>	<b>73.93</b>	<b>205.84</b>	<b>132.76</b>

#### Assets

<b>1</b>	<b>LIQUID FUNDS</b>	<b>101.01</b>	<b>23.25</b>	<b>61.16</b>	<b>42.22</b>
	a. Cash Balance	3.66	3.59	6.35	6.89
	Nepalese Notes & Coins	3.66	3.59	5.93	6.89
	Foreign Currency			0.42	
	b. Bank Balance	19.84	2.45	7.27	35.33
	1. In Nepal Rastra Bank	11.43			2.96
	Domestic Currency	11.43			2.96
	Foreign Currency				
	2. "A"Class Licensed Institution	8.41	2.45	7.27	8.97
	Domestic Currency	8.41	2.45	7.27	8.97
	Foreign Currency				
	3. Other Financial Ins.				23.40
	4. In Foreign Banks				
	c. Money at Call	77.51	17.21	47.54	
	Domestic Currency	77.51	17.21	47.54	
	Foreign Currency				
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>				
	a. Govt. Securities				
	b. NRB Bond				
	c. Govt. Non-Fin. Ins.				
	d. Other Non-Fin Ins.				
	e. Non Residents				
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>				
	a. Non Residents				
	b. Others				
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>174.33</b>	<b>41.93</b>	<b>120.31</b>	<b>78.20</b>
	a. Private Sector	174.33	41.93	120.31	78.20
	b. Financial Institutions				
	c. Government Organizations				
<b>5</b>	<b>BILL PURCHASED</b>				
	a. Domestic Bills Purchased				
	b. Foreign Bills Purchased				
	c. Import Bills & Imports				
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>				
	a. Against Domestic Bills				
	b. Against Foreign Bills				
<b>7</b>	<b>FIXED ASSETS</b>	<b>20.03</b>	<b>6.62</b>	<b>16.29</b>	<b>10.01</b>
<b>8</b>	<b>OTHER ASSETS</b>	<b>9.00</b>	<b>0.84</b>	<b>3.01</b>	<b>2.32</b>
	a. Accrued Interest:	0.34	0.11	0.24	
	b. Staff Loans / Adv.	0.19		0.54	
	c. Sundry Debtors		0.01	1.57	0.33
	d. Cash In Transit				
	e. Others	8.48	0.72	0.66	1.99
<b>9</b>	<b>Expenses not Written off</b>				
<b>10</b>	<b>Non Banking Assets</b>				
<b>11</b>	<b>Reconciliation Account</b>			<b>4.46</b>	<b>0.01</b>
<b>12</b>	<b>Profit &amp; Loss A/c</b>	<b>1.12</b>	<b>1.30</b>	<b>0.61</b>	
	<b>TOTAL ASSETS</b>	<b>305.49</b>	<b>73.93</b>	<b>205.84</b>	<b>132.76</b>

**Statement of Assets and Liabilities of Finance Companies**

Liabilities	NHDFCL	NFL	INDC Capital	NNFL	AFLC	NSMFL	Peoples	Merchantile	KFL	Himalaya	Union	Gorkha
<b>1 CAPITAL FUND</b>	<b>235.80</b>	<b>182.84</b>	<b>380.98</b>	<b>870.42</b>	<b>901.01</b>	<b>-167.29</b>	<b>57.00</b>	<b>35.47</b>	<b>167.81</b>	<b>160.30</b>	<b>234.19</b>	<b>186.75</b>
a. Paid-up Capital	167.60	111.44	222.36	647.48	704.29	2034.29	289.00	18.00	138.01	140.00	176.19	145.81
b. Calls in Advance												
c. General Reserves	37.90	34.40	64.98	109.77	85.02	58.80	26.00	6.06	27.22	8.30	29.89	10.27
d. Share Premium				12.79		2.48	11.00		0.22			0.07
e. Retained Earning	29.70	37.00	90.55	96.09	109.55	-2272.15	-270.00	0.18	2.37	7.20	26.77	30.00
f. Others Reserves Fund	0.60		3.09	4.28	2.16	9.29	1.00	11.23		4.80	1.34	0.60
g. Exchange Fluctuation Fund												
<b>2 BORROWINGS</b>		<b>23.00</b>	<b>27.50</b>			<b>453.38</b>	<b>30.00</b>			<b>150.00</b>	<b>50.00</b>	
a. NRB												
b. "A"Class Licensed Institution		23.00	27.50			338.72				150.00	30.00	
c. Foreign Banks and Fin. Ins.												
d. Other Financial Ins.						114.66	30.00				20.00	
e. Bonds and Securities												
<b>3 DEPOSITS</b>	<b>495.30</b>	<b>615.09</b>	<b>1357.15</b>	<b>2487.35</b>	<b>3534.54</b>	<b>2355.33</b>	<b>674.00</b>	<b>44.20</b>	<b>394.10</b>	<b>513.91</b>	<b>964.40</b>	<b>293.91</b>
a. Current			0.71		41.95						8.06	
Domestic			0.71		41.95						8.06	
Foreign												
b. Savings	76.20	141.14	374.19	623.78	1301.28	1172.12	133.00		85.47	101.07	162.37	45.57
Domestic	76.20	141.14	374.19	623.78	1301.28	1172.12	133.00		85.47	101.07	162.37	45.57
Foreign												
c. Fixed	398.40	470.50	824.93	1802.63	1681.06	1183.21	530.00	44.11	308.63	412.84	674.42	248.34
Domestic	398.40	470.50	824.93	1802.63	1681.06	1183.21	530.00	44.11	308.63	412.84	674.42	248.34
Foreign												
d. Call Deposits			157.32		508.75						27.68	
e. Others	20.70	3.45		60.94	1.49		11.00	0.09			91.87	
<b>4 Bills Payable</b>												<b>0.18</b>
<b>5 Other Liabilities</b>	<b>82.10</b>	<b>206.88</b>	<b>290.94</b>	<b>240.79</b>	<b>270.15</b>	<b>3816.79</b>	<b>434.00</b>	<b>3.48</b>	<b>76.65</b>	<b>67.63</b>	<b>68.43</b>	<b>45.13</b>
1. Sundry Creditors	16.10	23.23	34.92	3.18	8.50	17.85	15.00	0.06	1.05	9.78	25.68	0.72
2. Loan Loss Provision	17.40	17.15	66.37	45.60	99.31	2841.67	357.00	1.93	20.64	18.85	14.23	18.50
3. Interest Suspense a/c	16.90	34.52	77.74	65.18	58.88	537.06	44.00		12.87	5.67	14.23	18.80
4. Others	31.70	131.99	111.91	126.83	103.46	420.21	18.00	1.49	42.09	33.33	28.52	7.11
<b>6 Reconciliation A/c</b>												
<b>7 Profit &amp; Loss A/c</b>	<b>0.20</b>	<b>-7.65</b>	<b>0.21</b>	<b>13.57</b>	<b>14.73</b>			<b>3.21</b>				<b>0.63</b>
<b>TOTAL LIABILITIES</b>	<b>813.40</b>	<b>1020.17</b>	<b>2056.78</b>	<b>3612.14</b>	<b>4720.43</b>	<b>6458.20</b>	<b>1195.00</b>	<b>86.36</b>	<b>638.56</b>	<b>891.84</b>	<b>1317.19</b>	<b>526.42</b>

**Assets**

<b>1 LIQUID FUNDS</b>	<b>257.40</b>	<b>115.17</b>	<b>598.75</b>	<b>533.28</b>	<b>830.92</b>	<b>170.44</b>	<b>91.00</b>	<b>5.59</b>	<b>103.89</b>	<b>135.64</b>	<b>127.49</b>	<b>63.88</b>
a. Cash Balance	1.50	3.56	3.98	35.04	78.47	6.80	6.00	0.13	3.83	8.15	6.68	3.51
Nepalese Notes & Coins	1.50	3.40	3.98	35.04	78.32	6.80	6.00	0.13	3.83	8.15	6.68	3.51
Foreign Currency		0.16			0.15							
b. Bank Balance	209.50	14.89	574.77	498.23	184.56	95.08	31.00	5.46	98.56	127.49	53.46	21.11
1. In Nepal Rastra Bank	15.40	14.67	10.39	52.71	178.15	11.00	17.00	0.91	20.81	21.00	52.02	17.35
Domestic Currency	15.40	14.67	10.39	52.71	178.15	11.00	17.00	0.91	20.81	21.00	52.02	17.35
Foreign Currency												
2. "A"Class Licensed Institution	90.20	0.21	174.46	392.47	6.41	75.63	14.00	0.34	77.75	106.49	1.32	3.76
Domestic Currency	90.20	0.21	174.46	392.47	6.41	75.63	14.00	0.34	77.75	106.49	1.32	3.76
Foreign Currency												
3. Other Financial Ins.	103.90	0.02	389.92	53.06		8.45		4.21			0.13	
4. In Foreign Banks												
c. Money at Call	46.40	96.72	20.00		567.89	68.56	54.00		1.50		67.35	39.26
Domestic Currency	46.40	96.72	20.00		567.89	68.56	54.00		1.50		67.35	39.26
Foreign Currency												
<b>2 INVESTMENT IN SECURITIES</b>	<b>25.00</b>	<b>24.55</b>	<b>35.26</b>	<b>79.94</b>	<b>108.65</b>	<b>10.91</b>		<b>3.00</b>	<b>12.50</b>		<b>44.93</b>	<b>3.00</b>
a. Govt. Securities	25.00	24.55	35.26	79.94	108.65	10.91		3.00	12.50		44.93	3.00
b. NRB Bond												
c. Govt. Non-Fin. Ins.												
d. Other Non-Fin Ins.												
e. Non Residents												
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>0.20</b>	<b>21.83</b>	<b>86.83</b>	<b>68.99</b>	<b>192.01</b>	<b>109.66</b>	<b>5.00</b>	<b>4.68</b>	<b>62.35</b>	<b>0.07</b>	<b>6.09</b>	<b>0.72</b>
a. Non Residents												
b. Others	0.20	21.83	86.83	68.99	192.01	109.66	5.00	4.68	62.35	0.07	6.09	0.72
<b>4 LOANS &amp; ADVANCES</b>	<b>472.80</b>	<b>712.37</b>	<b>1132.37</b>	<b>2634.72</b>	<b>3359.07</b>	<b>4484.50</b>	<b>898.00</b>	<b>71.29</b>	<b>413.12</b>	<b>715.42</b>	<b>1054.32</b>	<b>378.60</b>
a. Private Sector	472.80	712.37	1132.37	2634.72	3359.07	4388.55	898.00	71.29	413.12	715.42	1051.07	378.60
b. Financial Institutions						62.50						
c. Government Organizations						33.46					3.25	
<b>5 BILL PURCHASED</b>												
a. Domestic Bills Purchased												
b. Foreign Bills Purchased												
c. Import Bills & Imports												
<b>6 LOANS AGAINST COLLECTED BILLS</b>												
a. Against Domestic Bills												
b. Against Foreign Bills												
<b>7 FIXED ASSETS</b>	<b>4.70</b>	<b>5.31</b>	<b>48.54</b>	<b>112.74</b>	<b>128.59</b>	<b>166.57</b>	<b>125.00</b>	<b>0.86</b>	<b>18.52</b>	<b>16.09</b>	<b>32.17</b>	<b>55.85</b>
<b>8 OTHER ASSETS</b>	<b>53.30</b>	<b>137.12</b>	<b>136.55</b>	<b>174.42</b>	<b>98.78</b>	<b>1230.92</b>	<b>57.00</b>	<b>0.94</b>	<b>24.64</b>	<b>18.49</b>	<b>47.26</b>	<b>24.32</b>
a. Accrued Interest:	27.90	36.80	77.74	65.18	58.88	534.31	44.00		17.61	5.67	14.23	18.89
b. Staff Loans / Adv.	12.90	0.01	0.39	20.19	7.51	8.53		0.03	0.09	7.03	6.18	
c. Sundry Debtors	3.10	14.23		10.16	30.68	111.01	1.00	0.36		0.89	13.38	0.18
d. Cash In Transit												
e. Others	9.40	86.08	58.42	78.89	1.72	577.07	12.00	0.55	6.94	4.90	13.48	5.25
<b>9 Expenses not Written off</b>		<b>0.59</b>		<b>4.15</b>	<b>2.41</b>						<b>0.38</b>	<b>0.05</b>
<b>10 Non Banking Assets</b>		<b>3.07</b>	<b>18.49</b>	<b>3.90</b>		<b>1.19</b>			<b>0.19</b>	<b>1.55</b>		
<b>11 Reconciliation Account</b>		<b>0.16</b>				<b>22.30</b>						
<b>12 Profit &amp; Loss A/c</b>						<b>261.71</b>	<b>19.00</b>		<b>3.36</b>	<b>4.58</b>	<b>4.54</b>	
<b>TOTAL ASSETS</b>	<b>813.40</b>	<b>1020.17</b>	<b>2056.78</b>	<b>3612.14</b>	<b>4720.43</b>	<b>6458.20</b>	<b>1195.00</b>	<b>86.36</b>	<b>638.56</b>	<b>891.84</b>	<b>1317.19</b>	<b>526.42</b>

	PFCL	NHMFL	Universal	Samjhana	Goodwill	SFL	SIFCL	Lumbini	Investa	YFL	Standard	ILFCO
<b>1 CAPITAL FUND</b>	<b>285.50</b>	<b>327.70</b>	<b>190.87</b>		<b>360.14</b>	<b>217.15</b>	<b>190.64</b>	<b>462.98</b>	<b>78.24</b>	<b>241.05</b>	<b>1102.29</b>	<b>2277.10</b>
a. Paid-up Capital	220.84	220.30	152.00		300.00	130.87	139.10	268.13	24.00	161.00	1001.88	2008.80
b. Calls in Advance												
c. General Reserves	57.49	44.20	37.04		22.93	29.41	50.47	78.39	11.44	23.25	43.38	109.38
d. Share Premium		0.22			1.41			5.33		1.43		3.59
e. Retained Earning	5.46	62.77	0.54		35.79	56.87	1.07	103.17	38.00	55.28	48.63	155.33
f. Others Reserves Fund	1.72	0.22	1.29					7.97	4.80	0.09	8.40	
g. Exchange Fluctuation Fund												
<b>2 BORROWINGS</b>			<b>146.00</b>		<b>115.00</b>							<b>188.00</b>
a. NRB			72.00									108.00
b. "A"Class Licensed Institution			38.00		115.00							80.00
c. Foreign Banks and Fin. Ins.												
d. Other Financial Ins.			36.00									
e. Bonds and Securities												
<b>3 DEPOSITS</b>	<b>1342.08</b>	<b>1520.63</b>	<b>966.34</b>		<b>1328.79</b>	<b>963.81</b>	<b>1251.34</b>	<b>1316.88</b>	<b>3.00</b>	<b>938.49</b>	<b>2603.19</b>	<b>1380.03</b>
a. Current									3.00		21.57	5.38
Domestic									3.00		21.57	5.38
Foreign												
b. Savings	520.40	125.48	154.04		416.20	386.49	274.82	259.91		311.41	904.60	241.30
Domestic	520.40	125.48	154.04		416.20	386.49	274.82	259.91		311.41	904.60	241.30
Foreign												
c. Fixed	821.67	1199.49	777.29		912.50	573.79	976.52	947.78		563.81	1403.89	1064.38
Domestic	821.67	1199.49	777.29		912.50	573.79	976.52	947.78		563.81	1403.89	1064.38
Foreign												
d. Call Deposits											273.13	40.07
e. Others		195.66	35.01		0.09	3.53		109.19		63.27		28.91
<b>4 Bills Payable</b>												
<b>5 Other Liabilities</b>	<b>234.04</b>	<b>208.94</b>	<b>144.92</b>		<b>119.16</b>	<b>81.70</b>	<b>115.57</b>	<b>265.58</b>	<b>15.22</b>	<b>92.81</b>	<b>170.35</b>	<b>474.86</b>
1. Sundry Creditors	8.21		11.55		3.95	7.90	3.82	1.46	0.12	3.59	0.69	22.79
2. Loan Loss Provision	58.54	53.11	21.44		24.69	23.23	13.39	138.02	12.71	30.08	59.30	172.06
3. Interest Suspense a/c	37.85	25.98	29.09		13.05	18.41	6.60	103.15		22.06	28.49	148.60
4. Others	129.44	129.85	82.84		77.47	32.16	91.76	22.96	2.39	37.08	81.87	131.41
<b>6 Reconciliation A/c</b>												<b>0.06</b>
<b>7 Profit &amp; Loss A/c</b>	<b>0.59</b>	<b>0.30</b>	<b>2.65</b>		<b>3.26</b>	<b>2.09</b>	<b>4.85</b>	<b>13.50</b>	<b>1.71</b>	<b>0.95</b>	<b>10.76</b>	<b>11.01</b>
<b>TOTAL LIABILITIES</b>	<b>1862.21</b>	<b>2057.56</b>	<b>1450.78</b>		<b>1926.34</b>	<b>1264.75</b>	<b>1562.40</b>	<b>2058.94</b>	<b>98.17</b>	<b>1273.30</b>	<b>4074.59</b>	<b>4143.06</b>

#### Assets

<b>1 LIQUID FUNDS</b>	<b>302.06</b>	<b>129.02</b>	<b>171.08</b>		<b>130.12</b>	<b>294.23</b>	<b>217.18</b>	<b>226.41</b>	<b>9.78</b>	<b>262.14</b>	<b>739.26</b>	<b>707.88</b>
a. Cash Balance	25.01	6.59	4.93		52.71	10.48	16.91	3.42	0.03	6.37	82.38	13.76
Nepalese Notes & Coins	25.01	6.59	4.93		52.71	10.48	16.91	3.42	0.03	6.37	82.38	13.76
Foreign Currency												
b. Bank Balance	277.05	58.76	43.44		77.41	283.75	200.27	113.03	9.75	21.57	656.88	694.12
1. In Nepal Rastra Bank	52.26	56.57	35.28		28.11	41.48	38.58	79.32	0.12	0.29	144.95	80.04
Domestic Currency	52.26	56.57	35.28		28.11	41.48	38.58	79.32	0.12	0.29	144.95	80.04
Foreign Currency												
2. "A"Class Licensed Institution	224.79	2.11	8.16		49.30	127.77	96.51	3.13		21.21	387.48	513.73
Domestic Currency	224.79	2.11	8.16		49.30	127.77	96.51	3.13		21.21	387.48	513.73
Foreign Currency												
3. Other Financial Ins.		0.08				114.50	65.18	30.59	9.63	0.07	124.45	100.35
4. In Foreign Banks												
c. Money at Call		63.68	122.71					109.96		234.20		
Domestic Currency		63.68	122.71					109.96		234.20		
Foreign Currency												
<b>2 INVESTMENT IN SECURITIES</b>	<b>10.00</b>	<b>43.29</b>	<b>38.34</b>		<b>126.19</b>	<b>10.00</b>	<b>45.49</b>	<b>53.63</b>	<b>0.40</b>	<b>30.63</b>	<b>79.80</b>	<b>167.05</b>
a. Govt. Securities	10.00	43.29	38.34		118.54	10.00	45.49	53.63	0.40	30.63	79.80	167.05
b. NRB Bond					7.65							
c. Govt. Non-Fin. Ins.												
d. Other Non-Fin Ins.												
e. Non Residents												
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>17.20</b>	<b>70.28</b>	<b>12.19</b>		<b>40.30</b>	<b>1.49</b>	<b>0.30</b>	<b>19.20</b>	<b>32.50</b>	<b>0.65</b>	<b>106.63</b>	<b>55.73</b>
a. Non Residents												4.73
b. Others	17.20	70.28	12.19		40.30	1.49	0.30	19.20	32.50	0.65	106.63	51.00
<b>4 LOANS &amp; ADVANCES</b>	<b>1351.29</b>	<b>1538.60</b>	<b>1051.12</b>		<b>1309.99</b>	<b>869.87</b>	<b>1143.38</b>	<b>1594.54</b>	<b>46.79</b>	<b>900.81</b>	<b>2827.87</b>	<b>2932.53</b>
a. Private Sector	1351.29	1538.60				869.87	1143.38	1594.54		900.81	2827.87	2901.53
b. Financial Institutions			1041.15		1309.99				46.79			31.00
c. Government Organizations			9.97									
<b>5 BILL PURCHASED</b>												<b>17.05</b>
a. Domestic Bills Purchased												17.05
b. Foreign Bills Purchased												
c. Import Bills & Imports												
<b>6 LOANS AGAINST COLLECTED BILLS</b>												
a. Against Domestic Bills												
b. Against Foreign Bills												
<b>7 FIXED ASSETS</b>	<b>40.97</b>	<b>133.09</b>	<b>103.68</b>		<b>234.77</b>	<b>20.85</b>	<b>123.68</b>	<b>14.32</b>	<b>2.25</b>	<b>16.48</b>	<b>189.82</b>	<b>77.83</b>
<b>8 OTHER ASSETS</b>	<b>131.67</b>	<b>141.87</b>	<b>71.96</b>		<b>74.40</b>	<b>63.58</b>	<b>30.94</b>	<b>135.74</b>	<b>6.45</b>	<b>53.62</b>	<b>91.52</b>	<b>189.98</b>
a. Accrued Interest:	46.89	39.69	61.99		13.05	18.41	7.80	103.15	2.20	27.71	31.90	156.01
b. Staff Loans / Adv.	10.56	6.44			1.37	11.29	0.70	1.39	0.14	1.13	7.69	
c. Sundry Debtors	4.47		3.72		0.29	20.07	2.57			10.11		9.28
d. Cash In Transit	0.19											
e. Others	69.57	95.74	6.25		59.70	13.81	19.87	31.21	4.11	14.67	51.93	24.69
<b>9 Expenses not Written off</b>	<b>4.09</b>		<b>1.43</b>		<b>10.57</b>							<b>12.01</b>
<b>10 Non Banking Assets</b>	<b>5.58</b>	<b>1.41</b>	<b>0.98</b>			<b>4.73</b>	<b>1.43</b>			<b>8.97</b>	<b>22.62</b>	<b>0.05</b>
<b>11 Reconciliation Account</b>	<b>-0.65</b>					<b>0.00</b>		<b>15.10</b>			<b>0.02</b>	
<b>12 Profit &amp; Loss A/c</b>												
<b>TOTAL ASSETS</b>	<b>1862.21</b>	<b>2057.56</b>	<b>1450.78</b>		<b>1926.34</b>	<b>1264.75</b>	<b>1562.40</b>	<b>2058.94</b>	<b>98.17</b>	<b>1273.30</b>	<b>4074.59</b>	<b>4143.06</b>



Liabilities		Mahaxmi	Lalitpur	Bhajarana	United FC	General	Progressive	AEFL	Navadurga	Janaki	Pokhara	Central	Premier
<b>1</b>	<b>CAPITAL FUND</b>	<b>532.05</b>	<b>281.42</b>	<b>101.46</b>	<b>405.39</b>	<b>172.00</b>	<b>134.48</b>	<b>172.99</b>	<b>145.74</b>	<b>155.25</b>	<b>419.58</b>	<b>226.79</b>	<b>154.81</b>
	a. Paid-up Capital	420.00	187.94	56.16	350.80	97.00	120.00	107.87	126.63	97.50	312.00	168.36	120.67
	b. Calls in Advance							32.93					
	c. General Reserves	44.97	63.33	11.80	35.06	11.00	2.35	19.04	18.32	35.08	60.78	28.23	17.06
	d. Share Premium				1.49	4.00	4.84				4.32	0.12	0.43
	e. Retained Earning	67.08	30.15	14.70	18.03	39.00	2.06	0.22	0.79	22.67	42.48	27.35	16.65
	f. Others Reserves Fund			18.80	0.00	21.00	5.23	12.93				2.74	
	g. Exchange Fluctuation Fund												
<b>2</b>	<b>BORROWINGS</b>	<b>28.00</b>	<b>235.00</b>			<b>25.00</b>	<b>62.00</b>	<b>50.00</b>				<b>91.00</b>	<b>101.50</b>
	a. NRB											46.00	55.00
	b. "A"Class Licensed Institution		235.00			15.00	62.00	30.00				45.00	16.50
	c. Foreign Banks and Fin. Ins.												
	d. Other Financial Ins.	28.00				10.00		20.00					30.00
	e. Bonds and Securities												
<b>3</b>	<b>DEPOSITS</b>	<b>2106.11</b>	<b>1620.58</b>	<b>183.69</b>	<b>2435.88</b>	<b>899.00</b>	<b>198.38</b>	<b>658.59</b>	<b>1011.04</b>	<b>732.10</b>	<b>1356.71</b>	<b>1665.18</b>	<b>1024.69</b>
	a. Current												
	Domestic												
	Foreign												
	b. Savings	903.38	563.09	36.17	832.13	278.00	82.54	249.92	469.34	210.15	709.89	544.72	296.10
	Domestic	903.38	563.09	36.17	832.13	278.00	82.54	249.92	469.34	210.15	709.89	544.72	296.10
	Foreign												
	c. Fixed	1198.60	1047.71	146.96	1603.75	621.00	115.84	408.67	541.70	500.66	646.82	1120.47	584.11
	Domestic	1198.60	1047.71	146.96	1603.75	621.00	115.84	408.67	541.70	500.66	646.82	1120.47	584.11
	Foreign												
	d. Call Deposits												
	e. Others	4.13	9.78	0.56						21.29			144.48
<b>4</b>	<b>Bills Payable</b>								<b>0.37</b>				
<b>5</b>	<b>Other Liabilities</b>	<b>161.04</b>	<b>423.29</b>	<b>44.84</b>	<b>206.21</b>	<b>123.00</b>	<b>32.53</b>	<b>136.57</b>	<b>86.74</b>	<b>227.45</b>	<b>222.96</b>	<b>176.19</b>	<b>149.72</b>
	1. Sundry Creditors	7.20	0.76	19.13	69.47	6.00	2.22	5.87	2.57	3.62	35.07	30.08	38.50
	2. Loan Loss Provision	44.94	136.74	9.33	61.47	32.00	15.59	30.91	16.52	67.54	90.21	40.94	43.75
	3. Interest Suspense a/c	19.27	205.28	8.36	42.58	59.00	11.48	45.28	15.58	56.40	31.21	62.75	36.28
	4. Others	89.63	80.51	8.02	32.68	26.00	3.24	54.50	52.07	99.89	66.47	42.42	31.19
<b>6</b>	<b>Reconciliation A/c</b>	<b>1.61</b>	<b>1.44</b>		<b>786.78</b>	<b>-2.00</b>			<b>0.04</b>				
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>1.89</b>		<b>-5.15</b>		<b>2.00</b>	<b>-1.46</b>	<b>0.79</b>	<b>0.33</b>	<b>19.45</b>	<b>0.41</b>	<b>2.58</b>	<b>0.89</b>
	<b>TOTAL LIABILITIES</b>	<b>2830.70</b>	<b>2561.73</b>	<b>324.84</b>	<b>3834.25</b>	<b>1219.00</b>	<b>425.93</b>	<b>1018.93</b>	<b>1244.27</b>	<b>1134.25</b>	<b>1999.66</b>	<b>2161.74</b>	<b>1431.62</b>

#### Assets

<b>1</b>	<b>LIQUID FUNDS</b>	<b>611.21</b>	<b>234.22</b>	<b>60.49</b>	<b>390.65</b>	<b>85.00</b>	<b>62.71</b>	<b>70.83</b>	<b>241.31</b>	<b>109.21</b>	<b>507.65</b>	<b>353.48</b>	<b>208.97</b>
	a. Cash Balance	19.98	4.39	0.46	38.93	17.00	3.08	5.43	11.05	1.75	15.27	13.84	20.69
	Nepalese Notes & Coins	19.98	4.39	0.46	38.93	17.00	3.08	5.43	11.05	1.75	15.27	13.84	20.69
	Foreign Currency												
	b. Bank Balance	87.16	92.83	60.03	351.72	68.00	59.63	65.40	230.26	17.68	65.27	101.51	188.28
	1. In Nepal Rastra Bank	85.57	79.59	7.83	77.01	19.00	5.08	20.79	23.77	15.22	65.07	101.51	68.58
	Domestic Currency	85.57	79.59	7.83	77.01	19.00	5.08	20.79	23.77	15.22	65.07	101.51	68.58
	Foreign Currency												
	2. "A"Class Licensed Institution	1.30	13.24	52.20	208.79	45.00	13.24	11.98	164.85	2.46	0.20		29.04
	Domestic Currency	1.30	13.24	52.20	208.79	45.00	13.24	11.98	164.85	2.46	0.20		29.04
	Foreign Currency												
	3. Other Financial Ins.	0.29			65.91	4.00	41.31	32.63	41.64				90.66
	4. In Foreign Banks												
	c. Money at Call	504.07	137.00							89.78	427.11	238.13	
	Domestic Currency	504.07	137.00							89.78	427.11	238.13	
	Foreign Currency												
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>62.88</b>	<b>16.50</b>	<b>4.30</b>	<b>62.50</b>	<b>15.00</b>	<b>3.20</b>	<b>30.00</b>	<b>32.86</b>	<b>13.82</b>		<b>30.00</b>	<b>16.60</b>
	a. Govt. Securities	62.88	16.50	4.30	62.50	15.00	3.20	30.00	32.86	13.82		30.00	10.00
	b. NRB Bond												6.60
	c. Govt. Non-Fin. Ins.												
	d. Other Non-Fin Ins.												
	e. Non Residents												
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>240.57</b>	<b>17.80</b>	<b>67.59</b>	<b>0.43</b>	<b>20.00</b>	<b>54.30</b>	<b>1.30</b>	<b>68.83</b>	<b>279.37</b>	<b>2.28</b>	<b>32.74</b>	<b>1.70</b>
	a. Non Residents												
	b. Others	240.57	17.80	67.59	0.43	20.00	54.30	1.30	68.83	279.37	2.28	32.74	1.70
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>1807.78</b>	<b>1968.12</b>	<b>156.28</b>	<b>2430.87</b>	<b>997.00</b>	<b>276.62</b>	<b>748.85</b>	<b>809.83</b>	<b>654.40</b>	<b>1283.94</b>	<b>1586.62</b>	<b>1029.27</b>
	a. Private Sector	1797.78	1968.12	156.28	2430.87	987.00	272.62	744.83	798.44	652.22	1263.94	1586.62	1029.27
	b. Financial Institutions	10.00				10.00	4.00	4.02	9.86		20.00		
	c. Government Organizations									1.52	2.18		
<b>5</b>	<b>BILL PURCHASED</b>												
	a. Domestic Bills Purchased												
	b. Foreign Bills Purchased												
	c. Import Bills & Imports												
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>												
	a. Against Domestic Bills												
	b. Against Foreign Bills												
<b>7</b>	<b>FIXED ASSETS</b>	<b>28.45</b>	<b>49.12</b>	<b>1.61</b>	<b>78.89</b>	<b>6.00</b>	<b>5.48</b>	<b>63.34</b>	<b>46.16</b>	<b>14.86</b>	<b>128.31</b>	<b>48.78</b>	<b>51.81</b>
<b>8</b>	<b>OTHER ASSETS</b>	<b>77.55</b>	<b>246.00</b>	<b>34.57</b>	<b>56.66</b>	<b>77.00</b>	<b>22.58</b>	<b>71.04</b>	<b>45.29</b>	<b>57.75</b>	<b>77.48</b>	<b>90.88</b>	<b>97.12</b>
	a. Accrued Interest:	19.27	205.28	8.34	44.13	59.00	11.47	51.18	15.58	56.40	47.86	69.53	78.78
	b. Staff Loans / Adv.	4.85	19.07	0.30	1.78	3.00	0.57	0.69	0.45			1.28	
	c. Sundry Debtors	7.03	0.54	22.00	7.29	15.00	6.66	6.26	23.61	0.13	0.05	4.67	2.82
	d. Cash In Transit												
	e. Others	46.40	21.11	3.93	3.46		3.88	12.91	5.65	1.22	29.57	15.40	15.52
<b>9</b>	<b>Expenses not Written off</b>	<b>1.06</b>			<b>3.18</b>			<b>1.04</b>	<b>1.52</b>				
<b>10</b>	<b>Non Banking Assets</b>	<b>1.20</b>	<b>0.45</b>		<b>0.01</b>	<b>10.00</b>		<b>30.68</b>		<b>4.84</b>		<b>19.25</b>	<b>26.15</b>
<b>11</b>	<b>Reconciliation Account</b>		<b>1.44</b>		<b>787.16</b>	<b>9.00</b>		<b>1.36</b>					
<b>12</b>	<b>Profit &amp; Loss A/c</b>		<b>28.08</b>		<b>23.90</b>								
	<b>TOTAL ASSETS</b>	<b>2830.70</b>	<b>2561.73</b>	<b>324.84</b>	<b>3834.25</b>	<b>1219.00</b>	<b>425.93</b>	<b>1018.93</b>	<b>1244.27</b>	<b>1134.25</b>	<b>1999.66</b>	<b>2161.74</b>	<b>1431.62</b>

	Liabilities	Arun	Multipurpose	Butwal	Srijana	Om	CMB	WMBFL	CMBFL	Crystal	Royal	Guheshwori	Patan
<b>1</b>	<b>CAPITAL FUND</b>	<b>113.31</b>	<b>34.44</b>	<b>255.92</b>	<b>60.45</b>	<b>296.71</b>	<b>124.40</b>	<b>116.59</b>	<b>167.57</b>	<b>147.80</b>	<b>363.12</b>	<b>189.53</b>	<b>142.34</b>
	a. Paid-up Capital	150.00	25.00	208.99	28.00	246.75	150.00	181.98	935.07	70.00	299.09	135.35	110.00
	b. Calls in Advance	8.00			16.60					24.49			
	c. General Reserves	1.96	1.34	21.26	4.02	25.38	18.32	20.69	37.10	10.37	21.11	23.72	7.42
	d. Share Premium			0.24		1.04	0.28	1.36	2.61		0.39		0.48
	e. Retained Earning	-46.65	7.15	25.43	11.84	23.52	-74.05	-87.44	-807.21	26.14	40.98	10.16	23.94
	f. Others Reserves Fund		0.96			0.02	29.85			16.80	1.54	20.30	0.50
	g. Exchange Fluctuation Fund												
<b>2</b>	<b>BORROWINGS</b>			<b>63.60</b>				<b>95.06</b>	<b>113.05</b>	<b>289.20</b>	<b>239.80</b>		<b>11.50</b>
	a. NRB										78.00		
	b. "A"Class Licensed Institution			63.60				39.10	101.20	42.20	127.50		
	c. Foreign Banks and Fin. Ins.												
	d. Other Financial Ins.							55.96	11.85	247.00	34.30		11.50
	e. Bonds and Securities												
<b>3</b>	<b>DEPOSITS</b>	<b>199.00</b>	<b>62.14</b>	<b>1387.83</b>	<b>99.28</b>	<b>2332.14</b>	<b>448.89</b>	<b>688.92</b>	<b>2256.62</b>	<b>740.42</b>	<b>1565.25</b>	<b>819.08</b>	<b>384.75</b>
	a. Current												
	Domestic												
	Foreign												
	b. Savings	85.22	14.87	577.16	55.85	1040.54	204.91	253.37	494.70	84.51	560.03	138.23	181.49
	Domestic	85.22	14.87	577.16	55.85	1040.54	204.91	253.37	494.70	84.51	560.03	138.23	181.49
	Foreign												
	c. Fixed	113.78	47.27	800.71	35.95	1291.61	243.98	435.55	1161.81	287.20	1003.31	576.86	203.26
	Domestic	113.78	47.27	800.71	35.95	1291.61	243.98	435.55	1161.81	287.20	1003.31	576.86	203.26
	Foreign												
	d. Call Deposits												
	e. Others			9.96	7.48				600.11	368.71	1.90	103.99	
<b>4</b>	<b>Bills Payable</b>										<b>0.16</b>	<b>0.84</b>	
<b>5</b>	<b>Other Liabilities</b>	<b>75.44</b>	<b>25.20</b>	<b>208.45</b>	<b>52.66</b>	<b>159.38</b>	<b>179.79</b>	<b>273.33</b>	<b>2112.65</b>	<b>133.70</b>	<b>151.12</b>	<b>93.07</b>	<b>79.36</b>
	1. Sundry Creditors	0.58	2.47	5.86	36.09	7.80	0.57	4.87	11.28	1.06	0.49	6.10	0.44
	2. Loan Loss Provision	41.76	7.29	48.06	2.01	29.75	101.87	155.30	1638.72	36.58	36.01	35.81	24.48
	3. Interest Suspense a/c	16.18	6.17	48.54	2.15	27.97	32.11	77.00	252.40	51.90	64.67	13.06	19.15
	4. Others	16.91	9.27	105.99	12.41	93.86	45.24	36.15	210.25	44.16	49.94	38.10	35.29
<b>6</b>	<b>Reconciliation A/c</b>	<b>4.08</b>											
<b>7</b>	<b>Profit &amp; Loss A/c</b>		<b>0.67</b>		<b>1.65</b>	<b>3.21</b>				<b>1.46</b>		<b>11.29</b>	
	<b>TOTAL LIABILITIES</b>	<b>391.82</b>	<b>122.45</b>	<b>1915.80</b>	<b>214.04</b>	<b>2791.44</b>	<b>753.08</b>	<b>1173.90</b>	<b>4649.89</b>	<b>1312.58</b>	<b>2319.45</b>	<b>1113.81</b>	<b>617.95</b>

#### Assets

<b>1</b>	<b>LIQUID FUNDS</b>	<b>36.47</b>	<b>12.35</b>	<b>424.21</b>	<b>38.37</b>	<b>443.47</b>	<b>138.02</b>	<b>15.45</b>	<b>141.42</b>	<b>55.95</b>	<b>208.73</b>	<b>250.72</b>	<b>51.18</b>
	a. Cash Balance	2.09	2.14	23.42	2.53	34.11	4.41	4.40	12.33	2.58	19.82	3.98	1.42
	Nepalese Notes & Coins	2.09	2.14	23.42	2.53	34.11	4.41	4.40	12.33	2.58	19.82	3.85	1.42
	Foreign Currency											0.13	
	b. Bank Balance	13.69	10.20	400.79	14.52	409.36	133.61	11.05	129.09	52.97	50.36	24.08	49.76
	1. In Nepal Rastra Bank	13.40		34.22	3.02	71.70	9.37	0.17	29.73	6.66	42.29	23.89	14.73
	Domestic Currency	13.40		34.22	3.02	71.70	9.37	0.17	29.73	6.66	42.29	23.89	14.73
	Foreign Currency												
	2. "A"Class Licensed Institution	0.29	10.20	188.79	10.50	231.24	9.21	1.78	19.52	35.05	8.02	0.18	31.94
	Domestic Currency	0.29	10.20	188.79	10.50	231.24	9.21	1.78	19.52	35.05	8.02	0.18	31.94
	Foreign Currency												
	3. Other Financial Ins.			177.78	1.00	106.42	115.03	9.10	79.84	11.26	0.04	0.01	3.09
	4. In Foreign Banks												
	c. Money at Call	20.69			21.32					0.40	138.55	222.66	
	Domestic Currency	20.69			21.32					0.40	138.55	222.66	
	Foreign Currency												
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>			<b>70.16</b>		<b>74.55</b>	<b>20.00</b>	<b>32.00</b>		<b>0.20</b>	<b>92.85</b>	<b>20.00</b>	
	a. Govt. Securities			70.16		74.55	20.00	32.00		0.20	92.85	20.00	
	b. NRB Bond												
	c. Govt. Non-Fin. Ins.												
	d. Other Non-Fin. Ins.												
	e. Non Residents												
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>0.10</b>	<b>0.19</b>	<b>7.60</b>	<b>0.32</b>	<b>41.03</b>	<b>18.20</b>	<b>42.74</b>	<b>42.53</b>	<b>5.59</b>	<b>72.72</b>	<b>8.73</b>	<b>97.63</b>
	a. Non Residents				0.32					3.09	42.69		
	b. Others	0.10	0.19	7.60		41.03	18.20	42.74	42.53	2.50	30.02	8.73	97.63
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>261.70</b>	<b>93.80</b>	<b>1232.98</b>	<b>133.29</b>	<b>2104.03</b>	<b>465.56</b>	<b>922.34</b>	<b>3189.16</b>	<b>1002.88</b>	<b>1685.43</b>	<b>752.22</b>	<b>362.90</b>
	a. Private Sector	261.70	93.80	1232.98	133.29	2104.03	465.56	911.10	3136.45	688.09	1643.21	752.22	360.10
	b. Financial Institutions							7.50	52.71	314.79	42.22		2.50
	c. Government Organizations							3.74					0.30
<b>5</b>	<b>BILL PURCHASED</b>												
	a. Domestic Bills Purchased												
	b. Foreign Bills Purchased												
	c. Import Bills & Imports												
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>												
	a. Against Domestic Bills												
	b. Against Foreign Bills												
<b>7</b>	<b>FIXED ASSETS</b>	<b>10.03</b>	<b>2.07</b>	<b>70.75</b>	<b>5.03</b>	<b>65.21</b>	<b>8.62</b>	<b>30.15</b>	<b>168.45</b>	<b>107.18</b>	<b>141.53</b>	<b>59.78</b>	<b>22.25</b>
<b>8</b>	<b>OTHER ASSETS</b>	<b>30.73</b>	<b>12.46</b>	<b>88.91</b>	<b>36.10</b>	<b>60.49</b>	<b>100.77</b>	<b>110.84</b>	<b>372.99</b>	<b>140.78</b>	<b>91.93</b>	<b>21.46</b>	<b>66.89</b>
	a. Accrued Interest:	16.18	6.17	48.54	2.15	29.71	32.11	83.79	252.40	51.90	64.67	13.06	29.12
	b. Staff Loans / Adv.	0.59	2.96	4.86	0.92	4.96	1.94	13.25	0.46		5.13	0.01	2.44
	c. Sundry Debtors	4.44	0.95	22.05	22.51	0.62	5.83	1.42	4.88	61.14	2.13	7.25	1.48
	d. Cash In Transit												
	e. Others	9.52	2.38	13.46	10.52	25.20	60.89	12.39	115.25	27.74	19.99	1.14	33.85
<b>9</b>	<b>Expenses not Written off</b>		<b>0.87</b>	<b>1.76</b>		<b>2.67</b>	<b>0.35</b>				<b>4.43</b>	<b>0.90</b>	
<b>10</b>	<b>Non Banking Assets</b>	<b>4.44</b>	<b>0.71</b>	<b>1.14</b>	<b>0.94</b>			<b>2.74</b>					<b>5.66</b>
<b>11</b>	<b>Reconciliation Account</b>	<b>4.11</b>						<b>0.71</b>	<b>0.09</b>				
<b>12</b>	<b>Profit &amp; Loss A/c</b>	<b>44.24</b>		<b>18.29</b>			<b>1.56</b>	<b>16.92</b>	<b>735.25</b>		<b>21.84</b>		<b>11.44</b>
	<b>TOTAL ASSETS</b>	<b>391.82</b>	<b>122.45</b>	<b>1915.80</b>	<b>214.04</b>	<b>2791.44</b>	<b>753.08</b>	<b>1173.90</b>	<b>4649.89</b>	<b>1312.58</b>	<b>2319.45</b>	<b>1113.81</b>	<b>617.95</b>

Liabilities	Fewa	Everest	Prudential	ICFC	IME	Sagarmatha	Shikhar	Civil	Prabhu	Imperial	Kuber	NEFL
<b>1 CAPITAL FUND</b>	<b>353.91</b>	<b>102.35</b>	<b>361.61</b>	<b>439.81</b>	<b>646.06</b>	<b>191.34</b>	<b>148.33</b>	<b>168.01</b>	<b>532.54</b>	<b>170.93</b>	<b>199.50</b>	<b>162.15</b>
a. Paid-up Capital	300.30	74.85	293.06	329.38	359.87	137.50	137.50	130.00	408.00	138.00	150.00	143.00
b. Calls in Advance					68.65							25.23
c. General Reserves	42.83	6.19	13.72	32.54	38.09	15.77	10.24	9.48	40.12	9.85	7.06	8.71
d. Share Premium	3.48	0.83			3.97	5.41	0.10	0.18	3.41		0.62	
e. Retained Earning	7.30	20.48	49.58	77.17	175.48	27.82	0.49	28.04	80.95	23.07	16.59	10.28
f. Others Reserves Fund			5.25	0.71		4.84		0.31	0.06			0.16
g. Exchange Fluctuation Fund												
<b>2 BORROWINGS</b>			<b>214.00</b>	<b>60.00</b>			<b>30.00</b>				<b>38.00</b>	
a. NRB			70.00									
b. "A"Class Licensed Institution			144.00	60.00							19.00	
c. Foreign Banks and Fin. Ins.												
d. Other Financial Ins.							30.00				19.00	
e. Bonds and Securities												
<b>3 DEPOSITS</b>	<b>2035.31</b>	<b>278.89</b>	<b>842.84</b>	<b>3033.88</b>	<b>4531.90</b>	<b>1135.76</b>	<b>594.24</b>	<b>457.64</b>	<b>5548.87</b>	<b>743.22</b>	<b>1038.34</b>	<b>517.07</b>
a. Current												
Domestic												
Foreign												
b. Savings	776.12	146.98	301.56	1514.35	3287.74	275.36	192.65	180.97	4064.83	282.77	353.39	331.81
Domestic	776.12	146.98	301.56	1514.35	3287.74	275.36	192.65	180.97	4064.83	282.77	353.39	331.81
Foreign												
c. Fixed	1024.09	131.91	540.87	1517.10	885.01	708.47	400.15	227.55	1450.32	460.45	684.95	185.13
Domestic	1024.09	131.91	540.87	1517.10	885.01	708.47	400.15	227.55	1450.32	460.45	684.95	185.13
Foreign												
d. Call Deposits												
e. Others	235.10		0.41	2.43	359.15	151.93	1.44	49.12	33.73			0.13
<b>4 Bills Payable</b>												
<b>5 Other Liabilities</b>	<b>160.35</b>	<b>41.20</b>	<b>252.75</b>	<b>181.41</b>	<b>224.01</b>	<b>80.11</b>	<b>60.16</b>	<b>47.99</b>	<b>250.71</b>	<b>65.81</b>	<b>132.13</b>	<b>24.71</b>
1. Sundry Creditors	0.52	4.03	0.91	0.74	60.37	0.59	0.22	0.37	1.43	0.68	19.67	4.93
2. Loan Loss Provision	34.54	12.04	111.22	52.08	77.38	26.22	15.09	13.26	46.55	18.65	38.80	5.39
3. Interest Suspense a/c	30.06	7.08	35.40	37.42	31.47	25.01	11.53	14.79	35.35	27.41	53.26	2.21
4. Others	95.23	18.06	105.22	91.16	54.79	28.29	33.32	19.57	167.38	19.07	20.40	12.18
<b>6 Reconciliation A/c</b>						<b>174.36</b>				<b>40.46</b>	<b>435.04</b>	<b>0.01</b>
<b>7 Profit &amp; Loss A/c</b>	<b>2.57</b>	<b>3.43</b>		<b>8.07</b>	<b>15.35</b>		<b>2.68</b>	<b>0.53</b>	<b>8.38</b>	<b>0.86</b>		<b>3.04</b>
<b>TOTAL LIABILITIES</b>	<b>2552.14</b>	<b>425.87</b>	<b>1671.20</b>	<b>3723.16</b>	<b>5417.32</b>	<b>1581.57</b>	<b>835.41</b>	<b>674.17</b>	<b>6340.51</b>	<b>1021.27</b>	<b>1843.00</b>	<b>706.98</b>

#### Assets

<b>1 LIQUID FUNDS</b>	<b>594.41</b>	<b>150.91</b>	<b>85.49</b>	<b>903.83</b>	<b>1193.70</b>	<b>231.57</b>	<b>167.17</b>	<b>174.32</b>	<b>1154.27</b>	<b>247.65</b>	<b>58.15</b>	<b>230.14</b>
a. Cash Balance	57.47	5.92	9.31	84.94	103.30	10.65	27.12	1.14	201.60	4.55	9.04	10.16
Nepalese Notes & Coins	57.47	5.92	9.22	84.94	103.30	10.65	27.12	1.14	201.27	4.55	9.04	10.15
Foreign Currency		0.00	0.09						0.33			0.01
b. Bank Balance	97.34	144.99	76.18	798.89	269.80	220.92	140.05	173.18	952.67	243.10	49.11	219.98
1. In Nepal Rastra Bank	89.83	7.13	54.56	60.07	172.10	28.57	57.97	9.22	525.92	45.93	0.88	29.09
Domestic Currency	89.83	7.13	54.56	60.07	172.10	28.57	57.97	9.22	525.90	45.93	0.88	29.09
Foreign Currency									0.02			
2. "A"Class Licensed Institution	7.24	99.80	14.70	285.61	97.70	123.04	24.76	67.05	322.52	117.50	6.22	121.43
Domestic Currency	7.24	99.80	14.70	285.61	97.70	123.04	24.76	67.05	279.03	117.50	6.22	121.43
Foreign Currency									43.49			
3. Other Financial Ins.	0.27	38.06	6.92	453.21		69.31	57.32	96.91	104.23	79.67	42.01	69.46
4. In Foreign Banks												
c. Money at Call	439.60			20.00	820.60							
Domestic Currency	439.60			20.00	820.60							
Foreign Currency												
<b>2 INVESTMENT IN SECURITIES</b>	<b>0.55</b>		<b>31.59</b>	<b>59.60</b>		<b>32.50</b>	<b>12.22</b>	<b>20.00</b>	<b>83.89</b>	<b>8.00</b>		<b>7.48</b>
a. Govt. Securities	0.55		31.59	59.60		32.50	12.22	20.00	83.89	8.00		7.48
b. NRB Bond												
c. Govt. Non-Fin. Ins.												
d. Other Non-Fin Ins.												
e. Non Residents												
<b>3 SHARE &amp; OTHER INVESTMENT</b>		<b>0.55</b>	<b>24.65</b>	<b>86.10</b>		<b>49.92</b>		<b>13.00</b>	<b>36.83</b>	<b>39.90</b>	<b>20.00</b>	<b>4.88</b>
a. Non Residents												
b. Others		0.55	24.65	86.10		49.92		13.00	36.83	39.90	20.00	4.88
<b>4 LOANS &amp; ADVANCES</b>	<b>1877.66</b>	<b>248.61</b>	<b>1146.91</b>	<b>2424.61</b>	<b>3623.60</b>	<b>1030.66</b>	<b>621.46</b>	<b>436.72</b>	<b>3979.97</b>	<b>611.89</b>	<b>1187.69</b>	<b>448.18</b>
a. Private Sector	1877.66	248.61	1141.91	2424.61	3593.60	1025.38	614.08	436.72	3979.97	599.70	1187.69	440.88
b. Financial Institutions			5.00		30.00	5.28	7.38			12.19		6.00
c. Government Organizations												1.30
<b>5 BILL PURCHASED</b>									<b>0.06</b>			<b>2.60</b>
a. Domestic Bills Purchased									0.06			2.60
b. Foreign Bills Purchased												
c. Import Bills & Imports												
<b>6 LOANS AGAINST COLLECTED BILLS</b>												
a. Against Domestic Bills												
b. Against Foreign Bills												
<b>7 FIXED ASSETS</b>	<b>35.59</b>	<b>3.51</b>	<b>190.39</b>	<b>83.25</b>	<b>447.73</b>	<b>22.10</b>	<b>5.62</b>	<b>2.53</b>	<b>306.48</b>	<b>27.34</b>	<b>31.08</b>	<b>9.48</b>
<b>8 OTHER ASSETS</b>	<b>43.93</b>	<b>19.78</b>	<b>96.72</b>	<b>164.42</b>	<b>152.29</b>	<b>32.05</b>	<b>27.55</b>	<b>27.48</b>	<b>747.25</b>	<b>46.04</b>	<b>93.46</b>	<b>6.45</b>
a. Accrued Interest:	30.06	7.08	35.40	77.29	31.47	25.01	11.53	15.17	63.66	27.41	53.26	2.70
b. Staff Loans / Adv.		0.64	14.06	21.57	8.70	0.71	3.74	0.66	6.48	5.07	4.63	0.31
c. Sundry Debtors	3.27	2.28		2.29	1.90	0.16	1.23	0.47	8.28	0.07	27.55	2.03
d. Cash In Transit												
e. Others	10.60	9.78	47.26	63.27	110.22	6.17	11.05	11.18	668.83	13.48	8.01	1.41
<b>9 Expenses not Written off</b>				<b>1.35</b>			<b>1.39</b>	<b>0.12</b>				<b>0.38</b>
<b>10 Non Banking Assets</b>												
<b>11 Reconciliation Account</b>						<b>174.44</b>			<b>31.76</b>	<b>40.46</b>	<b>435.47</b>	
<b>12 Profit &amp; Loss A/c</b>		<b>2.51</b>	<b>95.45</b>			<b>8.33</b>					<b>14.56</b>	
<b>TOTAL ASSETS</b>	<b>2552.14</b>	<b>425.87</b>	<b>1671.20</b>	<b>3723.16</b>	<b>5417.32</b>	<b>1581.57</b>	<b>835.41</b>	<b>674.17</b>	<b>6340.51</b>	<b>1021.27</b>	<b>1843.00</b>	<b>706.98</b>

	Valley	Seti	hama	reliable	Lord Buddha	Swastik	Api	Namaste	Kaski	Suryadarshan	Zenth	Unique
<b>1 CAPITAL FUND</b>	<b>153.07</b>	<b>52.06</b>	<b>174.65</b>	<b>279.00</b>	<b>210.41</b>	<b>119.36</b>	<b>150.97</b>	<b>20.34</b>	<b>252.71</b>	<b>119.58</b>	<b>218.29</b>	<b>135.13</b>
a. Paid-up Capital	128.00	40.00	200.00	198.00	168.23	114.00	120.00	14.20	205.67	100.00	205.31	100.00
b. Calls in Advance												
c. General Reserves	5.10	1.39	0.85	26.00		4.75	5.29	1.56	13.96	2.41	10.59	7.33
d. Share Premium				3.00	0.03		6.45					
e. Retained Earning	19.97	10.67	-26.20	52.00		0.42	19.23	4.58	2.23	17.17	0.33	27.80
f. Others Reserves Fund					42.15	0.19			30.85		0.34	
g. Exchange Fluctuation Fund											1.72	
<b>2 BORROWINGS</b>				<b>194.00</b>						<b>25.18</b>		<b>28.70</b>
a. NRB										2.88		
b. "A"Class Licensed Institution				194.00						22.30		28.70
c. Foreign Banks and Fin. Ins.												
d. Other Financial Ins.												
e. Bonds and Securities												
<b>3 DEPOSITS</b>	<b>826.32</b>	<b>117.16</b>	<b>299.78</b>	<b>1622.00</b>	<b>445.22</b>	<b>273.81</b>	<b>684.63</b>	<b>72.57</b>	<b>1008.30</b>	<b>489.18</b>	<b>821.63</b>	<b>380.08</b>
a. Current												
Domestic												
Foreign												
b. Savings	180.34	85.65	93.32	1040.00	257.99	130.36	493.81	62.12	539.30	246.46	339.77	69.47
Domestic	180.34	85.65	93.32	1040.00	257.99	130.36	493.81	62.12	539.30	246.46	339.77	69.47
Foreign												
c. Fixed	410.52	31.51	145.41	582.00	187.24	143.37	190.82	10.42	469.00	242.53	246.75	214.02
Domestic	410.52	31.51	145.41	582.00	187.24	143.37	190.82	10.42	469.00	242.53	246.75	214.02
Foreign												
d. Call Deposits												
e. Others	235.46		61.05			0.08		0.03		0.19	235.11	96.59
<b>4 Bills Payable</b>												
<b>5 Other Liabilities</b>	<b>76.23</b>	<b>16.84</b>	<b>194.72</b>	<b>95.00</b>	<b>22.66</b>	<b>17.69</b>	<b>29.90</b>	<b>2.87</b>	<b>61.90</b>	<b>52.99</b>	<b>42.53</b>	<b>23.28</b>
1. Sundry Creditors	2.64	0.95	0.11		6.57	0.51	5.82	0.07	2.36	14.33	1.22	1.35
2. Loan Loss Provision	17.83	4.39	140.52	33.00	7.75	3.30	11.43	1.54	17.15	6.29	8.88	5.53
3. Interest Suspense a/c	31.76	3.42	44.03	28.00	6.55	3.19	6.11	0.32	15.27	8.08	5.87	3.06
4. Others	24.00	8.09	10.06	34.00	1.80	10.68	6.54	0.94	27.12	24.29	26.56	13.34
<b>6 Reconciliation A/c</b>												
<b>7 Profit &amp; Loss A/c</b>	<b>0.86</b>	<b>0.76</b>		<b>1.00</b>	<b>3.24</b>	<b>1.89</b>	<b>1.96</b>	<b>0.98</b>	<b>1.80</b>	<b>3.83</b>	<b>3.91</b>	<b>4.20</b>
<b>TOTAL LIABILITIES</b>	<b>1056.48</b>	<b>186.82</b>	<b>669.15</b>	<b>2191.00</b>	<b>681.54</b>	<b>412.74</b>	<b>867.47</b>	<b>96.75</b>	<b>1324.71</b>	<b>690.76</b>	<b>1086.36</b>	<b>571.39</b>

#### Assets

<b>1 LIQUID FUNDS</b>	<b>140.82</b>	<b>26.54</b>	<b>62.96</b>	<b>551.00</b>	<b>194.53</b>	<b>121.96</b>	<b>270.65</b>	<b>27.22</b>	<b>265.78</b>	<b>158.68</b>	<b>319.76</b>	<b>115.41</b>
a. Cash Balance	13.72	3.76	0.69	29.00	2.78	1.95	11.40	2.13	14.41	11.60	23.21	1.21
Nepalese Notes & Coins	13.72	3.72	0.69	29.00	2.78	1.95	11.40	2.07	14.41	11.60	23.21	1.21
Foreign Currency		0.04						0.06				
b. Bank Balance	127.10	22.78	7.08	69.00	191.74	120.01	14.62	1.97	251.37	147.08	296.55	114.21
1. In Nepal Rastra Bank	17.37	0.16	5.59	68.00	16.37	9.50	14.02		23.95	10.84	21.32	19.24
Domestic Currency	17.37	0.16	5.59	68.00	16.37	9.50	14.02		23.95	10.84	21.32	19.24
Foreign Currency												
2. "A"Class Licensed Institution	55.59	15.09	1.22	1.00	122.69	91.91	0.31	1.96	42.16	32.27	108.95	38.59
Domestic Currency	55.59	15.09	1.22	1.00	122.69	91.91	0.31	1.96	42.16	32.27	108.95	38.59
Foreign Currency												
3. Other Financial Ins.	54.14	7.53	0.27		52.68	18.61	0.29	0.01	185.26	103.97	166.28	56.37
4. In Foreign Banks												
c. Money at Call			55.19	453.00			244.62	23.12				
Domestic Currency			55.19	453.00			244.62	23.12				
Foreign Currency												
<b>2 INVESTMENT IN SECURITIES</b>	<b>24.87</b>	<b>1.50</b>	<b>17.05</b>	<b>127.00</b>	<b>10.00</b>	<b>4.00</b>			<b>29.83</b>	<b>13.17</b>	<b>10.00</b>	<b>17.00</b>
a. Govt. Securities	24.87	1.50	17.05	127.00	10.00	4.00			29.83	13.17	10.00	17.00
b. NRB Bond												
c. Govt. Non-Fin. Ins.												
d. Other Non-Fin Ins.												
e. Non Residents												
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>0.10</b>	<b>5.10</b>	<b>0.10</b>	<b>1.00</b>	<b>52.81</b>	<b>0.40</b>	<b>20.00</b>	<b>5.10</b>		<b>40.00</b>	<b>3.21</b>	<b>2.10</b>
a. Non Residents												0.10
b. Others	0.10	5.10	0.10	1.00	52.81	0.40	20.00	5.10		40.00	3.21	2.00
<b>4 LOANS &amp; ADVANCES</b>	<b>827.52</b>	<b>145.80</b>	<b>466.33</b>	<b>1332.00</b>	<b>403.59</b>	<b>271.58</b>	<b>537.03</b>	<b>63.17</b>	<b>996.03</b>	<b>446.26</b>	<b>696.11</b>	<b>425.91</b>
a. Private Sector	827.52	145.80	456.23	1304.00	393.83	271.58	537.03	63.17	996.03	436.65	696.11	417.11
b. Financial Institutions			10.10	28.00	9.50					7.88		8.80
c. Government Organizations					0.26					1.74		
<b>5 BILL PURCHASED</b>												
a. Domestic Bills Purchased												
b. Foreign Bills Purchased												
c. Import Bills & Imports												
<b>6 LOANS AGAINST COLLECTED BILLS</b>				<b>1.00</b>								
a. Against Domestic Bills				1.00								
b. Against Foreign Bills												
<b>7 FIXED ASSETS</b>	<b>20.34</b>	<b>1.43</b>	<b>8.15</b>	<b>129.00</b>	<b>3.91</b>	<b>5.69</b>	<b>11.64</b>	<b>0.42</b>	<b>13.16</b>	<b>9.18</b>	<b>7.88</b>	<b>2.90</b>
<b>8 OTHER ASSETS</b>	<b>42.80</b>	<b>5.22</b>	<b>85.98</b>	<b>45.00</b>	<b>16.70</b>	<b>8.12</b>	<b>26.71</b>	<b>0.85</b>	<b>19.77</b>	<b>23.48</b>	<b>49.39</b>	<b>8.06</b>
a. Accrued Interest:	25.50	3.39	44.03	29.00	6.55	3.19	6.11	0.32	15.27	12.20	5.87	3.06
b. Staff Loans / Adv.	0.94		0.51	2.00	0.18	2.31	11.99	0.09	2.61	0.79	19.80	0.09
c. Sundry Debtors	4.69	0.44	0.19	4.00	0.41	1.35	3.35	0.26	0.15		2.42	1.25
d. Cash In Transit												
e. Others	11.67	1.39	41.25	10.00	9.56	1.27	5.27	0.17	1.74	10.49	21.30	3.67
<b>9 Expenses not Written off</b>	<b>0.03</b>	<b>0.38</b>		<b>2.00</b>		<b>1.00</b>	<b>1.45</b>		<b>0.14</b>			
<b>10 Non Banking Assets</b>		<b>0.85</b>		<b>3.00</b>								
<b>11 Reconciliation Account</b>											<b>0.01</b>	
<b>12 Profit &amp; Loss A/c</b>			<b>28.58</b>									
<b>TOTAL ASSETS</b>	<b>1056.48</b>	<b>186.82</b>	<b>669.15</b>	<b>2191.00</b>	<b>681.54</b>	<b>412.74</b>	<b>867.47</b>	<b>96.75</b>	<b>1324.71</b>	<b>690.76</b>	<b>1086.36</b>	<b>571.39</b>

		Manjushree	Subhalaxmi	Jebils	Reliance	Lotus	Baibhav	Bhaktapur
<b>1</b>	<b>CAPITAL FUND</b>	<b>179.63</b>	<b>222.96</b>	<b>106.46</b>	<b>167.80</b>	<b>127.07</b>	<b>149.34</b>	<b>131.92</b>
	a. Paid-up Capital	140.00	200.00	102.00	140.00	120.00	147.00	125.00
	b. Calls in Advance							
	c. General Reserves	4.68	8.17	1.01	3.87	1.41		
	d. Share Premium							
	e. Retained Earning	34.95	14.69	3.46	23.93	5.66	2.34	6.92
	f. Others Reserves Fund		0.11					
	g. Exchange Fluctuation Fund							
<b>2</b>	<b>BORROWINGS</b>				<b>28.40</b>			
	a. NRB				28.40			
	b. "A"Class Licensed Institution							
	c. Foreign Banks and Fin. Ins.							
	d. Other Financial Ins.							
	e. Bonds and Securities							
<b>3</b>	<b>DEPOSITS</b>	<b>598.48</b>	<b>463.77</b>	<b>286.58</b>	<b>690.63</b>	<b>222.08</b>	<b>106.09</b>	<b>101.90</b>
	a. Current							
	Domestic							
	Foreign							
	b. Savings	58.47	108.56	78.59	121.07	65.57	40.90	47.27
	Domestic	58.47	108.56	78.59	121.07	65.57	40.90	47.27
	Foreign							
	c. Fixed	234.72	321.39	123.86	300.34	102.89	18.61	13.24
	Domestic	234.72	321.39	123.86	300.34	102.89	18.61	13.24
	Foreign							
	d. Call Deposits							41.39
	e. Others	305.29	33.82	84.12	269.22	53.62	46.58	
<b>4</b>	<b>Bills Payable</b>							
<b>5</b>	<b>Other Liabilities</b>	<b>40.20</b>	<b>26.16</b>	<b>14.38</b>	<b>77.00</b>	<b>14.74</b>	<b>3.24</b>	<b>1.15</b>
	1. Sundry Creditors	0.79	1.87	1.03	27.91	0.17	0.21	0.00
	2. Loan Loss Provision	10.34	8.10	6.48	17.40	3.03	2.62	0.57
	3. Interest Suspense a/c	10.73	4.38	3.04	14.05	4.94		
	4. Others	18.34	11.81	3.82	17.63	6.60	0.40	0.58
<b>6</b>	<b>Reconciliation A/c</b>							
<b>7</b>	<b>Profit &amp; Loss A/c</b>		<b>2.21</b>	<b>6.11</b>	<b>2.56</b>	<b>3.04</b>	<b>3.97</b>	<b>1.95</b>
	<b>TOTAL LIABILITIES</b>	<b>818.31</b>	<b>715.10</b>	<b>413.52</b>	<b>966.39</b>	<b>366.93</b>	<b>262.65</b>	<b>236.92</b>

#### Assets

<b>1</b>	<b>LIQUID FUNDS</b>	<b>95.07</b>	<b>174.99</b>	<b>79.91</b>	<b>245.92</b>	<b>84.16</b>	<b>168.81</b>	<b>166.64</b>
	a. Cash Balance	14.35	4.83	8.98	15.90	2.85	5.83	5.08
	Nepalese Notes & Coins	14.35	4.83	8.98	15.90	2.85	5.83	5.08
	Foreign Currency							
	b. Bank Balance	80.72	170.16	70.93	230.02	81.31	162.97	161.56
	1. In Nepal Rastra Bank	26.50	13.38	5.89	58.53	14.37	2.36	5.00
	Domestic Currency	26.50	13.38	5.89	58.53	14.37	2.36	5.00
	Foreign Currency							
	2. "A"Class Licensed Institution	52.17	25.49	21.68	30.24	21.08	151.93	133.22
	Domestic Currency	52.17	25.49	21.68	30.24	21.08	151.93	133.22
	Foreign Currency							
	3. Other Financial Ins.	2.05	131.29	43.36	141.25	45.86	8.68	23.34
	4. In Foreign Banks							
	c. Money at Call							
	Domestic Currency							
	Foreign Currency							
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>		<b>13.82</b>	<b>8.00</b>	<b>4.00</b>	<b>6.00</b>	<b>1.00</b>	<b>2.48</b>
	a. Govt. Securities		13.82	8.00	4.00	6.00	1.00	2.48
	b. NRB Bond							
	c. Govt. Non-Fin. Ins.							
	d. Other Non-Fin Ins.							
	e. Non Residents							
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>			<b>0.02</b>	<b>16.00</b>			
	a. Non Residents							
	b. Others			0.02	16.00			
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>659.34</b>	<b>490.95</b>	<b>293.66</b>	<b>647.58</b>	<b>265.70</b>	<b>82.85</b>	<b>57.40</b>
	a. Private Sector	644.70	480.45	289.66	641.88	260.73		57.40
	b. Financial Institutions	14.64	10.50	4.00	5.70	4.97	82.85	
	c. Government Organizations							
<b>5</b>	<b>BILL PURCHASED</b>							
	a. Domestic Bills Purchased							
	b. Foreign Bills Purchased							
	c. Import Bills & Imports							
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>							
	a. Against Domestic Bills							
	b. Against Foreign Bills							
<b>7</b>	<b>FIXED ASSETS</b>	<b>20.88</b>	<b>14.88</b>	<b>10.18</b>	<b>10.23</b>	<b>5.41</b>	<b>8.86</b>	<b>6.57</b>
<b>8</b>	<b>OTHER ASSETS</b>	<b>41.37</b>	<b>20.21</b>	<b>14.64</b>	<b>34.87</b>	<b>5.66</b>	<b>1.13</b>	<b>2.14</b>
	a. Accrued Interest:	10.73	4.38	3.80	6.29	4.94		
	b. Staff Loans / Adv.	9.79	6.80	5.40	0.48			
	c. Sundry Debtors	1.11	0.01	0.72	1.81	0.11	0.74	0.27
	d. Cash In Transit							
	e. Others	19.74	9.02	4.72	26.29	0.61	0.39	1.87
<b>9</b>	<b>Expenses not Written off</b>		<b>0.25</b>	<b>1.65</b>	<b>4.59</b>			<b>1.68</b>
<b>10</b>	<b>Non Banking Assets</b>							
<b>11</b>	<b>Reconciliation Account</b>							
<b>12</b>	<b>Profit &amp; Loss A/c</b>	<b>1.66</b>		<b>5.46</b>	<b>3.20</b>			
	<b>TOTAL ASSETS</b>	<b>818.31</b>	<b>715.10</b>	<b>413.52</b>	<b>966.39</b>	<b>366.93</b>	<b>262.65</b>	<b>236.92</b>

**Statement of Assets and Liabilities of Micro Credit Development Banks**

Liabilities	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	Swabamban	Sanakisan	NERUDE
<b>1 CAPITAL FUND</b>	<b>66.20</b>	<b>59.51</b>	<b>133.65</b>	<b>62.34</b>	<b>110.97</b>	<b>271.79</b>	<b>885.27</b>	<b>213.03</b>	<b>207.47</b>	<b>225.87</b>	<b>399.64</b>	<b>74.86</b>
a. Paid-up Capital	60.00	58.10	66.00	73.57	100.00	192.46	320.00	106.14	126.02	115.94	128.79	40.00
b. Calls in Advance												
c. General Reserves	5.30	1.41	13.32	5.04	10.73	31.70	75.13	17.20	39.70	36.48	14.91	12.48
d. Share Premium								3.04	1.38			
e. Retained Earning	-6.70		52.87	-19.69		2.46	179.12	85.47	39.81	21.61	39.99	2.91
f. Others Reserves Fund	7.60		1.46	3.42	0.24	45.17	311.02	1.17	0.56	51.84	215.95	19.47
g. Exchange Fluctuation Fund												
<b>2 BORROWINGS</b>	<b>742.20</b>	<b>194.18</b>	<b>850.67</b>	<b>583.38</b>	<b>615.83</b>	<b>1740.45</b>	<b>2290.75</b>	<b>961.04</b>	<b>1281.26</b>	<b>1012.88</b>	<b>2180.04</b>	<b>466.03</b>
a. NRB	61.90	16.45	8.80	10.04	44.19	4.13		12.98	14.31		20.84	
b. "A"Class Licensed Institution	673.40	177.73	841.87	567.27	509.93	1736.32	424.66	767.09	877.71	1012.88	1018.88	252.50
c. Foreign Banks and Fin. Ins.							1679.95					
d. Other Financial Ins.	6.90			6.08	61.71		186.13	180.97	389.24		1140.33	213.53
e. Bonds and Securities												
<b>3 DEPOSITS</b>	<b>77.90</b>	<b>50.90</b>	<b>283.19</b>	<b>214.45</b>	<b>208.72</b>	<b>685.07</b>		<b>254.44</b>	<b>1107.12</b>	<b>809.05</b>		<b>251.32</b>
a. Current		50.90						52.83				
Domestic		50.90						52.83				
Foreign												
b. Savings	77.90		283.19	198.44	208.72	683.11		117.17	1106.73	809.05		251.32
Domestic	77.90		283.19	198.44	208.72	683.11		117.17	1106.73	809.05		251.32
Foreign												
c. Fixed				16.01		1.96			0.39			
Domestic				16.01		1.96			0.39			
Foreign												
d. Call Deposits												
e. Others								84.45				
<b>4 Bills Payable</b>												
<b>5 Other Liabilities</b>	<b>255.60</b>	<b>183.14</b>	<b>237.69</b>	<b>77.46</b>	<b>163.69</b>	<b>229.63</b>	<b>213.70</b>	<b>53.30</b>	<b>149.52</b>	<b>274.20</b>	<b>231.92</b>	<b>37.27</b>
1. Sundry Creditors	5.60	1.40	13.24	6.07	2.20	13.68	0.76	25.21	12.72	63.64	29.93	0.49
2. Loan Loss Provision	29.50	22.33	89.12	23.67	60.92	54.21	86.73	16.27	20.07	51.72	47.17	8.48
3. Interest Suspense a/c	92.90	110.88	52.27	15.39	41.08	16.50	0.02	3.91		10.17	0.56	1.19
4. Others	127.60	48.53	83.06	32.33	59.49	145.24	126.19	7.92	116.73	148.67	154.26	27.11
<b>6 Reconciliation A/c</b>	<b>0.10</b>	<b>119.64</b>	<b>35.53</b>	<b>5.28</b>	<b>11.52</b>			<b>-0.33</b>	<b>1699.79</b>	<b>272.17</b>		<b>0.67</b>
<b>7 Profit &amp; Loss A/c</b>				<b>-2.77</b>		<b>18.02</b>	<b>40.84</b>	<b>25.43</b>	<b>25.01</b>	<b>16.65</b>	<b>16.28</b>	<b>9.72</b>
<b>TOTAL LIABILITIES</b>	<b>1142.00</b>	<b>607.37</b>	<b>1540.73</b>	<b>940.14</b>	<b>1110.73</b>	<b>2944.96</b>	<b>3430.56</b>	<b>1506.90</b>	<b>4470.18</b>	<b>2610.82</b>	<b>2828.56</b>	<b>839.21</b>

**Assets**

<b>1 LIQUID FUNDS</b>	<b>125.80</b>	<b>8.86</b>	<b>278.87</b>	<b>146.49</b>	<b>47.02</b>	<b>515.17</b>	<b>244.49</b>	<b>330.07</b>	<b>699.54</b>	<b>265.71</b>	<b>611.62</b>	<b>206.17</b>
a. Cash Balance	3.80	1.93	5.74	3.68	2.08	4.67	0.01	2.10	0.88	5.05	0.61	2.46
Nepalese Notes & Coins	3.80	1.93	5.74	3.68	2.08	4.67	0.01	2.10	0.88	5.05	0.61	2.46
Foreign Currency												
b. Bank Balance	65.90	6.93	2.91	46.96	44.94	130.78	244.49	125.66	698.66	175.58	611.01	203.71
1. In Nepal Rastra Bank	4.50	3.29	2.91	5.07	5.30	13.86	13.64			9.00	12.00	3.30
Domestic Currency	4.50	3.29	2.91	5.07	5.30	13.86	13.64			9.00	12.00	3.30
Foreign Currency												
2. "A"Class Licensed Institution	11.40			14.58	19.83	116.92	186.61	122.42	583.90	63.72	587.74	149.48
Domestic Currency	11.40			14.58	19.83	116.92	186.61	122.42	583.90	63.72	587.74	149.48
Foreign Currency							0.00					
3. Other Financial Ins.	50.00	3.64		27.32	19.81		44.24	3.25	114.76	102.86	11.27	50.93
4. In Foreign Banks												
c. Money at Call	56.10		270.22	95.84		379.72		202.31		85.08		
Domestic Currency	56.10		270.22	95.84		379.72		202.31		85.08		
Foreign Currency												
<b>2 INVESTMENT IN SECURITIES</b>	<b>0.80</b>					<b>38.73</b>	<b>12.50</b>					
a. Govt. Securities						38.73	12.50					
b. NRB Bond												
c. Govt. Non-Fin. Ins.												
d. Other Non-Fin Ins.												
e. Non Residents	0.80											
<b>3 SHARE &amp; OTHER INVESTMENT</b>		<b>28.30</b>	<b>96.93</b>	<b>11.15</b>	<b>156.02</b>	<b>78.90</b>	<b>917.81</b>	<b>5.00</b>	<b>13.56</b>	<b>167.61</b>	<b>132.53</b>	<b>20.00</b>
a. Non Residents												
b. Others		28.30	96.93	11.15	156.02	78.90	917.81	5.00	13.56	167.61	132.53	20.00
<b>4 LOANS &amp; ADVANCES</b>	<b>784.30</b>	<b>157.72</b>	<b>927.72</b>	<b>678.82</b>	<b>762.91</b>	<b>2078.24</b>	<b>2168.19</b>	<b>1092.45</b>	<b>1867.65</b>	<b>1927.71</b>	<b>2039.63</b>	<b>590.69</b>
a. Private Sector	784.30	157.72	927.72	678.82	762.91	2078.24				1927.71		590.69
b. Financial Institutions							2168.19	1092.45	1867.65		2039.63	
c. Government Organizations												
<b>5 BILL PURCHASED</b>												
a. Domestic Bills Purchased												
b. Foreign Bills Purchased												
c. Import Bills & Imports												
<b>6 LOANS AGAINST COLLECTED BILLS</b>												
a. Against Domestic Bills												
b. Against Foreign Bills												
<b>7 FIXED ASSETS</b>	<b>11.20</b>	<b>1.88</b>	<b>6.31</b>	<b>13.30</b>	<b>18.23</b>	<b>90.84</b>	<b>2.56</b>	<b>11.88</b>	<b>65.42</b>	<b>17.30</b>	<b>10.39</b>	<b>8.88</b>
<b>8 OTHER ASSETS</b>	<b>215.60</b>	<b>142.67</b>	<b>187.92</b>	<b>89.34</b>	<b>82.13</b>	<b>143.08</b>	<b>85.00</b>	<b>67.51</b>	<b>124.23</b>	<b>232.49</b>	<b>34.38</b>	<b>12.60</b>
a. Accrued Interest:	97.30	103.09		15.39	41.08	18.14	9.73	3.91	1.75	9.11	0.56	1.19
b. Staff Loans / Adv.	10.70	37.59	60.36	52.92	8.22	88.18	4.19	40.94	103.27	61.84	0.90	6.12
c. Sundry Debtors	7.50	0.33	28.45	7.09	3.05	24.47	0.05	1.80	15.95	133.31	1.10	0.77
d. Cash In Transit		1.38	28.23	5.17	20.08				0.00			2.10
e. Others	100.10	0.28	70.88	8.76	9.70	12.29	71.04	20.86	3.26	28.23	31.82	2.42
<b>9 Expenses not Written off</b>		<b>0.17</b>		<b>1.04</b>								
<b>10 Non Banking Assets</b>												
<b>11 Reconciliation Account</b>		<b>117.41</b>							<b>1699.79</b>			<b>0.17</b>
<b>12 Profit &amp; Loss A/c</b>	<b>4.30</b>	<b>150.35</b>	<b>42.98</b>		<b>44.42</b>							
<b>TOTAL ASSETS</b>	<b>1142.00</b>	<b>607.37</b>	<b>1540.73</b>	<b>940.14</b>	<b>1110.73</b>	<b>2944.96</b>	<b>3430.56</b>	<b>1506.90</b>	<b>4470.18</b>	<b>2610.82</b>	<b>2828.56</b>	<b>838.51</b>

	<b>Liabilities</b>	Naya Nepal	Summit	Sworajgar	First	Nagbeeli	Kalika	Mirnhire	Janauthan	Mithila
<b>1</b>	<b>CAPITAL FUND</b>	<b>13.31</b>	<b>21.08</b>	<b>11.84</b>	<b>81.10</b>	<b>10.47</b>	<b>11.72</b>	<b>0.14</b>	<b>11.00</b>	<b>18.01</b>
	a. Paid-up Capital	14.00	17.50	10.99	70.00	10.01	12.00	0.14	11.00	16.50
	b. Calls in Advance									
	c. General Reserves		0.15		2.22		-0.28			0.31
	d. Share Premium									
	e. Retained Earning	-0.70	3.43	0.85	8.88	0.46				1.20
	f. Others Reserves Fund									
	g. Exchange Fluctuation Fund									
<b>2</b>	<b>BORROWINGS</b>	<b>79.51</b>	<b>70.05</b>	<b>95.35</b>	<b>569.20</b>	<b>38.17</b>	<b>14.29</b>	<b>0.24</b>	<b>4.70</b>	<b>7.53</b>
	a. NRB									
	b. "A"Class Licensed Institution	6.50		24.25	263.61	23.79			2.00	7.53
	c. Foreign Banks and Fin. Ins.									
	d. Other Financial Ins.	73.01	70.05	71.10	305.60	14.38	14.29	0.24	2.70	
	e. Bonds and Securities									
<b>3</b>	<b>DEPOSITS</b>	<b>16.67</b>	<b>27.57</b>	<b>23.61</b>		<b>8.71</b>	<b>10.86</b>	<b>0.01</b>	<b>3.07</b>	<b>4.48</b>
	a. Current									
	Domestic									
	Foreign									
	b. Savings	16.67	27.57				10.86	0.01	3.07	3.80
	Domestic	16.67	27.57				10.86	0.01	3.07	3.80
	Foreign									
	c. Fixed									
	Domestic									
	Foreign									
	d. Call Deposits									
	e. Others			23.61		8.71				0.68
<b>4</b>	<b>Bills Payable</b>									
<b>5</b>	<b>Other Liabilities</b>	<b>2.49</b>	<b>5.75</b>	<b>3.32</b>	<b>25.85</b>	<b>1.17</b>	<b>0.72</b>	<b>0.00</b>	<b>0.45</b>	<b>4.75</b>
	1. Sundry Creditors	0.33	0.16	0.10	0.01			0.00		1.49
	2. Loan Loss Provision	1.56	0.31	1.10	3.86	0.47	0.35	0.00	0.25	1.66
	3. Interest Suspense a/c		0.66		0.39				0.04	0.80
	4. Others	0.61	4.62	2.12	21.58	0.70	0.37	0.00	0.16	0.80
<b>6</b>	<b>Reconciliation A/c</b>		<b>84.09</b>					<b>0.03</b>		
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>1.05</b>	<b>1.19</b>	<b>0.43</b>	<b>2.69</b>	<b>0.26</b>	<b>0.55</b>	<b>0.00</b>		<b>0.23</b>
	<b>TOTAL LIABILITIES</b>	<b>113.03</b>	<b>209.73</b>	<b>134.55</b>	<b>678.84</b>	<b>58.77</b>	<b>38.13</b>	<b>0.42</b>	<b>19.22</b>	<b>35.01</b>

#### Assets

<b>1</b>	<b>LIQUID FUNDS</b>	<b>43.56</b>	<b>13.89</b>	<b>29.43</b>	<b>273.08</b>	<b>9.26</b>	<b>3.84</b>	<b>0.24</b>	<b>2.21</b>	<b>5.42</b>
	a. Cash Balance	0.18	0.92	0.07		1.15	1.29	0.00	0.01	0.04
	Nepalese Notes & Coins	0.18	0.92	0.07		1.15	1.29	0.00	0.01	0.04
	Foreign Currency									
	b. Bank Balance	43.38	12.97	29.36	273.08	8.11	2.55	0.24	2.20	5.38
	1. In Nepal Rastra Bank	0.50			136.85					
	Domestic Currency	0.50			136.85					
	Foreign Currency									
	2. "A"Class Licensed Institution	1.83	4.37	2.56	14.16	5.97	1.58	0.00	0.95	0.94
	Domestic Currency	1.83	4.37	2.56	14.16	5.97	1.58	0.00	0.95	0.94
	Foreign Currency									
	3. Other Financial Ins.	41.05	8.60	26.80	122.06	2.14	0.97	0.24	1.25	4.44
	4. In Foreign Banks									
	c. Money at Call									
	Domestic Currency									
	Foreign Currency									
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>									
	a. Govt. Securities									
	b. NRB Bond									
	c. Govt. Non-Fin. Ins.									
	d. Other Non-Fin. Ins.									
	e. Non Residents									
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>7.50</b>							<b>0.09</b>	
	a. Non Residents									
	b. Others	7.50							0.09	
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>60.61</b>	<b>108.47</b>	<b>100.31</b>	<b>386.49</b>	<b>47.42</b>	<b>32.17</b>	<b>0.13</b>	<b>15.46</b>	<b>25.93</b>
	a. Private Sector	60.61	108.47	100.31		47.42	32.17	0.13	15.46	25.93
	b. Financial Institutions				386.49					
	c. Government Organizations									
<b>5</b>	<b>BILL PURCHASED</b>									
	a. Domestic Bills Purchased									
	b. Foreign Bills Purchased									
	c. Import Bills & Imports									
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>									
	a. Against Domestic Bills									
	b. Against Foreign Bills									
<b>7</b>	<b>FIXED ASSETS</b>	<b>1.12</b>	<b>1.64</b>	<b>2.30</b>	<b>6.37</b>	<b>1.31</b>	<b>1.36</b>	<b>0.01</b>	<b>0.99</b>	<b>0.63</b>
<b>8</b>	<b>OTHER ASSETS</b>	<b>0.11</b>	<b>1.48</b>	<b>2.52</b>	<b>12.91</b>	<b>0.78</b>	<b>0.12</b>	<b>0.01</b>	<b>0.07</b>	<b>2.95</b>
	a. Accrued Interest:				8.14					0.80
	b. Staff Loans / Adv.			1.78	0.01	0.02		0.00		0.19
	c. Sundry Debtors	0.09		0.07		0.10		0.00	0.03	1.61
	d. Cash In Transit									
	e. Others	0.02	1.48	0.67	4.76	0.65	0.12	0.00	0.04	0.35
<b>9</b>	<b>Expenses not Written off</b>	<b>0.13</b>	<b>0.16</b>				<b>0.64</b>			<b>0.08</b>
<b>10</b>	<b>Non Banking Assets</b>									
<b>11</b>	<b>Reconciliation Account</b>	<b>0.01</b>	<b>84.09</b>					<b>0.03</b>		
<b>12</b>	<b>Profit &amp; Loss A/c</b>								<b>0.40</b>	
	<b>TOTAL ASSETS</b>	<b>113.03</b>	<b>209.73</b>	<b>134.55</b>	<b>678.84</b>	<b>58.77</b>	<b>38.13</b>	<b>0.42</b>	<b>19.22</b>	<b>35.01</b>

## Profit and Loss Account of Commercial Banks

Expenses	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB
<b>1 Interest Expenses</b>	<b>418.00</b>	<b>748.29</b>	<b>847.22</b>	<b>1010.68</b>	<b>298.11</b>	<b>733.00</b>	<b>614.00</b>	<b>233.57</b>
1.1 Deposit Liabilities	418.00	741.52	835.48	988.20	297.01	732.00	611.00	233.57
1.1.1 Saving A/c	226.00	338.39	181.17	169.36	61.46	228.00	67.49	116.72
1.1.2 Fixed A/c	186.00	386.83	446.93	545.25	157.09	504.00	502.61	73.71
1.1.2.1 Upto 3 Months Fixed A/c		0.04	62.57	11.09	0.04	112.00	125.17	
1.1.2.2 3 to 6 Months fixed A/c		0.69	84.92		2.15		143.38	12.39
1.1.2.3 6 Months to 1 Year Fixed A/c		301.59	245.81		27.62		173.69	
1.1.2.4 Above 1 Year	186.00	84.51	53.63	534.16	127.28	392.00	60.37	61.32
1.1.3 Call Deposit		16.30	207.38	273.59	78.46		40.90	43.14
1.1.4 Certificate of Deposits	6.00							
1.2 Others		6.77	11.74	22.48	1.11	1.00	3.00	0.00
<b>2 Commission/Fee Expense</b>		<b>18.18</b>	<b>26.44</b>	<b>24.65</b>				<b>3.59</b>
<b>3 Employees Expenses</b>	<b>399.00</b>	<b>395.57</b>	<b>120.78</b>	<b>79.64</b>	<b>89.45</b>	<b>129.00</b>	<b>80.01</b>	<b>44.15</b>
<b>4 Office Operating Expenses</b>	<b>105.00</b>	<b>141.96</b>	<b>102.72</b>	<b>92.56</b>	<b>69.31</b>	<b>140.00</b>	<b>99.49</b>	<b>30.89</b>
<b>5 Exchange Fluctuation Loss</b>		<b>10.10</b>						
5.1 Due to Change in Exchange Rates		10.10						
5.2 Due to Foreign Currency Transactions								
<b>6 Non-Operating Expenses</b>		<b>1.02</b>					<b>0.15</b>	<b>3.04</b>
<b>7. Provision for Risk</b>		<b>94.63</b>	<b>140.41</b>	<b>26.18</b>	<b>59.82</b>	<b>101.00</b>	<b>28.96</b>	<b>38.14</b>
7.1 Loan loss Provision		94.63	140.41	26.18	59.82	101.00	28.96	38.14
7.1.1 General Loan loss Provision		39.18	9.85	3.31		101.00		9.71
7.1.2 Special Loan Loss Provision		55.45	130.56	22.87	59.82		28.96	28.43
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>		<b>4.84</b>			<b>15.78</b>			
<b>9 Provision for Staff Bonus</b>	<b>3.00</b>		<b>43.34</b>	<b>42.22</b>	<b>47.41</b>	<b>24.00</b>	<b>13.71</b>	
<b>10 Provision for Income Tax</b>	<b>8.00</b>		<b>128.83</b>	<b>126.66</b>	<b>142.22</b>	<b>72.00</b>	<b>41.14</b>	
<b>11 Others</b>		<b>0.24</b>						
<b>12 Net Profit</b>	<b>20.00</b>	<b>107.43</b>	<b>304.59</b>	<b>294.82</b>	<b>331.85</b>	<b>165.00</b>	<b>95.98</b>	<b>53.94</b>
<b>TOTAL EXPENSES</b>	<b>953.00</b>	<b>1522.26</b>	<b>1714.32</b>	<b>1697.40</b>	<b>1053.96</b>	<b>1364.00</b>	<b>973.44</b>	<b>407.31</b>

## Income

<b>1. Interest Income</b>	<b>829.00</b>	<b>1207.74</b>	<b>1466.24</b>	<b>1506.06</b>	<b>781.35</b>	<b>1133.00</b>	<b>860.05</b>	<b>317.53</b>
1.1. On Loans and Advance	708.00	963.25	1219.13	1412.91	545.42	947.00	673.09	268.80
1.2. On Investment	108.00	222.20	183.24	80.14	195.77	137.00	108.54	43.74
1.2.1 Government Bonds	108.00	218.01	180.19	80.14	195.60	137.00	88.40	37.03
1.2.2 Foreign Bonds			3.05					
1.2.3 NRB Bonds							20.14	6.71
1.2.4 Deventure & Bonds		4.19			0.17			
1.3 Agency Balance		19.43	0.01	11.81	0.20		75.27	0.01
1.4 On Call Deposit		2.31	50.30	1.21	2.00	9.00	0.47	1.68
1.5 Others	13.00	0.55	13.56		37.96	40.00	2.69	3.30
<b>2. Comission &amp; Discount</b>	<b>21.00</b>	<b>107.12</b>	<b>154.91</b>	<b>42.98</b>	<b>19.34</b>	<b>116.00</b>	<b>83.62</b>	<b>32.42</b>
2.1 Bills Purchase & Discount		1.25	0.89	2.48	2.22	24.00	0.04	2.14
2.2 Comission	21.00	101.38	153.48	40.91	29.33	76.00	63.30	29.05
2.3 Others		4.49	0.54	-0.40	-12.20	16.00	20.28	1.23
<b>3 Income From Exchange Fluctuation</b>	<b>19.00</b>	<b>59.76</b>	<b>87.10</b>	<b>70.96</b>	<b>174.18</b>	<b>70.00</b>	<b>25.06</b>	<b>16.50</b>
3.1 Due to Change in Exchange Rate	13.00	51.93	35.57	25.91	41.50	9.00	5.12	2.06
3.2 Due to Foreign Currency Trans.	6.00	7.83	51.53	45.06	132.69	61.00	19.94	14.44
<b>4 Other Operating Income</b>		<b>36.23</b>		<b>76.97</b>	<b>10.06</b>	<b>45.00</b>		<b>9.42</b>
<b>5 Non Operating Income</b>		<b>6.92</b>	<b>5.37</b>	<b>0.42</b>			<b>0.10</b>	<b>-0.38</b>
<b>6 Provision Written Back</b>	<b>43.00</b>	<b>81.61</b>	<b>0.04</b>		<b>58.95</b>		<b>4.62</b>	<b>30.14</b>
<b>7 Recovery from Written off Loan</b>	<b>3.00</b>	<b>5.52</b>	<b>0.66</b>		<b>10.08</b>			<b>1.68</b>
<b>8 Income from Extra Ordinary Expenses</b>	<b>38.00</b>	<b>17.36</b>						
<b>9 Net Loss</b>								
<b>TOTAL INCOME</b>	<b>953.00</b>	<b>1522.26</b>	<b>1714.32</b>	<b>1697.40</b>	<b>1053.96</b>	<b>1364.00</b>	<b>973.44</b>	<b>407.31</b>



Expenses	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi
<b>1 Interest Expenses</b>	<b>731.93</b>	<b>389.49</b>	<b>246.68</b>	<b>420.97</b>	<b>159.43</b>	<b>379.24</b>	<b>390.41</b>	<b>426.46</b>
1.1 Deposit Liabilities	725.07	377.79	243.48	413.24	159.37	370.74	373.47	418.83
1.1.1 Saving A/c	139.96	76.04	94.29	58.05	31.43	100.91	89.54	85.84
1.1.2 Fixed A/c	415.41	217.77	93.10	275.01	113.88	179.05	200.39	259.63
1.1.2.1 Upto 3 Months Fixed A/c	74.70			11.84		0.56		0.55
1.1.2.2 3 to 6 Months fixed A/c	108.44			7.13		1.04		3.10
1.1.2.3 6 Months to 1 Year Fixed A/c	176.99	217.77	5.73	114.42	113.88	102.46		136.90
1.1.2.4 Above 1 Year	55.28		87.37	141.62		74.99	200.39	119.09
1.1.3 Call Deposit	169.70	83.99	56.08	80.18	14.07	90.78	83.54	73.36
1.1.4 Certificate of Deposits								
1.2 Others	6.86	11.71	3.21	7.74	0.06	8.50	16.94	7.63
<b>2 Commission/Fee Expense</b>								
<b>3 Employees Expenses</b>	<b>88.28</b>	<b>56.35</b>	<b>32.71</b>	<b>39.15</b>	<b>16.99</b>	<b>44.28</b>	<b>48.75</b>	<b>47.19</b>
<b>4 Office Operatiing Expenses</b>	<b>74.69</b>	<b>71.38</b>	<b>29.63</b>	<b>47.47</b>	<b>23.28</b>	<b>63.01</b>	<b>46.64</b>	<b>34.50</b>
<b>5 Exchange Fluctuation Loss</b>							<b>6.76</b>	
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions							6.76	
<b>6 Non-Operatiing Expenses</b>							<b>0.00</b>	
<b>7. Provision for Risk</b>	<b>19.40</b>	<b>24.46</b>	<b>16.29</b>	<b>68.71</b>	<b>42.15</b>	<b>64.78</b>	<b>52.65</b>	<b>10.21</b>
7.1 Loan loss Provision	19.40	24.46	16.29	68.71	42.15	64.78	52.65	10.21
7.1.1 General Loan loss Provision	19.40	4.85		-5.89				4.02
7.1.2 Special Loan Loss Provision		13.79	16.29	74.60	42.15	64.78		6.18
7.1.3 Additional Loan Loss Provision		5.81					52.65	
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>						<b>58.14</b>		
<b>9 Provision for Staff Bonus</b>	<b>34.95</b>	<b>19.24</b>	<b>0.80</b>	<b>8.93</b>	<b>3.05</b>	<b>1.05</b>	<b>6.05</b>	<b>13.30</b>
<b>10 Provision for Income Tax</b>	<b>104.84</b>	<b>57.71</b>	<b>1.47</b>	<b>26.80</b>	<b>7.53</b>	<b>3.15</b>	<b>18.14</b>	<b>39.90</b>
<b>11 Others</b>								
<b>12 Net Profit</b>	<b>244.63</b>	<b>134.65</b>	<b>6.58</b>	<b>62.54</b>	<b>23.01</b>	<b>7.35</b>	<b>42.33</b>	<b>93.09</b>
<b>TOTAL EXPENSES</b>	<b>1298.72</b>	<b>753.27</b>	<b>334.17</b>	<b>674.59</b>	<b>275.44</b>	<b>621.01</b>	<b>611.73</b>	<b>664.65</b>

## Income

<b>1. Interest Income</b>	<b>1183.41</b>	<b>648.33</b>	<b>302.12</b>	<b>623.33</b>	<b>258.31</b>	<b>483.30</b>	<b>557.25</b>	<b>585.85</b>
1.1. On Loans and Advance	1045.53	562.59	261.45	531.68	234.08	459.23	495.41	552.29
1.2. On Investment	137.27	84.44	38.69	83.79	23.71	21.19	4.68	33.56
1.2.1 Government Bonds	91.26	84.11	33.67	56.33	23.71	21.19	4.68	32.58
1.2.2 Foreign Bonds	3.38			2.66				
1.2.3 NRB Bonds	42.63		3.08	24.80				
1.2.4 Deventure & Bonds		0.33	1.94					0.98
1.3 Agency Balance				0.00	0.38			
1.4 On Call Deposit	0.61	0.20	0.17	6.87		2.88		
1.5 Others		1.09	1.81	0.99	0.14		57.16	
<b>2. Comission &amp; Discount</b>	<b>45.86</b>	<b>55.23</b>	<b>10.62</b>	<b>18.51</b>	<b>5.83</b>	<b>10.81</b>	<b>36.19</b>	<b>55.99</b>
2.1 Bills Purchase & Discount	0.21	10.48	0.52	0.13	0.00	0.10	0.62	2.34
2.2 Comission	45.65	44.75	10.10	10.15	5.82	10.31	35.56	52.12
2.3 Others				8.22		0.40		1.53
<b>3 Income From Exchange Fluctuation</b>	<b>34.30</b>	<b>40.11</b>	<b>5.27</b>	<b>18.18</b>	<b>4.38</b>	<b>17.36</b>	<b>18.23</b>	<b>19.80</b>
3.1 Due to Change in Exchange Rate	3.69		2.38	-0.67	1.90	3.50	18.23	5.85
3.2 Due to Foreign Currency Trans.	30.61	40.11	2.89	18.85	2.48	13.86		13.95
<b>4 Other Operating Income</b>	<b>33.90</b>	<b>0.40</b>	<b>13.93</b>	<b>14.56</b>	<b>4.23</b>	<b>9.67</b>		
<b>5 Non Operating Income</b>	<b>1.25</b>		<b>1.44</b>	<b>0.01</b>			<b>0.06</b>	
<b>6 Provision Written Back</b>		<b>9.20</b>				<b>41.72</b>		<b>3.00</b>
<b>7 Recovery from Written off Loan</b>			<b>0.80</b>		<b>2.69</b>	<b>58.14</b>		
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>								
<b>TOTAL INCOME</b>	<b>1298.72</b>	<b>753.27</b>	<b>334.17</b>	<b>674.59</b>	<b>275.44</b>	<b>621.01</b>	<b>611.73</b>	<b>664.65</b>

Expenses	SBL	ADBNL	Global	Citizens	Prime	BOA	Sunrise	DCBL
<b>1 Interest Expenses</b>	<b>538.21</b>	<b>513.11</b>	<b>369.22</b>	<b>361.34</b>	<b>508.19</b>	<b>340.27</b>	<b>351.53</b>	<b>251.93</b>
1.1 Deposit Liabilities	537.09	512.80	368.37	352.45	504.57	340.27	318.85	245.65
1.1.1 Saving A/c	61.05	172.27	157.36	55.70	34.50	41.86	95.16	29.16
1.1.2 Fixed A/c	334.27	335.29	121.92	206.24	244.00	218.90	155.49	127.93
1.1.2.1 Upto 3 Months Fixed A/c	2.46	1.02		19.89			5.33	
1.1.2.2 3 to 6 Months fixed A/c	14.32	1.69		9.72	7.02		15.02	
1.1.2.3 6 Months to 1 Year Fixed A/c	121.39	29.60		148.46	218.16		130.71	110.68
1.1.2.4 Above 1 Year	196.10	302.98	121.92	28.18	18.82	218.90	4.42	17.26
1.1.3 Call Deposit	141.78	4.95	89.10	90.51	226.08	79.51	68.21	87.27
1.1.4 Certificate of Deposits		0.29						1.29
1.2 Others	1.12	0.31	0.85	8.89	3.61		32.68	6.28
<b>2 Commission/Fee Expense</b>			<b>3.18</b>	<b>0.19</b>			<b>0.42</b>	
<b>3 Employees Expenses</b>	<b>37.21</b>	<b>443.72</b>	<b>37.42</b>	<b>28.82</b>	<b>22.85</b>	<b>36.61</b>	<b>53.31</b>	<b>21.75</b>
<b>4 Office Operating Expenses</b>	<b>63.94</b>	<b>44.07</b>	<b>45.76</b>	<b>47.19</b>	<b>37.48</b>	<b>39.84</b>	<b>56.07</b>	<b>20.94</b>
<b>5 Exchange Fluctuation Loss</b>		<b>1.41</b>						<b>2.86</b>
5.1 Due to Change in Exchange Rates								2.09
5.2 Due to Foreign Currency Transactions		1.41						0.77
<b>6 Non-Operating Expenses</b>		<b>2.07</b>						
<b>7. Provision for Risk</b>	<b>63.30</b>	<b>311.57</b>	<b>54.71</b>		<b>24.45</b>	<b>5.70</b>		
7.1 Loan loss Provision	63.30	305.37	54.71		24.45	5.70		
7.1.1 General Loan loss Provision	63.30	31.82	5.50		4.34	4.02		
7.1.2 Special Loan Loss Provision		273.55	49.20		18.94	1.68		
7.1.3 Additional Loan Loss Provision					1.17			
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment		5.25						
7.4. Provision for Loss of Other Assets		0.95						
<b>8 Loan Written Off</b>		<b>9.34</b>						
<b>9 Provision for Staff Bonus</b>	<b>3.75</b>	<b>28.54</b>	<b>0.79</b>		<b>8.18</b>	<b>6.20</b>	<b>5.30</b>	
<b>10 Provision for Income Tax</b>	<b>11.25</b>	<b>71.36</b>	<b>2.37</b>		<b>24.55</b>	<b>18.59</b>	<b>15.89</b>	
<b>11 Others</b>		<b>2.71</b>						
<b>12 Net Profit</b>	<b>26.24</b>	<b>285.42</b>	<b>5.53</b>	<b>42.65</b>	<b>57.29</b>	<b>43.37</b>	<b>37.09</b>	<b>24.79</b>
<b>TOTAL EXPENSES</b>	<b>743.90</b>	<b>1713.32</b>	<b>518.98</b>	<b>480.20</b>	<b>683.00</b>	<b>490.57</b>	<b>519.61</b>	<b>322.27</b>

## Income

<b>1. Interest Income</b>	<b>680.38</b>	<b>1272.20</b>	<b>475.68</b>	<b>450.07</b>	<b>642.21</b>	<b>477.68</b>	<b>492.29</b>	<b>295.82</b>
1.1. On Loans and Advance	629.85	1197.56	430.44	412.55	609.10	425.63	439.01	264.06
1.2. On Investment	35.47	62.67	44.05	21.67		45.30	15.38	8.21
1.2.1 Government Bonds		62.67	43.81	21.67		45.30	14.96	8.21
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds	35.47						0.42	
1.2.4 Deventure & Bonds			0.25					
1.3 Agency Balance	0.08						37.89	
1.4 On Call Deposit	14.99		0.76	15.85				
1.5 Others		11.97	0.42		33.12	6.74		23.55
<b>2. Comission &amp; Discount</b>	<b>37.81</b>	<b>18.38</b>	<b>28.48</b>	<b>18.19</b>	<b>11.54</b>	<b>23.83</b>	<b>20.70</b>	<b>12.45</b>
2.1 Bills Purchase & Discount			0.17	2.94	0.26	0.03	0.23	0.84
2.2 Comission	20.19	18.38	26.96	9.55	11.28	6.05	19.49	4.34
2.3 Others	17.63		1.35	5.70		17.76	0.99	7.27
<b>3 Income From Exchange Fluctuation</b>	<b>25.70</b>	<b>9.98</b>	<b>13.88</b>	<b>7.49</b>	<b>5.78</b>	<b>-15.36</b>	<b>5.72</b>	
3.1 Due to Change in Exchange Rate	7.22	9.98	4.36	3.72	2.82	-16.56	-0.58	
3.2 Due to Foreign Currency Trans.	18.47		9.52	3.78	2.96	1.20	6.30	
<b>4 Other Operating Income</b>		<b>85.07</b>	<b>0.94</b>	<b>3.55</b>	<b>23.46</b>		<b>0.45</b>	
<b>5 Non Operating Income</b>		<b>2.86</b>		<b>0.89</b>			<b>0.44</b>	
<b>6 Provision Written Back</b>		<b>223.46</b>				<b>4.42</b>		<b>13.99</b>
<b>7 Recovery from Written off Loan</b>		<b>57.74</b>						
<b>8 Income from Extra Ordinary Expenses</b>		<b>43.63</b>						
<b>9 Net Loss</b>								
<b>TOTAL INCOME</b>	<b>743.90</b>	<b>1713.32</b>	<b>518.98</b>	<b>480.20</b>	<b>683.00</b>	<b>490.57</b>	<b>519.61</b>	<b>322.27</b>

<b>Expenses</b>	<b>NMB</b>	<b>Kist</b>	<b>Janata</b>	<b>Mega</b>	<b>CTBNL</b>	<b>Civil</b>	<b>Century</b>
<b>1 Interest Expenses</b>	<b>319.31</b>	<b>375.68</b>	<b>99.89</b>	<b>156.08</b>	<b>84.21</b>	<b>92.96</b>	<b>44.08</b>
1.1 Deposit Liabilities	315.93	372.47	99.25	154.15	83.89	90.79	43.89
1.1.1 Saving A/c	38.25	137.58	7.52	42.33	9.96	6.22	11.30
1.1.2 Fixed A/c	203.06	167.19	52.30	81.51	32.83	42.70	20.37
1.1.2.1 Upto 3 Months Fixed A/c	4.06	0.53	6.06	27.34		2.62	
1.1.2.2 3 to 6 Months fixed A/c	0.00	6.17	1.54	2.23	3.38	1.00	
1.1.2.3 6 Months to 1 Year Fixed A/c	36.30	139.27	37.35	51.82	24.67	24.42	20.37
1.1.2.4 Above 1 Year	162.70	21.22	7.36	0.13	4.78	14.65	
1.1.3 Call Deposit	74.62	67.70	39.42	30.31	41.10	41.86	12.22
1.1.4 Certificate of Deposits							
1.2 Others	3.38	3.21	0.63	1.94	0.32	2.17	0.19
<b>2 Commission/Fee Expense</b>						<b>0.06</b>	
<b>3 Employees Expenses</b>	<b>26.02</b>	<b>61.39</b>	<b>20.06</b>	<b>24.25</b>	<b>14.38</b>	<b>18.22</b>	<b>8.34</b>
<b>4 Office Operatiing Expenses</b>	<b>35.24</b>	<b>67.42</b>	<b>25.42</b>	<b>34.67</b>	<b>20.18</b>	<b>23.45</b>	<b>15.02</b>
<b>5 Exchange Fluctuation Loss</b>							
5.1 Due to Change in Exchange Rates							
5.2 Due to Foreign Currency Transactions							
<b>6 Non-Operating Expenses</b>						<b>0.29</b>	
<b>7. Provision for Risk</b>	<b>13.19</b>	<b>11.95</b>	<b>8.42</b>	<b>32.35</b>	<b>8.33</b>	<b>9.68</b>	<b>5.99</b>
7.1 Loan loss Provision	10.34	11.95	8.42	32.35	8.33	9.68	5.99
7.1.1 General Loan loss Provision	0.36	-2.41	8.42	17.67	8.33	9.68	5.99
7.1.2 Special Loan Loss Provision	9.98	14.88		14.68			
7.1.3 Additional Loan Loss Provision		-0.52					
7.2. Provision for Non-Banking Assets	2.60						
7.3. Provision for Loss on Investment	0.25						
7.4. Provision for Loss of Other Assets							
<b>8 Loan Written Off</b>							
<b>9 Provision for Staff Bonus</b>	<b>6.06</b>	<b>1.07</b>		<b>0.30</b>	<b>0.09</b>		<b>0.82</b>
<b>10 Provision for Income Tax</b>	<b>18.18</b>	<b>3.22</b>		<b>0.91</b>	<b>0.26</b>		<b>2.46</b>
<b>11 Others</b>							
<b>12 Net Profit</b>	<b>42.41</b>	<b>7.52</b>		<b>2.13</b>	<b>0.60</b>	<b>4.20</b>	<b>5.73</b>
<b>TOTAL EXPENSES</b>	<b>460.42</b>	<b>528.25</b>	<b>153.80</b>	<b>250.70</b>	<b>128.05</b>	<b>148.87</b>	<b>82.44</b>

## Income

<b>1. Interest Income</b>	<b>418.07</b>	<b>500.19</b>	<b>132.89</b>	<b>233.71</b>	<b>117.08</b>	<b>130.11</b>	<b>74.46</b>
1.1. On Loans and Advance	378.05	451.38	119.24	204.96	99.37	123.82	55.68
1.2. On Investment	36.21	39.34	9.54	5.96	8.83	5.34	
1.2.1 Government Bonds	35.82	39.34	9.54	5.96		5.34	
1.2.2 Foreign Bonds					0.70		
1.2.3 NRB Bonds					8.13		
1.2.4 Deventure & Bonds	0.39						
1.3 Agency Balance			0.00	0.01			
1.4 On Call Deposit	0.03	2.57	4.10	8.57		0.95	
1.5 Others	3.78	6.90	0.00	14.22	8.88		18.78
<b>2. Comission &amp; Discount</b>	<b>6.53</b>	<b>22.83</b>	<b>13.03</b>	<b>2.81</b>	<b>8.80</b>	<b>15.08</b>	<b>7.11</b>
2.1 Bills Purchase & Discount	0.28	0.26		0.02		0.21	
2.2 Comission	6.10	6.70	12.43	2.79	1.56	9.39	7.11
2.3 Others	0.15	15.87	0.60		7.24	5.48	
<b>3 Income From Exchange Fluctuation</b>	<b>9.46</b>	<b>5.19</b>	<b>2.94</b>	<b>3.81</b>	<b>2.17</b>	<b>3.66</b>	<b>0.87</b>
3.1 Due to Change in Exchange Rate	2.23	1.19	-0.50	0.35	2.17	-1.03	0.87
3.2 Due to Foreign Currency Trans.	7.22	4.00	3.44	3.45		4.69	
<b>4 Other Operating Income</b>	<b>17.38</b>			<b>10.37</b>		<b>0.02</b>	
<b>5 Non Operating Income</b>	<b>7.50</b>	<b>0.04</b>	<b>0.04</b>				
<b>6 Provision Written Back</b>							
<b>7 Recovery from Written off Loan</b>	<b>1.50</b>						
<b>8 Income from Extra Ordinary Expenses</b>							
<b>9 Net Loss</b>			<b>4.90</b>				
<b>TOTAL INCOME</b>	<b>460.42</b>	<b>528.25</b>	<b>153.80</b>	<b>250.70</b>	<b>128.05</b>	<b>148.87</b>	<b>82.44</b>

## Profit and Loss Account of Development Banks

Expenses	NIDC	Uddhyam	Malika	SDBL	UDBL	MDBL	Narayani	PDBL
<b>1 Interest Expenses</b>	<b>7.58</b>	<b>6.33</b>	<b>19.23</b>	<b>103.98</b>	<b>1.44</b>	<b>60.51</b>	<b>26.60</b>	<b>41.19</b>
1.1 Deposit Liabilities	7.58	6.33	19.23	101.82	0.45	53.75	24.78	41.13
1.1.1 Saving A/c	1.17	1.07	16.24	40.04	0.13	6.36	14.57	20.55
1.1.2 Fixed A/c	6.03	2.83	2.11	43.81	0.32	25.16	10.21	14.63
1.1.2.1 Upto 3 Months Fixed A/c	0.04			2.73			0.83	0.26
1.1.2.2 3 to 6 Months fixed A/c				0.20				0.07
1.1.2.3 6 Months to 1 Year Fixed A/c	0.01	2.57	0.50	12.72		5.59	2.83	12.38
1.1.2.4 Above 1 Year	5.97	0.27	1.61	28.16	0.32	19.57	6.55	1.92
1.1.3 Call Deposit	0.39	2.43	0.88	17.98		22.23		5.95
1.1.4 Certificate of Deposits								
1.2 Others				2.15	0.99	6.76	1.82	0.06
<b>2 Commission/Fee Expense</b>				<b>0.55</b>				
<b>3 Employees Expenses</b>	<b>8.75</b>	<b>1.45</b>	<b>8.82</b>	<b>13.41</b>	<b>0.34</b>	<b>10.60</b>	<b>3.54</b>	<b>10.06</b>
<b>4 Office Operatiing Expenses</b>	<b>7.77</b>	<b>2.16</b>	<b>4.99</b>	<b>15.78</b>	<b>0.13</b>	<b>13.74</b>	<b>2.52</b>	<b>7.85</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
<b>6 Non-Operating Expenses</b>			<b>2.35</b>			<b>41.17</b>	<b>0.22</b>	
<b>7. Provision for Risk</b>	<b>1.06</b>	<b>1.65</b>	<b>7.37</b>	<b>11.04</b>	<b>0.51</b>	<b>13.07</b>	<b>7.10</b>	<b>6.73</b>
7.1 Loan loss Provision	1.06	1.65	7.37	9.75	0.51	13.07	7.10	6.73
7.1.1 General Loan loss Provision	1.06		2.28	0.24			0.11	0.08
7.1.2 Special Loan Loss Provision		1.65	5.09	9.31	0.51	13.07	6.99	6.65
7.1.3 Additional Loan Loss Provision				0.20				
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment				1.29				
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>	<b>3.42</b>					<b>0.42</b>		<b>0.07</b>
<b>10 Provision for Income Tax</b>	<b>8.20</b>					<b>1.28</b>		<b>0.22</b>
<b>11 Others</b>								
<b>12 Net Profit</b>	<b>34.54</b>		<b>4.94</b>			<b>2.98</b>		<b>0.51</b>
<b>TOTAL EXPENSES</b>	<b>71.32</b>	<b>11.60</b>	<b>47.69</b>	<b>144.76</b>	<b>2.43</b>	<b>143.77</b>	<b>39.98</b>	<b>66.63</b>

## Income

<b>1. Interest Income</b>	<b>39.85</b>	<b>6.30</b>	<b>40.64</b>	<b>116.35</b>	<b>0.27</b>	<b>98.87</b>	<b>26.61</b>	<b>60.91</b>
1.1. On Loans and Advance	22.03	4.19	29.90	102.09	0.27	87.94	19.68	48.51
1.2. On Investment			1.24	4.27		5.07		0.99
1.2.1 Government Bonds			1.24	4.27		5.07		0.54
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								0.45
1.2.4 Deventure & Bonds								
1.3 Agency Balance						5.33	4.47	
1.4 On Call Deposit	17.81	2.11	6.63	9.73				7.94
1.5 Others			2.88	0.27		0.52	2.46	3.47
<b>2. Comission &amp; Discount</b>		<b>0.15</b>	<b>3.83</b>	<b>1.74</b>	<b>0.01</b>	<b>1.25</b>	<b>0.32</b>	<b>1.11</b>
2.1 Bills Purchase & Discount								
2.2 Comission		0.02	3.83	1.74		1.25		1.11
2.3 Others		0.13			0.01		0.32	
<b>3 Income From Exchange Fluctuation</b>				<b>0.19</b>		<b>0.06</b>		
3.1 Due to Change in Exchange Rate				0.12		0.06		
3.2 Due to Foreign Currency Trans.				0.06				
<b>4 Other Operating Income</b>	<b>4.50</b>		<b>1.92</b>	<b>3.80</b>			<b>0.24</b>	<b>4.54</b>
<b>5 Non Operating Income</b>	<b>10.50</b>		<b>1.30</b>	<b>0.18</b>				<b>0.07</b>
<b>6 Provision Written Back</b>	<b>16.48</b>	<b>0.15</b>		<b>3.05</b>		<b>43.59</b>	<b>0.15</b>	
<b>7 Recovery from Written off Loan</b>					<b>0.35</b>			
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>		<b>5.00</b>		<b>19.44</b>	<b>1.80</b>		<b>12.66</b>	
<b>TOTAL INCOME</b>	<b>71.32</b>	<b>11.60</b>	<b>47.69</b>	<b>144.76</b>	<b>2.43</b>	<b>143.77</b>	<b>39.98</b>	<b>66.63</b>

<b>Expenses</b>	Sahayogi	Pashupati	Karnali	Triveni	Annapurna	Bhrikuti	Suvekchha	Bageshwori
<b>1 Interest Expenses</b>	<b>22.49</b>	<b>18.96</b>	<b>16.08</b>	<b>42.06</b>	<b>45.15</b>	<b>51.51</b>	<b>26.17</b>	<b>22.37</b>
1.1 Deposit Liabilities	22.49	12.47	16.08	42.00	31.23	51.26	23.56	22.33
1.1.1 Saving A/c	16.76	3.16	10.02	23.28	10.80	23.96	7.52	15.59
1.1.2 Fixed A/c	5.11	6.60	6.06	10.87	12.24	13.68	10.45	2.58
1.1.2.1 Upto 3 Months Fixed A/c		0.04				0.04	0.56	
1.1.2.2 3 to 6 Months fixed A/c		0.12		1.16		0.06	0.02	
1.1.2.3 6 Months to 1 Year Fixed A/c	1.25	5.66		4.18		10.10	4.13	1.81
1.1.2.4 Above 1 Year	3.86	0.79	6.06	5.53	12.24	3.48	5.74	0.77
1.1.3 Call Deposit	0.62	2.71		7.85	8.19	13.63	5.59	4.16
1.1.4 Certificate of Deposits								
1.2 Others		6.49		0.06	13.92	0.24	2.61	0.04
<b>2 Commission/Fee Expense</b>		<b>0.00</b>						
<b>3 Employees Expenses</b>	<b>2.90</b>	<b>4.72</b>	<b>4.81</b>	<b>4.54</b>	<b>6.89</b>	<b>7.43</b>	<b>3.59</b>	<b>5.35</b>
<b>4 Office Operating Expenses</b>	<b>3.98</b>	<b>8.76</b>	<b>4.16</b>	<b>8.05</b>	<b>7.15</b>	<b>5.33</b>	<b>4.34</b>	<b>2.85</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
<b>6 Non-Operating Expenses</b>								
<b>7. Provision for Risk</b>	<b>2.43</b>	<b>2.77</b>	<b>0.45</b>	<b>5.82</b>	<b>9.61</b>	<b>10.20</b>	<b>6.46</b>	<b>0.09</b>
7.1 Loan loss Provision	2.43	2.77	0.45	5.82	9.61	10.20	6.46	0.09
7.1.1 General Loan loss Provision	0.24	0.84	0.45	0.21	0.01	1.72	0.08	0.09
7.1.2 Special Loan Loss Provision	2.19	1.93		5.60	9.60	8.48	6.38	
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>						<b>0.89</b>		
<b>10 Provision for Income Tax</b>						<b>2.67</b>		
<b>11 Others</b>					<b>1.01</b>			
<b>12 Net Profit</b>	<b>5.90</b>	<b>0.35</b>		<b>6.66</b>	<b>3.76</b>	<b>6.23</b>		<b>8.72</b>
<b>TOTAL EXPENSES</b>	<b>37.70</b>	<b>35.55</b>	<b>25.50</b>	<b>67.12</b>	<b>73.57</b>	<b>84.26</b>	<b>40.56</b>	<b>39.38</b>

## Income

<b>1. Interest Income</b>	<b>34.52</b>	<b>32.06</b>	<b>16.59</b>	<b>62.93</b>	<b>52.35</b>	<b>78.97</b>	<b>37.34</b>	<b>35.48</b>
1.1. On Loans and Advance	25.81	19.26	13.65	57.09	39.55	62.91	31.72	32.80
1.2. On Investment								
1.2.1 Government Bonds								
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	8.71		2.94	5.84	12.80	14.80	5.62	2.64
1.5 Others		12.80				1.25		0.04
<b>2. Comission &amp; Discount</b>	<b>1.37</b>	<b>0.08</b>	<b>3.01</b>	<b>4.18</b>	<b>17.28</b>	<b>0.90</b>	<b>0.28</b>	<b>3.90</b>
2.1 Bills Purchase & Discount		0.00			0.03			
2.2 Comission	1.37	0.08	0.53	0.37	0.58	0.90	0.28	1.00
2.3 Others			2.48	3.81	16.67			2.90
<b>3 Income From Exchange Fluctuation</b>								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
<b>4 Other Operating Income</b>	<b>1.78</b>	<b>3.41</b>				<b>4.39</b>	<b>1.42</b>	
<b>5 Non Operating Income</b>								
<b>6 Provision Written Back</b>	<b>0.03</b>				<b>3.94</b>		<b>0.02</b>	
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>			<b>5.90</b>				<b>1.51</b>	
<b>TOTAL INCOME</b>	<b>37.70</b>	<b>35.55</b>	<b>25.50</b>	<b>67.12</b>	<b>73.57</b>	<b>84.26</b>	<b>40.56</b>	<b>39.38</b>

Expenses	Sanima	Gaurishankar	Gorkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel
<b>1 Interest Expenses</b>	<b>179.58</b>	<b>33.15</b>	<b>99.39</b>	<b>43.85</b>	<b>42.09</b>	<b>41.69</b>	<b>44.00</b>	<b>39.18</b>
1.1 Deposit Liabilities	174.67	33.15	97.73	36.70	42.09	41.66	44.00	39.18
1.1.1 Saving A/c	62.95	8.20	27.94	15.90	10.07	16.89	22.00	30.22
1.1.2 Fixed A/c	87.89	3.00	57.72	13.20	23.46	13.41	15.00	8.96
1.1.2.1 Upto 3 Months Fixed A/c	1.15			0.01	8.05	0.34		0.35
1.1.2.2 3 to 6 Months fixed A/c	2.60		0.05	0.39	1.26	0.52		0.51
1.1.2.3 6 Months to 1 Year Fixed A/c	69.47	1.07	39.09	7.53	12.51	7.98	6.00	3.81
1.1.2.4 Above 1 Year	14.67	1.93	18.58	5.27	1.64	4.57	9.00	4.29
1.1.3 Call Deposit	23.82	21.95	12.07	7.60	8.56	11.36	7.00	
1.1.4 Certificate of Deposits								
1.2 Others	4.91		1.66	7.15		0.03		
<b>2 Commission/Fee Expense</b>								
<b>3 Employees Expenses</b>	<b>19.84</b>	<b>3.96</b>	<b>12.49</b>	<b>5.06</b>	<b>5.83</b>	<b>3.37</b>	<b>8.00</b>	<b>3.85</b>
<b>4 Office Operating Expenses</b>	<b>19.92</b>	<b>3.88</b>	<b>21.21</b>	<b>4.99</b>	<b>8.43</b>	<b>3.57</b>	<b>4.00</b>	<b>2.81</b>
<b>5 Exchange Fluctuation Loss</b>	<b>4.30</b>							
5.1 Due to Change in Exchange Rates	4.30							
5.2 Due to Foreign Currency Transactions								
<b>6 Non-Operating Expenses</b>	<b>6.27</b>						<b>11.00</b>	
<b>7. Provision for Risk</b>	<b>24.03</b>	<b>3.39</b>	<b>289.32</b>	<b>1.58</b>	<b>0.92</b>	<b>3.15</b>		<b>1.96</b>
7.1 Loan loss Provision	24.03	3.39	282.48	1.58	0.92	3.15		1.96
7.1.1 General Loan loss Provision	24.03	3.39	30.18	0.52	0.10			1.96
7.1.2 Special Loan Loss Provision			252.30	1.06	0.82	3.15		
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment			6.84					
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>	<b>2.34</b>				<b>1.06</b>	<b>2.92</b>		<b>0.49</b>
<b>10 Provision for Income Tax</b>	<b>7.02</b>				<b>3.20</b>	<b>8.76</b>		<b>1.48</b>
<b>11 Others</b>								
<b>12 Net Profit</b>	<b>16.38</b>	<b>4.48</b>		<b>12.04</b>	<b>7.46</b>	<b>20.44</b>	<b>9.00</b>	<b>3.44</b>
<b>TOTAL EXPENSES</b>	<b>279.68</b>	<b>48.86</b>	<b>422.41</b>	<b>67.52</b>	<b>68.99</b>	<b>83.90</b>	<b>76.00</b>	<b>53.21</b>

## Income

<b>1. Interest Income</b>	<b>268.58</b>	<b>46.81</b>	<b>98.85</b>	<b>63.83</b>	<b>65.40</b>	<b>80.72</b>	<b>70.00</b>	<b>50.96</b>
1.1. On Loans and Advance	223.50	23.17	98.85	47.32	56.23	66.17	55.00	35.15
1.2. On Investment	14.91						1.00	
1.2.1 Government Bonds	14.91							
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds							1.00	
1.3 Agency Balance								15.81
1.4 On Call Deposit	24.71			9.36	9.02	11.53	14.00	
1.5 Others	5.46	23.64		7.15	0.15	3.02		
<b>2. Comission &amp; Discount</b>	<b>2.34</b>	<b>2.05</b>	<b>0.09</b>	<b>0.36</b>	<b>0.47</b>	<b>0.01</b>	<b>6.00</b>	<b>0.55</b>
2.1 Bills Purchase & Discount								
2.2 Comission	2.34	0.33	0.09	0.36	0.47	0.01		0.17
2.3 Others		1.72					6.00	0.38
<b>3 Income From Exchange Fluctuation</b>	<b>1.21</b>		<b>0.18</b>		<b>0.11</b>			
3.1 Due to Change in Exchange Rate			0.18		0.11			
3.2 Due to Foreign Currency Trans.	1.21		0.01					
<b>4 Other Operating Income</b>	<b>7.56</b>		<b>0.78</b>	<b>3.33</b>	<b>1.85</b>	<b>1.68</b>		<b>1.70</b>
<b>5 Non Operating Income</b>								
<b>6 Provision Written Back</b>					<b>1.16</b>	<b>1.49</b>		
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>			<b>322.51</b>					
<b>TOTAL INCOME</b>	<b>279.68</b>	<b>48.86</b>	<b>422.41</b>	<b>67.52</b>	<b>68.99</b>	<b>83.90</b>	<b>76.00</b>	<b>53.21</b>

Expenses	WDBL	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising
<b>1 Interest Expenses</b>	<b>11.34</b>	<b>171.65</b>	<b>8.43</b>	<b>103.72</b>	<b>114.81</b>	<b>15.50</b>	<b>22.95</b>	<b>19.10</b>
1.1 Deposit Liabilities	11.34	170.49	8.43	98.51	96.87	13.19	22.51	19.03
1.1.1 Saving A/c	8.86	63.03	6.55	29.40	26.04	11.10	5.25	11.43
1.1.2 Fixed A/c	2.48	88.30	1.88	36.30	43.02	0.82	13.19	7.60
1.1.2.1 Upto 3 Months Fixed A/c		26.35			4.84	0.10	0.10	
1.1.2.2 3 to 6 Months fixed A/c	0.24	4.47			4.06	0.08	0.01	0.06
1.1.2.3 6 Months to 1 Year Fixed A/c	0.29	35.23			28.30	0.43	2.27	5.79
1.1.2.4 Above 1 Year	1.95	22.25	1.88	36.30	5.81	0.22	10.81	1.75
1.1.3 Call Deposit		19.16		32.81	27.82	1.26	4.07	
1.1.4 Certificate of Deposits								
1.2 Others		1.16		5.20	17.93	2.31	0.43	0.07
<b>2 Commission/Fee Expense</b>					<b>1.18</b>			
<b>3 Employees Expenses</b>	<b>1.68</b>	<b>20.10</b>	<b>2.15</b>	<b>9.90</b>	<b>15.20</b>	<b>2.30</b>	<b>2.43</b>	<b>3.98</b>
<b>4 Office Operatiing Expenses</b>	<b>1.01</b>	<b>19.47</b>	<b>1.01</b>	<b>17.49</b>	<b>14.02</b>	<b>2.02</b>	<b>3.29</b>	<b>4.72</b>
<b>5 Exchange Fluctuation Loss</b>			<b>0.00</b>	<b>0.05</b>				
5.1 Due to Change in Exchange Rates			0.00	0.04				
5.2 Due to Foreign Currency Transactions				0.01				
<b>6 Non-Operatiing Expenses</b>	<b>6.01</b>							
<b>7. Provision for Risk</b>		<b>5.37</b>	<b>9.64</b>	<b>8.04</b>	<b>18.20</b>	<b>0.62</b>		<b>3.55</b>
7.1 Loan loss Provision		5.37	9.64	8.04	18.20	0.62		3.55
7.1.1 General Loan loss Provision		1.26		8.04	18.20	0.27		
7.1.2 Special Loan Loss Provision		4.11	9.64			0.35		3.55
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>				<b>0.02</b>	<b>1.27</b>		<b>0.03</b>	
<b>10 Provision for Income Tax</b>				<b>0.05</b>	<b>3.81</b>		<b>0.09</b>	
<b>11 Others</b>								
<b>12 Net Profit</b>	<b>0.40</b>	<b>0.26</b>		<b>0.12</b>	<b>8.89</b>	<b>6.36</b>	<b>0.20</b>	
<b>TOTAL EXPENSES</b>	<b>20.44</b>	<b>216.85</b>	<b>21.23</b>	<b>139.38</b>	<b>177.37</b>	<b>26.80</b>	<b>28.99</b>	<b>31.35</b>

## Income

<b>1. Interest Income</b>	<b>15.01</b>	<b>209.32</b>	<b>11.98</b>	<b>134.59</b>	<b>168.52</b>	<b>24.36</b>	<b>27.35</b>	<b>27.51</b>
1.1. On Loans and Advance	15.01	189.56	11.98	123.71	127.78	17.79	18.70	21.30
1.2. On Investment		1.39		1.76	5.75			
1.2.1 Government Bonds		1.39		1.76				
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds					5.75			
1.3 Agency Balance				7.81				
1.4 On Call Deposit		14.38		0.43	25.86	4.25	8.22	4.08
1.5 Others		3.99		0.88	9.14	2.31	0.43	2.13
<b>2. Comission &amp; Discount</b>	<b>1.15</b>	<b>1.34</b>	<b>0.22</b>	<b>2.83</b>	<b>8.03</b>	<b>0.45</b>	<b>0.12</b>	<b>0.33</b>
2.1 Bills Purchase & Discount				0.06	0.02			
2.2 Comission	1.15	1.34	0.22	2.77	1.54	0.45	0.12	0.28
2.3 Others					6.47			0.05
<b>3 Income From Exchange Fluctuation</b>			<b>0.01</b>	<b>0.18</b>	<b>-0.79</b>			
3.1 Due to Change in Exchange Rate			0.01	0.10	-1.89			
3.2 Due to Foreign Currency Trans.				0.08	1.10			
<b>4 Other Operating Income</b>	<b>4.28</b>	<b>5.62</b>	<b>5.72</b>	<b>1.78</b>		<b>1.99</b>	<b>1.52</b>	<b>1.29</b>
<b>5 Non Operating Income</b>								
<b>6 Provision Written Back</b>		<b>0.57</b>	<b>0.51</b>		<b>1.61</b>			<b>0.39</b>
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>			<b>2.80</b>					<b>1.83</b>
<b>TOTAL INCOME</b>	<b>20.44</b>	<b>216.85</b>	<b>21.23</b>	<b>139.38</b>	<b>177.37</b>	<b>26.80</b>	<b>28.99</b>	<b>31.35</b>

Expenses	Muktinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	Shangrila
<b>1 Interest Expenses</b>	<b>49.42</b>	<b>35.84</b>	<b>7.48</b>	<b>14.59</b>	<b>4.00</b>	<b>122.57</b>	<b>4.56</b>	<b>44.99</b>
1.1 Deposit Liabilities	42.21	35.83	7.48	14.59	4.00	121.12	4.56	44.99
1.1.1 Saving A/c	24.39	18.69	4.35	5.15	3.25	58.24	2.39	23.19
1.1.2 Fixed A/c	12.90	8.70	0.99	8.72	0.75	54.82	1.46	18.00
1.1.2.1 Upto 3 Months Fixed A/c		0.16		0.00		1.17	0.24	0.05
1.1.2.2 3 to 6 Months fixed A/c	2.09	0.01	0.08	1.67		0.00	0.21	0.34
1.1.2.3 6 Months to 1 Year Fixed A/c	6.49	4.06	0.73	4.91	0.62	44.86	0.72	13.05
1.1.2.4 Above 1 Year	4.31	4.47	0.18	2.13	0.13	8.78	0.30	4.56
1.1.3 Call Deposit	4.92	8.45	2.14	0.72		8.07	0.70	3.80
1.1.4 Certificate of Deposits								
1.2 Others	7.22	0.01				1.44		
<b>2 Commission/Fee Expense</b>								
<b>3 Employees Expenses</b>	<b>12.51</b>	<b>5.22</b>	<b>2.01</b>	<b>4.74</b>	<b>1.56</b>	<b>14.09</b>	<b>1.41</b>	<b>6.26</b>
<b>4 Office Operating Expenses</b>	<b>10.25</b>	<b>4.50</b>	<b>2.14</b>	<b>3.01</b>	<b>1.07</b>	<b>16.85</b>	<b>1.26</b>	<b>6.54</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
<b>6 Non-Operating Expenses</b>				<b>0.55</b>				
<b>7. Provision for Risk</b>	<b>1.80</b>	<b>2.31</b>	<b>3.92</b>	<b>18.74</b>	<b>0.82</b>	<b>10.93</b>	<b>0.52</b>	<b>8.72</b>
7.1 Loan loss Provision	1.80	2.31	3.92	18.74	0.82	10.93	0.52	8.72
7.1.1 General Loan loss Provision	0.69	1.06	3.92	18.74	0.82	2.53	0.04	1.48
7.1.2 Special Loan Loss Provision	1.11	1.25				8.40	0.48	7.24
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>		<b>0.45</b>			<b>0.04</b>	<b>0.82</b>		<b>1.08</b>
<b>10 Provision for Income Tax</b>		<b>1.34</b>			<b>0.12</b>	<b>2.47</b>		<b>3.23</b>
<b>11 Others</b>								
<b>12 Net Profit</b>	<b>22.68</b>	<b>3.13</b>			<b>0.27</b>	<b>5.76</b>		<b>7.53</b>
<b>TOTAL EXPENSES</b>	<b>96.66</b>	<b>52.80</b>	<b>15.55</b>	<b>41.62</b>	<b>7.87</b>	<b>173.49</b>	<b>7.74</b>	<b>78.34</b>

## Income

<b>1. Interest Income</b>	<b>87.08</b>	<b>47.05</b>	<b>10.96</b>	<b>18.85</b>	<b>7.42</b>	<b>160.78</b>	<b>3.70</b>	<b>72.99</b>
1.1. On Loans and Advance	75.16	39.24	10.56	18.24	4.99	136.50	3.70	61.80
1.2. On Investment					0.04	1.38		
1.2.1 Government Bonds					0.04	1.38		
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	11.93	7.81	0.40	0.62		17.91		11.18
1.5 Others					2.38	5.00		
<b>2. Comission &amp; Discount</b>	<b>1.43</b>	<b>0.92</b>	<b>0.64</b>	<b>0.10</b>	<b>0.46</b>	<b>0.27</b>		<b>5.35</b>
2.1 Bills Purchase & Discount								
2.2 Comission		0.92	0.39	0.10	0.44	0.27		0.88
2.3 Others	1.43		0.25	0.00	0.02			4.47
<b>3 Income From Exchange Fluctuation</b>				<b>0.00</b>		<b>0.53</b>		<b>0.00</b>
3.1 Due to Change in Exchange Rate				0.00		0.13		0.00
3.2 Due to Foreign Currency Trans.						0.40		
<b>4 Other Operating Income</b>	<b>8.15</b>	<b>4.83</b>		<b>0.60</b>		<b>9.24</b>	<b>0.66</b>	
<b>5 Non Operating Income</b>						<b>2.67</b>	<b>1.33</b>	
<b>6 Provision Written Back</b>								
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>			<b>3.95</b>	<b>22.07</b>			<b>2.06</b>	
<b>TOTAL INCOME</b>	<b>96.66</b>	<b>52.80</b>	<b>15.55</b>	<b>41.62</b>	<b>7.87</b>	<b>173.49</b>	<b>7.74</b>	<b>78.34</b>



Expenses	Resunga	Rara	diyalo	Country	Alpine	Nilgiri	Kasthaman dap	Garima
<b>1 Interest Expenses</b>	<b>15.44</b>	<b>7.34</b>	<b>12.15</b>	<b>36.68</b>	<b>10.77</b>	<b>7.92</b>	<b>88.45</b>	<b>37.17</b>
1.1 Deposit Liabilities	15.44	7.34	11.51	36.63	10.77	7.92	86.47	37.17
1.1.1 Saving A/c	13.87	5.96	2.21	3.81	6.77	3.77	36.69	19.90
1.1.2 Fixed A/c	1.57	1.38	5.15	15.99	3.13	2.25	29.21	12.22
1.1.2.1 Upto 3 Months Fixed A/c		0.01	0.36	1.72	0.02	0.01	1.24	
1.1.2.2 3 to 6 Months fixed A/c	0.00	0.04	0.03	0.15	0.17	0.13	0.89	1.41
1.1.2.3 6 Months to 1 Year Fixed A/c	0.20	0.75	3.70	13.30	1.74	1.20	22.83	7.10
1.1.2.4 Above 1 Year	1.37	0.58	1.06	0.82	1.20	0.91	4.25	3.71
1.1.3 Call Deposit			4.15	16.83	0.88	1.90	20.56	5.05
1.1.4 Certificate of Deposits								
1.2 Others			0.64	0.05			1.98	
<b>2 Commission/Fee Expense</b>				<b>0.12</b>			<b>0.02</b>	
<b>3 Employees Expenses</b>	<b>2.47</b>	<b>1.33</b>	<b>1.24</b>	<b>1.74</b>	<b>2.27</b>	<b>0.99</b>	<b>11.46</b>	<b>6.16</b>
<b>4 Office Operatiing Expenses</b>	<b>1.04</b>	<b>1.51</b>	<b>1.58</b>	<b>3.85</b>	<b>2.36</b>	<b>1.88</b>	<b>15.60</b>	<b>5.94</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
<b>6 Non-Operating Expenses</b>								
<b>7. Provision for Risk</b>		<b>0.22</b>		<b>3.65</b>	<b>0.87</b>	<b>0.72</b>	<b>1.73</b>	<b>1.02</b>
7.1 Loan loss Provision		0.22		3.65	0.87	0.72	1.73	1.02
7.1.1 General Loan loss Provision		-0.02		0.11	0.08	0.32	-4.60	1.02
7.1.2 Special Loan Loss Provision		0.24		3.54	0.79	0.40	6.33	
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>				<b>0.50</b>	<b>0.21</b>		<b>0.42</b>	<b>1.11</b>
<b>10 Provision for Income Tax</b>				<b>1.50</b>	<b>0.62</b>		<b>1.25</b>	<b>3.34</b>
<b>11 Others</b>				<b>0.76</b>				
<b>12 Net Profit</b>	<b>7.52</b>	<b>4.82</b>	<b>1.79</b>	<b>3.50</b>	<b>1.44</b>	<b>2.50</b>	<b>2.91</b>	<b>7.81</b>
<b>TOTAL EXPENSES</b>	<b>26.47</b>	<b>15.22</b>	<b>16.77</b>	<b>52.30</b>	<b>18.54</b>	<b>14.01</b>	<b>121.83</b>	<b>62.55</b>

## Income

<b>1. Interest Income</b>	<b>24.33</b>	<b>14.57</b>	<b>16.28</b>	<b>49.58</b>	<b>16.25</b>	<b>12.74</b>	<b>119.14</b>	<b>56.26</b>
1.1. On Loans and Advance	15.33	10.56	12.21	37.94	14.12	10.20	95.57	45.23
1.2. On Investment			0.23	0.07			3.07	
1.2.1 Government Bonds			0.23	0.07			3.07	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	9.00	4.01		11.18	2.13	2.54		11.03
1.5 Others			3.84	0.39			20.50	
<b>2. Comission &amp; Discount</b>	<b>2.14</b>	<b>0.65</b>	<b>0.02</b>	<b>0.16</b>	<b>1.88</b>	<b>0.30</b>	<b>0.93</b>	<b>0.54</b>
2.1 Bills Purchase & Discount								
2.2 Comission	1.13	0.64	0.02	0.14	0.27		0.90	0.54
2.3 Others	1.02	0.01		0.02	1.61	0.30	0.04	
<b>3 Income From Exchange Fluctuation</b>							<b>0.31</b>	
3.1 Due to Change in Exchange Rate							0.20	
3.2 Due to Foreign Currency Trans.							0.10	
<b>4 Other Operating Income</b>			<b>0.46</b>	<b>2.16</b>		<b>0.97</b>	<b>1.46</b>	<b>5.75</b>
<b>5 Non Operating Income</b>								
<b>6 Provision Written Back</b>				<b>0.39</b>	<b>0.41</b>			
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>				<b>0.01</b>				
<b>9 Net Loss</b>								
<b>TOTAL INCOME</b>	<b>26.47</b>	<b>15.22</b>	<b>16.77</b>	<b>52.30</b>	<b>18.54</b>	<b>14.01</b>	<b>121.83</b>	<b>62.55</b>

Expenses	City	Bishow	Professiona l	Kabeli	Kamana	Corporate	Pathbhara	Purnima
<b>1 Interest Expenses</b>	<b>46.47</b>	<b>48.61</b>	<b>4.08</b>	<b>5.44</b>	<b>31.22</b>	<b>28.53</b>	<b>16.88</b>	<b>15.08</b>
1.1 Deposit Liabilities	46.45	48.33	4.08	5.44	24.88	28.53	16.88	15.08
1.1.1 Saving A/c	22.12	12.31	3.02	4.29	13.34	11.37	9.04	7.46
1.1.2 Fixed A/c	16.16	24.44	0.53	0.95	9.48	17.14	2.47	4.90
1.1.2.1 Upto 3 Months Fixed A/c	1.20	1.42			0.16			0.00
1.1.2.2 3 to 6 Months fixed A/c	0.96	0.97	0.09	0.10	0.52		0.04	0.01
1.1.2.3 6 Months to 1 Year Fixed A/c	10.61	16.26	0.24	0.40	3.78	1.63	1.37	4.22
1.1.2.4 Above 1 Year	3.39	5.79	0.20	0.45	5.02	15.51	1.06	0.67
1.1.3 Call Deposit	8.17	11.58	0.53	0.20	2.06	0.02	5.37	2.72
1.1.4 Certificate of Deposits								
1.2 Others	0.02	0.28			6.34			
<b>2 Commission/Fee Expense</b>								
<b>3 Employees Expenses</b>	<b>4.39</b>	<b>5.14</b>	<b>1.40</b>	<b>1.49</b>	<b>3.41</b>	<b>1.96</b>	<b>3.70</b>	<b>2.60</b>
<b>4 Office Operatiing Expenses</b>	<b>5.69</b>	<b>3.84</b>	<b>1.13</b>	<b>0.74</b>	<b>3.71</b>	<b>1.92</b>	<b>4.06</b>	<b>2.47</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
<b>6 Non-Operating Expenses</b>								
<b>7. Provision for Risk</b>	<b>6.20</b>	<b>0.10</b>	<b>0.08</b>		<b>0.87</b>	<b>1.93</b>	<b>2.11</b>	<b>0.93</b>
7.1 Loan loss Provision	6.20	0.10	0.08		0.87	1.93	2.11	0.93
7.1.1 General Loan loss Provision	1.09	0.10	0.08			0.47	0.30	0.46
7.1.2 Special Loan Loss Provision	5.11				0.87	1.45	1.81	0.47
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>	<b>0.78</b>	<b>1.75</b>	<b>0.24</b>	<b>0.02</b>	<b>0.97</b>	<b>0.70</b>	<b>0.21</b>	
<b>10 Provision for Income Tax</b>	<b>2.34</b>	<b>5.26</b>	<b>0.73</b>	<b>0.04</b>	<b>2.92</b>	<b>2.11</b>	<b>0.62</b>	
<b>11 Others</b>								
<b>12 Net Profit</b>	<b>5.46</b>	<b>12.26</b>	<b>1.71</b>	<b>0.09</b>	<b>6.82</b>	<b>4.92</b>	<b>1.45</b>	
<b>TOTAL EXPENSES</b>	<b>71.33</b>	<b>76.96</b>	<b>9.37</b>	<b>7.82</b>	<b>49.92</b>	<b>42.07</b>	<b>29.03</b>	<b>21.08</b>

## Income

<b>1. Interest Income</b>	<b>68.10</b>	<b>72.01</b>	<b>8.94</b>	<b>7.15</b>	<b>47.81</b>	<b>39.06</b>	<b>27.18</b>	<b>18.44</b>
1.1. On Loans and Advance	55.48	61.31	5.56	6.10	39.41	33.30	21.30	13.36
1.2. On Investment	0.07							
1.2.1 Government Bonds	0.07							
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	10.72	10.70	3.38	1.05	8.41		5.88	5.08
1.5 Others	1.83		0.01			5.76		
<b>2. Comission &amp; Discount</b>	<b>3.23</b>	<b>4.95</b>	<b>0.01</b>	<b>0.33</b>	<b>0.46</b>	<b>0.20</b>	<b>0.32</b>	<b>0.27</b>
2.1 Bills Purchase & Discount						0.10		
2.2 Comission	3.23	0.29	0.01	0.33	0.46	0.04	0.32	0.27
2.3 Others		4.66				0.06		
<b>3 Income From Exchange Fluctuation</b>								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
<b>4 Other Operating Income</b>			<b>0.42</b>	<b>0.31</b>	<b>1.65</b>	<b>2.80</b>	<b>1.53</b>	<b>1.60</b>
<b>5 Non Operating Income</b>								
<b>6 Provision Written Back</b>				<b>0.03</b>				<b>0.44</b>
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>								<b>0.34</b>
<b>TOTAL INCOME</b>	<b>71.33</b>	<b>76.96</b>	<b>9.37</b>	<b>7.82</b>	<b>49.92</b>	<b>42.07</b>	<b>29.03</b>	<b>21.08</b>

<b>Expenses</b>	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL
<b>1 Interest Expenses</b>	<b>68.51</b>	<b>2.33</b>	<b>4.72</b>	<b>3.52</b>	<b>35.81</b>	<b>7.24</b>	<b>1.86</b>	<b>101.58</b>
1.1 Deposit Liabilities	68.41	2.33	4.72	3.52	35.81	7.24	1.86	97.41
1.1.1 Saving A/c	24.42	1.39	2.16	2.72	16.07	3.68	1.60	28.15
1.1.2 Fixed A/c	30.46	0.40	1.48	0.79	11.48	1.19	0.26	36.54
1.1.2.1 Upto 3 Months Fixed A/c			0.03					0.26
1.1.2.2 3 to 6 Months fixed A/c	0.01		0.01	0.00	0.09	0.08		1.24
1.1.2.3 6 Months to 1 Year Fixed A/c	0.06	0.18	1.17	0.48	9.35	0.61	0.14	27.68
1.1.2.4 Above 1 Year	30.39	0.22	0.27	0.31	2.04	0.50	0.12	7.35
1.1.3 Call Deposit	13.53	0.54	1.07		8.26	2.37		32.72
1.1.4 Certificate of Deposits								
1.2 Others	0.10							4.17
<b>2 Commission/Fee Expense</b>								
<b>3 Employees Expenses</b>	<b>10.37</b>	<b>0.87</b>	<b>1.27</b>	<b>0.59</b>	<b>3.64</b>	<b>1.14</b>	<b>0.86</b>	<b>13.24</b>
<b>4 Office Operating Expenses</b>	<b>14.95</b>	<b>0.56</b>	<b>1.34</b>	<b>1.46</b>	<b>3.32</b>	<b>0.90</b>	<b>1.38</b>	<b>18.47</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
<b>6 Non-Operating Expenses</b>								
<b>7. Provision for Risk</b>	<b>0.04</b>	<b>0.18</b>	<b>0.16</b>		<b>2.05</b>	<b>1.17</b>	<b>0.35</b>	<b>3.05</b>
7.1 Loan loss Provision	0.04	0.18	0.16		2.05	1.17	0.35	3.05
7.1.1 General Loan loss Provision	0.04	0.11	0.16		2.05	0.21	0.07	
7.1.2 Special Loan Loss Provision		0.07				0.96	0.28	3.05
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>	<b>2.20</b>		<b>0.18</b>		<b>1.46</b>			<b>1.69</b>
<b>10 Provision for Income Tax</b>	<b>6.59</b>		<b>0.54</b>		<b>4.39</b>			<b>5.06</b>
<b>11 Others</b>								
<b>12 Net Profit</b>	<b>15.39</b>	<b>0.45</b>	<b>1.26</b>	<b>0.40</b>	<b>10.25</b>	<b>1.90</b>		<b>11.80</b>
<b>TOTAL EXPENSES</b>	<b>118.05</b>	<b>4.39</b>	<b>9.46</b>	<b>5.97</b>	<b>60.92</b>	<b>12.35</b>	<b>4.45</b>	<b>154.86</b>

## Income

<b>1. Interest Income</b>	<b>113.11</b>	<b>4.02</b>	<b>8.62</b>	<b>5.43</b>	<b>56.65</b>	<b>9.94</b>	<b>2.91</b>	<b>133.47</b>
1.1. On Loans and Advance	97.03	3.15	7.15	4.62	41.55	9.94	2.91	120.43
1.2. On Investment	1.72				0.22			
1.2.1 Government Bonds	1.72				0.22			
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	12.06	0.87	1.46		14.88			12.62
1.5 Others	2.30			0.81				0.42
<b>2. Comission &amp; Discount</b>	<b>3.21</b>	<b>0.04</b>	<b>0.33</b>	<b>0.07</b>	<b>4.27</b>	<b>0.21</b>		<b>1.86</b>
2.1 Bills Purchase & Discount								1.15
2.2 Comission	3.21	0.04	0.04	0.07	0.73	0.21		0.71
2.3 Others			0.29		3.54			
<b>3 Income From Exchange Fluctuation</b>	<b>-0.01</b>							
3.1 Due to Change in Exchange Rate	0.00							
3.2 Due to Foreign Currency Trans.	-0.01							
<b>4 Other Operating Income</b>	<b>1.73</b>	<b>0.33</b>	<b>0.51</b>			<b>0.82</b>	<b>0.50</b>	<b>2.90</b>
<b>5 Non Operating Income</b>				<b>0.47</b>		<b>1.38</b>		
<b>6 Provision Written Back</b>								<b>16.62</b>
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>							<b>1.04</b>	
<b>TOTAL INCOME</b>	<b>118.05</b>	<b>4.39</b>	<b>9.46</b>	<b>5.97</b>	<b>60.92</b>	<b>12.35</b>	<b>4.45</b>	<b>154.86</b>

Expenses	Gulmi	Kanchan	Matribhum	Bright	Innovative	Jhimruk	Metro	Vivor
<b>1 Interest Expenses</b>	<b>4.83</b>	<b>10.04</b>	<b>3.51</b>	<b>8.18</b>	<b>11.04</b>	<b>3.02</b>	<b>14.45</b>	<b>82.25</b>
1.1 Deposit Liabilities	4.83	10.04	3.51	8.10	10.67	3.02	14.45	79.51
1.1.1 Saving A/c	4.31	8.71	1.55	1.94	3.69	1.64	5.35	14.82
1.1.2 Fixed A/c	0.52	1.33	1.06	1.79	3.21	0.54	5.23	45.66
1.1.2.1 Upto 3 Months Fixed A/c		0.14	0.01	0.00			0.03	0.54
1.1.2.2 3 to 6 Months fixed A/c		0.06	0.03	0.00		0.02	0.29	0.00
1.1.2.3 6 Months to 1 Year Fixed A/c	0.28	0.65	0.45	0.93	2.61	0.14	3.50	7.79
1.1.2.4 Above 1 Year	0.24	0.48	0.57	0.85	0.60	0.38	1.41	37.32
1.1.3 Call Deposit			0.89	4.37	3.77	0.84	3.87	19.03
1.1.4 Certificate of Deposits								
1.2 Others				0.07	0.37			2.75
<b>2 Commission/Fee Expense</b>						<b>0.07</b>		
<b>3 Employees Expenses</b>	<b>0.88</b>	<b>2.24</b>	<b>1.02</b>	<b>1.45</b>	<b>1.84</b>	<b>0.85</b>	<b>1.39</b>	<b>10.98</b>
<b>4 Office Operating Expenses</b>	<b>0.90</b>	<b>1.47</b>	<b>0.47</b>	<b>1.65</b>	<b>3.15</b>	<b>0.78</b>	<b>2.42</b>	<b>13.06</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
<b>6 Non-Operating Expenses</b>					<b>0.02</b>			
<b>7. Provision for Risk</b>	<b>0.00</b>	<b>0.12</b>	<b>0.18</b>	<b>0.44</b>	<b>0.25</b>	<b>0.27</b>	<b>0.27</b>	<b>127.92</b>
7.1 Loan loss Provision	0.00	0.12	0.18	0.44	0.25	0.27	0.27	127.92
7.1.1 General Loan loss Provision	0.00	0.12	0.18	0.44	0.25	0.27	0.27	0.02
7.1.2 Special Loan Loss Provision								127.90
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>	<b>0.10</b>			<b>0.08</b>			<b>0.21</b>	
<b>10 Provision for Income Tax</b>	<b>0.30</b>			<b>0.25</b>			<b>0.64</b>	
<b>11 Others</b>								
<b>12 Net Profit</b>	<b>0.69</b>	<b>3.17</b>	<b>0.11</b>	<b>0.57</b>	<b>0.69</b>	<b>0.50</b>	<b>1.49</b>	
<b>TOTAL EXPENSES</b>	<b>7.71</b>	<b>17.04</b>	<b>5.28</b>	<b>12.62</b>	<b>16.99</b>	<b>5.49</b>	<b>20.86</b>	<b>234.21</b>

## Income

<b>1. Interest Income</b>	<b>7.27</b>	<b>15.97</b>	<b>4.68</b>	<b>11.55</b>	<b>15.62</b>	<b>4.72</b>	<b>19.95</b>	<b>77.23</b>
1.1. On Loans and Advance	4.55	10.63	3.44	10.11	11.50	4.29	16.95	53.28
1.2. On Investment								2.62
1.2.1 Government Bonds								2.16
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								0.46
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	2.72	2.00	1.24	1.34	3.97	0.43	2.99	1.53
1.5 Others		3.34		0.10	0.15			19.80
<b>2. Comission &amp; Discount</b>	<b>0.00</b>	<b>1.08</b>	<b>0.60</b>	<b>0.04</b>	<b>0.31</b>	<b>0.65</b>	<b>0.92</b>	<b>0.01</b>
2.1 Bills Purchase & Discount								
2.2 Comission		0.89	0.16	0.04	0.16	0.59		0.01
2.3 Others	0.00	0.19	0.44		0.15	0.06	0.92	
<b>3 Income From Exchange Fluctuation</b>								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
<b>4 Other Operating Income</b>	<b>0.44</b>			<b>1.02</b>	<b>1.06</b>			<b>0.67</b>
<b>5 Non Operating Income</b>								<b>4.80</b>
<b>6 Provision Written Back</b>						<b>0.12</b>		<b>49.86</b>
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>								<b>101.66</b>
<b>TOTAL INCOME</b>	<b>7.71</b>	<b>17.04</b>	<b>5.28</b>	<b>12.62</b>	<b>16.99</b>	<b>5.49</b>	<b>20.86</b>	<b>234.21</b>

<b>Expenses</b>	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism	Mission	Surya	Mt. Makalu
<b>1 Interest Expenses</b>	<b>1.48</b>	<b>3.52</b>	<b>10.76</b>	<b>0.98</b>	<b>31.02</b>	<b>10.56</b>	<b>1.28</b>	<b>0.08</b>
1.1 Deposit Liabilities	1.48	3.52	9.97	0.98	30.77	10.56	1.28	0.08
1.1.1 Saving A/c	1.44	2.37	3.00	0.77	6.95	4.69	0.43	
1.1.2 Fixed A/c	0.05	1.15	4.95	0.19	13.32	2.48	0.54	0.08
1.1.2.1 Upto 3 Months Fixed A/c					1.57	0.04		
1.1.2.2 3 to 6 Months fixed A/c					0.65	0.06		
1.1.2.3 6 Months to 1 Year Fixed A/c	0.01	0.56	1.97	0.04	10.75	2.09	0.30	0.04
1.1.2.4 Above 1 Year	0.04	0.59	2.98	0.15	0.35	0.28	0.24	0.04
1.1.3 Call Deposit			2.01	0.02	10.50	3.39	0.31	
1.1.4 Certificate of Deposits								
1.2 Others			0.80		0.25			
<b>2 Commission/Fee Expense</b>	<b>0.02</b>							
<b>3 Employees Expenses</b>	<b>0.68</b>	<b>1.32</b>	<b>1.82</b>	<b>0.72</b>	<b>5.84</b>	<b>2.45</b>	<b>0.82</b>	<b>0.28</b>
<b>4 Office Operating Expenses</b>	<b>0.32</b>	<b>0.88</b>	<b>1.72</b>	<b>0.17</b>	<b>8.02</b>	<b>2.74</b>	<b>0.29</b>	<b>0.31</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
<b>6 Non-Operating Expenses</b>								<b>0.04</b>
<b>7. Provision for Risk</b>	<b>0.26</b>	<b>2.07</b>		<b>0.11</b>	<b>6.25</b>	<b>0.61</b>	<b>0.06</b>	<b>0.08</b>
7.1 Loan loss Provision	0.26	2.07		0.11	6.25	0.61	0.06	0.08
7.1.1 General Loan loss Provision	0.16	0.46		0.11	0.90	0.61	0.06	0.08
7.1.2 Special Loan Loss Provision	0.09	1.61			5.35			
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>		<b>-0.04</b>						
<b>9 Provision for Staff Bonus</b>			<b>0.45</b>		<b>0.15</b>			
<b>10 Provision for Income Tax</b>			<b>1.36</b>		<b>0.43</b>			
<b>11 Others</b>								
<b>12 Net Profit</b>			<b>3.17</b>	<b>0.22</b>	<b>1.02</b>	<b>0.52</b>		<b>0.58</b>
<b>TOTAL EXPENSES</b>	<b>2.76</b>	<b>7.75</b>	<b>19.28</b>	<b>2.19</b>	<b>52.73</b>	<b>16.88</b>	<b>2.45</b>	<b>1.37</b>

## Income

<b>1. Interest Income</b>	<b>1.79</b>	<b>5.61</b>	<b>18.66</b>	<b>1.83</b>	<b>46.57</b>	<b>15.05</b>	<b>1.77</b>	<b>1.28</b>
1.1. On Loans and Advance	1.79	5.61	15.43	1.83	36.90	11.77	1.77	1.28
1.2. On Investment					0.55			
1.2.1 Government Bonds								
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds					0.55			
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit			3.10		8.61	3.28		
1.5 Others			0.13		0.51			
<b>2. Comission &amp; Discount</b>	<b>0.68</b>	<b>0.83</b>	<b>0.02</b>	<b>0.36</b>	<b>1.39</b>	<b>0.12</b>	<b>0.48</b>	<b>0.09</b>
2.1 Bills Purchase & Discount			0.02		0.03			
2.2 Comission	0.66			0.35	1.36	0.12	0.48	0.09
2.3 Others	0.02	0.83		0.01				
<b>3 Income From Exchange Fluctuation</b>					<b>2.19</b>			
3.1 Due to Change in Exchange Rate					0.36			
3.2 Due to Foreign Currency Trans.					1.83			
<b>4 Other Operating Income</b>	<b>0.01</b>		<b>0.50</b>		<b>2.58</b>	<b>1.70</b>		<b>0.01</b>
<b>5 Non Operating Income</b>								
<b>6 Provision Written Back</b>			<b>0.10</b>					
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>	<b>0.29</b>	<b>1.31</b>					<b>0.20</b>	
<b>TOTAL INCOME</b>	<b>2.76</b>	<b>7.75</b>	<b>19.28</b>	<b>2.19</b>	<b>52.73</b>	<b>16.88</b>	<b>2.45</b>	<b>1.37</b>

<b>Expenses</b>	Sindhu	Sahara	Social	NCDBL	Cosmos	Manaslu	Sambhridhi
<b>1 Interest Expenses</b>	<b>9.39</b>	<b>1.70</b>	<b>14.75</b>	<b>6.56</b>	<b>1.47</b>	<b>2.82</b>	<b>1.20</b>
1.1 Deposit Liabilities	9.24	1.70	14.35	6.56	1.47	2.82	1.20
1.1.1 Saving A/c	7.22	0.83	1.05	1.45	0.89	1.69	1.07
1.1.2 Fixed A/c	2.02	0.06	3.87	1.65	0.09	0.22	0.13
1.1.2.1 Upto 3 Months Fixed A/c				0.02			0.03
1.1.2.2 3 to 6 Months fixed A/c	0.02			0.01			
1.1.2.3 6 Months to 1 Year Fixed A/c	1.67		3.54	1.42	0.04		0.06
1.1.2.4 Above 1 Year	0.33	0.06	0.33	0.20	0.05	0.22	0.05
1.1.3 Call Deposit		0.81	9.43	3.46	0.50	0.91	
1.1.4 Certificate of Deposits							
1.2 Others	0.15		0.40				
<b>2 Commission/Fee Expense</b>							
<b>3 Employees Expenses</b>	<b>1.61</b>	<b>0.55</b>	<b>4.19</b>	<b>1.53</b>	<b>0.81</b>	<b>1.56</b>	<b>1.12</b>
<b>4 Office Operating Expenses</b>	<b>1.56</b>	<b>0.63</b>	<b>2.76</b>	<b>2.39</b>	<b>1.21</b>	<b>2.04</b>	<b>1.23</b>
<b>5 Exchange Fluctuation Loss</b>							
5.1 Due to Change in Exchange Rates							
5.2 Due to Foreign Currency Transactions							
<b>6 Non-Operating Expenses</b>			<b>2.29</b>				
<b>7. Provision for Risk</b>	<b>0.65</b>	<b>0.41</b>		<b>0.24</b>	<b>0.16</b>	<b>0.31</b>	<b>0.16</b>
7.1 Loan loss Provision	0.65	0.41		0.24	0.16	0.31	0.16
7.1.1 General Loan loss Provision	0.65	0.22		0.24	0.02	0.31	0.16
7.1.2 Special Loan Loss Provision		0.19			0.14		
7.1.3 Additional Loan Loss Provision							
7.2. Provision for Non-Banking Assets							
7.3. Provision for Loss on Investment							
7.4. Provision for Loss of Other Assets							
<b>8 Loan Written Off</b>							
<b>9 Provision for Staff Bonus</b>							
<b>10 Provision for Income Tax</b>							
<b>11 Others</b>							
<b>12 Net Profit</b>	<b>0.31</b>						<b>0.48</b>
<b>TOTAL EXPENSES</b>	<b>13.53</b>	<b>3.29</b>	<b>24.00</b>	<b>10.72</b>	<b>3.64</b>	<b>6.73</b>	<b>4.20</b>

## Income

<b>1. Interest Income</b>	<b>11.75</b>	<b>1.89</b>	<b>18.49</b>	<b>9.10</b>	<b>2.09</b>	<b>5.41</b>	<b>3.90</b>
1.1. On Loans and Advance	8.53	1.10	13.22	6.43	1.69	4.17	2.96
1.2. On Investment			0.21				
1.2.1 Government Bonds							
1.2.2 Foreign Bonds							
1.2.3 NRB Bonds			0.21				
1.2.4 Deventure & Bonds							
1.3 Agency Balance							
1.4 On Call Deposit	2.93	0.79	4.21	2.68	0.40	1.24	
1.5 Others	0.29		0.86				0.93
<b>2. Comission &amp; Discount</b>			<b>0.05</b>	<b>0.05</b>	<b>0.25</b>		<b>0.03</b>
2.1 Bills Purchase & Discount							
2.2 Comission			0.05	0.03	0.04		0.02
2.3 Others				0.02	0.21		0.02
<b>3 Income From Exchange Fluctuation</b>							
3.1 Due to Change in Exchange Rate							
3.2 Due to Foreign Currency Trans.							
<b>4 Other Operating Income</b>	<b>1.77</b>	<b>0.73</b>	<b>0.30</b>	<b>0.44</b>		<b>0.71</b>	<b>0.26</b>
<b>5 Non Operating Income</b>			<b>0.01</b>				
<b>6 Provision Written Back</b>			<b>0.53</b>				
<b>7 Recovery from Written off Loan</b>							
<b>8 Income from Extra Ordinary Expenses</b>							
<b>9 Net Loss</b>		<b>0.67</b>	<b>4.62</b>	<b>1.12</b>	<b>1.30</b>	<b>0.61</b>	
<b>TOTAL INCOME</b>	<b>13.53</b>	<b>3.29</b>	<b>24.00</b>	<b>10.72</b>	<b>3.64</b>	<b>6.73</b>	<b>4.20</b>

## Profit and Loss Account of Finance Companies

Expenses	NHDFCL	NFL	NIDC Capital	NNFL	AFCL	NSMFL	Peoples	Merchantil e
<b>1 Interest Expenses</b>	<b>10.20</b>	<b>20.53</b>	<b>43.31</b>	<b>68.15</b>	<b>100.06</b>	<b>97.67</b>	<b>19.00</b>	<b>1.09</b>
1.1 Deposit Liabilities	10.20	19.89	41.85	68.15	99.08	79.00	19.00	1.09
1.1.1 Saving A/c	1.50	2.84	9.82	13.99	29.21	30.38	4.00	
1.1.2 Fixed A/c	8.70	17.05	26.73	54.16	55.59	42.86	15.00	1.09
1.1.2.1 Upto 3 Months Fixed A/c		0.17	3.31	0.13	0.10	0.04	2.00	
1.1.2.2 3 to 6 Months fixed A/c		0.13	3.61	0.52	1.12	0.82	1.00	0.19
1.1.2.3 6 Months to 1 Year Fixed A/c	4.50	13.61	14.69	30.29	30.69	23.25	9.00	0.08
1.1.2.4 Above 1 Year	4.20	3.15	5.12	23.22	23.68	18.75	3.00	0.82
1.1.3 Call Deposit			5.30		14.28	5.77		
1.1.4 Certificate of Deposits								
1.2 Others		0.64	1.46		0.98	18.66		
<b>2 Commission/Fee Expense</b>		<b>0.00</b>						
<b>3 Employees Expenses</b>	<b>1.60</b>	<b>2.37</b>	<b>3.32</b>	<b>5.97</b>	<b>10.90</b>	<b>8.11</b>	<b>2.00</b>	<b>0.28</b>
<b>4 Office Operating Expenses</b>	<b>0.90</b>	<b>2.83</b>	<b>3.96</b>	<b>6.62</b>	<b>12.77</b>	<b>7.98</b>	<b>2.00</b>	<b>0.19</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
<b>6 Non-Operating Expenses</b>			<b>0.39</b>			<b>14.27</b>		
<b>7. Provision for Risk</b>		<b>2.45</b>	<b>16.51</b>	<b>1.75</b>	<b>15.80</b>	<b>185.66</b>		
7.1 Loan loss Provision		2.45	16.51	1.75	15.80	185.66		
7.1.1 General Loan loss Provision				1.75	12.60			
7.1.2 Special Loan Loss Provision		2.45	16.51		3.20	185.66		
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>				<b>1.94</b>	<b>2.01</b>			
<b>10 Provision for Income Tax</b>				<b>5.82</b>	<b>5.35</b>			
<b>11 Others</b>						<b>0.79</b>		
<b>12 Net Profit</b>	<b>0.20</b>	<b>-7.65</b>	<b>0.21</b>	<b>13.57</b>	<b>14.73</b>			<b>3.21</b>
<b>TOTAL EXPENSES</b>	<b>12.90</b>	<b>20.53</b>	<b>67.70</b>	<b>103.83</b>	<b>161.63</b>	<b>314.47</b>	<b>23.00</b>	<b>4.77</b>

### Income

<b>1. Interest Income</b>	<b>12.60</b>	<b>18.24</b>	<b>38.75</b>	<b>98.92</b>	<b>146.62</b>	<b>44.00</b>	<b>4.00</b>	<b>3.81</b>
1.1. On Loans and Advance	9.90	15.36	20.04	88.26	121.49	43.89	2.00	3.67
1.2. On Investment		0.48	1.02	1.78	2.40		1.00	0.14
1.2.1 Government Bonds			1.02	1.78	2.40		1.00	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds		0.42						0.14
1.2.4 Deventure & Bonds		0.05						
1.3 Agency Balance								
1.4 On Call Deposit		2.40	16.03	8.89	14.25	0.11		
1.5 Others	2.70		1.66		8.47		1.00	
<b>2. Comission &amp; Discount</b>		<b>0.32</b>	<b>0.17</b>	<b>0.34</b>	<b>0.35</b>	<b>0.13</b>		<b>0.15</b>
2.1 Bills Purchase & Discount								
2.2 Comission		0.00	0.17	0.34	0.35			0.14
2.3 Others		0.31				0.13		0.01
<b>3 Income From Exchange Fluctuation</b>								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
<b>4 Other Operating Income</b>	<b>0.30</b>	<b>0.53</b>	<b>1.49</b>	<b>3.64</b>	<b>5.85</b>	<b>0.17</b>		
<b>5 Non Operating Income</b>			<b>4.05</b>	<b>0.39</b>		<b>1.94</b>		
<b>6 Provision Written Back</b>		<b>1.44</b>	<b>23.24</b>	<b>0.53</b>	<b>8.81</b>	<b>6.53</b>		<b>0.81</b>
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>						<b>261.71</b>	<b>19.00</b>	
<b>TOTAL INCOME</b>	<b>12.90</b>	<b>20.53</b>	<b>67.70</b>	<b>103.83</b>	<b>161.63</b>	<b>314.47</b>	<b>23.00</b>	<b>4.77</b>

Expenses	KFL	Himalaya	Union	Gorkha	PFCL	NHMFL	Universal	Samjhana
<b>1 Interest Expenses</b>	<b>12.62</b>	<b>24.32</b>	<b>31.70</b>	<b>9.74</b>	<b>39.55</b>	<b>47.63</b>	<b>36.01</b>	
1.1 Deposit Liabilities	12.62	21.24	31.28	9.74	39.55	47.63	36.01	
1.1.1 Saving A/c	2.03	0.48	3.93	0.97	12.21	7.70	6.56	
1.1.2 Fixed A/c	10.59	20.76	26.09	8.77	27.34	39.93	29.45	
1.1.2.1 Upto 3 Months Fixed A/c	0.75		0.86		0.02	2.45	0.77	
1.1.2.2 3 to 6 Months fixed A/c	0.14	1.59	0.01	0.01	0.15	0.05	0.04	
1.1.2.3 6 Months to 1 Year Fixed A/c	5.54	2.05	17.18	6.62	5.89	12.47	11.92	
1.1.2.4 Above 1 Year	4.16	17.12	8.04	2.14	21.28	24.96	16.72	
1.1.3 Call Deposit			1.26					
1.1.4 Certificate of Deposits								
1.2 Others		3.08	0.42					
<b>2 Commission/Fee Expense</b>		<b>0.20</b>						
<b>3 Employees Expenses</b>	<b>1.78</b>	<b>1.58</b>	<b>3.94</b>	<b>1.43</b>	<b>5.48</b>	<b>3.99</b>	<b>2.06</b>	
<b>4 Office Operating Expenses</b>	<b>1.64</b>	<b>1.79</b>	<b>3.53</b>	<b>1.27</b>	<b>4.69</b>	<b>2.76</b>	<b>1.66</b>	
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
<b>6 Non-Operating Expenses</b>			<b>0.17</b>					
<b>7. Provision for Risk</b>	<b>6.11</b>	<b>0.19</b>	<b>6.16</b>		<b>5.91</b>	<b>7.89</b>		
7.1 Loan loss Provision	6.11	0.19	6.16		5.91	7.89		
7.1.1 General Loan loss Provision		0.19				0.13		
7.1.2 Special Loan Loss Provision			6.16		5.91	7.76		
7.1.3 Additional Loan Loss Provision	6.11							
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>					<b>0.08</b>		<b>0.38</b>	
<b>10 Provision for Income Tax</b>					<b>0.25</b>		<b>1.14</b>	
<b>11 Others</b>								
<b>12 Net Profit</b>				<b>0.63</b>	<b>0.59</b>	<b>0.30</b>	<b>2.65</b>	
<b>TOTAL EXPENSES</b>	<b>22.15</b>	<b>28.08</b>	<b>45.51</b>	<b>13.07</b>	<b>56.55</b>	<b>62.56</b>	<b>43.90</b>	

## Income

<b>1. Interest Income</b>	<b>17.71</b>	<b>22.99</b>	<b>37.92</b>	<b>10.61</b>	<b>52.14</b>	<b>60.43</b>	<b>42.83</b>	
1.1. On Loans and Advance	13.85	22.94	35.98	9.45	46.61	57.94	37.70	
1.2. On Investment	0.09		0.06	0.07		0.91	0.60	
1.2.1 Government Bonds			0.06	0.07		0.91	0.60	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds	0.09							
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	3.70		0.95	1.09	5.53	1.58	4.53	
1.5 Others	0.07	0.05	0.92					
<b>2. Comission &amp; Discount</b>	<b>0.04</b>	<b>0.04</b>	<b>0.03</b>	<b>1.01</b>	<b>4.41</b>	<b>0.04</b>	<b>0.02</b>	
2.1 Bills Purchase & Discount								
2.2 Comission	0.04	0.04	0.03	0.01	0.06	0.04	0.02	
2.3 Others				1.00	4.35			
<b>3 Income From Exchange Fluctuation</b>								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
<b>4 Other Operating Income</b>	<b>0.71</b>	<b>0.47</b>	<b>1.69</b>			<b>0.86</b>	<b>0.01</b>	
<b>5 Non Operating Income</b>	<b>0.20</b>					<b>0.17</b>		
<b>6 Provision Written Back</b>	<b>0.07</b>		<b>1.04</b>	<b>0.99</b>		<b>1.06</b>	<b>1.04</b>	
<b>7 Recovery from Written off Loan</b>	<b>0.06</b>		<b>0.30</b>	<b>0.46</b>				
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>	<b>3.36</b>	<b>4.58</b>	<b>4.54</b>					
<b>TOTAL INCOME</b>	<b>22.15</b>	<b>28.08</b>	<b>45.51</b>	<b>13.07</b>	<b>56.55</b>	<b>62.56</b>	<b>43.90</b>	



Expenses	Goodwill	SFL	SIFCL	Lumbini	Investa	YFL	Standard	ILFCO
<b>1 Interest Expenses</b>	<b>40.17</b>	<b>29.75</b>	<b>33.02</b>	<b>38.57</b>		<b>39.02</b>	<b>81.10</b>	<b>42.34</b>
1.1 Deposit Liabilities	31.24	28.05	33.02	38.57		39.02	77.93	42.34
1.1.1 Saving A/c	14.44	9.04	6.07	6.28		19.97	20.52	5.99
1.1.2 Fixed A/c	16.80	19.01	26.95	32.29		19.05	48.28	35.33
1.1.2.1 Upto 3 Months Fixed A/c	0.31		0.06	1.77		0.04	2.56	
1.1.2.2 3 to 6 Months fixed A/c	0.34		0.17	1.22		0.05	1.93	
1.1.2.3 6 Months to 1 Year Fixed A/c	7.03		17.98	19.85		6.34	38.78	14.56
1.1.2.4 Above 1 Year	9.12	19.01	8.74	9.45		12.62	5.01	20.77
1.1.3 Call Deposit							9.13	1.02
1.1.4 Certificate of Deposits								
1.2 Others	8.93	1.70					3.17	
<b>2 Commission/Fee Expense</b>								
<b>3 Employees Expenses</b>	<b>4.44</b>	<b>3.32</b>	<b>2.86</b>	<b>3.26</b>		<b>3.05</b>	<b>9.55</b>	<b>9.17</b>
<b>4 Office Operating Expenses</b>	<b>7.77</b>	<b>1.77</b>	<b>2.75</b>	<b>2.08</b>		<b>2.66</b>	<b>12.05</b>	<b>10.09</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
<b>6 Non-Operating Expenses</b>								
<b>7. Provision for Risk</b>	<b>0.08</b>	<b>6.76</b>	<b>0.26</b>	<b>1.20</b>		<b>1.19</b>	<b>4.75</b>	<b>16.42</b>
7.1 Loan loss Provision	0.08	6.49	0.26	1.20		1.19	4.75	16.42
7.1.1 General Loan loss Provision	0.08		0.41	1.20				16.42
7.1.2 Special Loan Loss Provision			-0.15			1.19	4.75	
7.1.3 Additional Loan Loss Provision		6.49						
7.2. Provision for Non-Banking Assets		0.28						
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>	<b>0.45</b>		<b>0.69</b>	<b>1.93</b>		<b>0.14</b>	<b>1.54</b>	<b>1.57</b>
<b>10 Provision for Income Tax</b>	<b>1.25</b>		<b>2.08</b>	<b>5.79</b>		<b>0.40</b>	<b>4.61</b>	<b>4.72</b>
<b>11 Others</b>							<b>0.70</b>	
<b>12 Net Profit</b>	<b>3.26</b>	<b>2.09</b>	<b>4.85</b>	<b>13.50</b>		<b>0.95</b>	<b>10.76</b>	<b>11.01</b>
<b>TOTAL EXPENSES</b>	<b>57.41</b>	<b>43.70</b>	<b>46.51</b>	<b>66.33</b>		<b>47.41</b>	<b>125.06</b>	<b>95.33</b>

## Income

<b>1. Interest Income</b>	<b>52.05</b>	<b>40.51</b>	<b>43.86</b>	<b>63.28</b>		<b>44.95</b>	<b>118.59</b>	<b>92.81</b>
1.1. On Loans and Advance	49.90	33.40	40.37	63.18		39.48	101.52	76.58
1.2. On Investment	2.15		0.90			0.70	1.12	2.80
1.2.1 Government Bonds	2.15		0.90			0.70		2.80
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds							1.12	
1.2.4 Deventure & Bonds								
1.3 Agency Balance			2.59					
1.4 On Call Deposit		4.53		0.10		4.77	9.66	
1.5 Others		2.58					6.29	13.44
<b>2. Comission &amp; Discount</b>	<b>5.36</b>	<b>2.79</b>		<b>0.16</b>		<b>0.27</b>	<b>0.36</b>	<b>0.04</b>
2.1 Bills Purchase & Discount				0.00				
2.2 Comission		0.05		0.14		0.27	0.36	
2.3 Others	5.36	2.74		0.01				0.04
<b>3 Income From Exchange Fluctuation</b>								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
<b>4 Other Operating Income</b>			<b>2.65</b>	<b>2.89</b>		<b>0.95</b>	<b>0.84</b>	<b>2.48</b>
<b>5 Non Operating Income</b>		<b>0.06</b>				<b>0.69</b>	<b>0.18</b>	
<b>6 Provision Written Back</b>		<b>0.34</b>				<b>0.35</b>	<b>5.09</b>	
<b>7 Recovery from Written off Loan</b>						<b>0.20</b>		
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>								
<b>TOTAL INCOME</b>	<b>57.41</b>	<b>43.70</b>	<b>46.51</b>	<b>66.33</b>		<b>47.41</b>	<b>125.06</b>	<b>95.33</b>

<b>Expenses</b>	<b>Mahalaxmi</b>	<b>Lalitpur</b>	<b>Bhajuratna</b>	<b>United FC</b>	<b>General</b>	<b>Progressive</b>	<b>AEFL</b>	<b>Navadurga</b>
<b>1 Interest Expenses</b>	<b>65.44</b>	<b>62.01</b>	<b>5.11</b>	<b>112.21</b>	<b>31.00</b>	<b>9.12</b>	<b>23.45</b>	<b>26.81</b>
1.1 Deposit Liabilities	64.45	54.61	5.11	78.11	30.00	6.80	21.73	26.81
1.1.1 Saving A/c	21.93	16.39	0.77	20.71	7.00	2.11	6.71	10.45
1.1.2 Fixed A/c	42.47	38.22	4.34	57.40	23.00	4.69	15.02	16.36
1.1.2.1 Upto 3 Months Fixed A/c	2.53	0.96			3.00		1.07	
1.1.2.2 3 to 6 Months fixed A/c	0.19	0.64					0.99	
1.1.2.3 6 Months to 1 Year Fixed A/c	5.74	21.85	2.13			0.97	6.87	
1.1.2.4 Above 1 Year	34.01	14.77	2.21	57.40	20.00	3.72	6.09	16.36
1.1.3 Call Deposit								
1.1.4 Certificate of Deposits	0.05							
1.2 Others	0.99	7.40		34.10	1.00	2.32	1.72	
<b>2 Commission/Fee Expense</b>								
<b>3 Employees Expenses</b>	<b>5.68</b>	<b>2.77</b>	<b>1.13</b>	<b>9.85</b>	<b>2.00</b>	<b>1.53</b>	<b>2.22</b>	<b>2.36</b>
<b>4 Office Operatiing Expenses</b>	<b>6.09</b>	<b>1.92</b>	<b>1.14</b>	<b>8.63</b>	<b>2.00</b>	<b>1.10</b>	<b>3.78</b>	<b>1.60</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
<b>6 Non-Operating Expenses</b>								
<b>7. Provision for Risk</b>	<b>13.34</b>		<b>4.06</b>	<b>25.74</b>		<b>0.47</b>	<b>0.32</b>	<b>0.89</b>
7.1 Loan loss Provision	13.34		4.06	25.74		0.47	0.32	0.89
7.1.1 General Loan loss Provision	10.77		4.06	-1.42				0.28
7.1.2 Special Loan Loss Provision	2.00			27.16				0.61
7.1.3 Additional Loan Loss Provision	0.57					0.47	0.32	
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>				<b>0.02</b>				
<b>9 Provision for Staff Bonus</b>							<b>0.11</b>	
<b>10 Provision for Income Tax</b>							<b>0.34</b>	
<b>11 Others</b>								
<b>12 Net Profit</b>	<b>1.89</b>		<b>-5.15</b>		<b>2.00</b>	<b>-1.46</b>	<b>0.79</b>	<b>0.33</b>
<b>TOTAL EXPENSES</b>	<b>92.44</b>	<b>66.70</b>	<b>6.29</b>	<b>156.46</b>	<b>37.00</b>	<b>10.76</b>	<b>31.01</b>	<b>31.99</b>

## Income

<b>1. Interest Income</b>	<b>89.48</b>	<b>34.70</b>	<b>6.12</b>	<b>128.90</b>	<b>28.00</b>	<b>7.44</b>	<b>23.58</b>	<b>30.33</b>
1.1. On Loans and Advance	67.07	34.70	3.90	88.42	26.00	7.44	19.27	24.82
1.2. On Investment	0.93		0.11	1.31				
1.2.1 Government Bonds			0.11	1.31				
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds	0.93							
1.3 Agency Balance								
1.4 On Call Deposit	10.12			5.03	2.00			
1.5 Others	11.36		2.11	34.13			4.31	5.51
<b>2. Comission &amp; Discount</b>	<b>0.86</b>	<b>0.12</b>		<b>0.57</b>	<b>1.00</b>	<b>0.09</b>	<b>0.05</b>	
2.1 Bills Purchase & Discount								
2.2 Comission	0.12	0.12		0.57	1.00		0.05	
2.3 Others	0.74					0.09		
<b>3 Income From Exchange Fluctuation</b>								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
<b>4 Other Operating Income</b>	<b>1.89</b>	<b>0.85</b>	<b>0.01</b>	<b>3.08</b>		<b>3.23</b>	<b>1.38</b>	<b>1.66</b>
<b>5 Non Operating Income</b>	<b>0.18</b>		<b>0.09</b>					
<b>6 Provision Written Back</b>	<b>0.03</b>	<b>2.95</b>	<b>0.07</b>		<b>8.00</b>		<b>6.00</b>	
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>		<b>28.08</b>		<b>23.90</b>				
<b>TOTAL INCOME</b>	<b>92.44</b>	<b>66.70</b>	<b>6.29</b>	<b>156.46</b>	<b>37.00</b>	<b>10.76</b>	<b>31.01</b>	<b>31.99</b>

Expenses	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Butwal	Srijana
<b>1 Interest Expenses</b>	<b>22.72</b>	<b>36.49</b>	<b>59.39</b>	<b>35.89</b>	<b>5.77</b>	<b>1.74</b>	<b>45.08</b>	<b>2.95</b>
1.1 Deposit Liabilities	22.72	36.49	56.51	33.92	5.77	1.74	43.93	2.95
1.1.1 Saving A/c	6.95	16.39	15.34	12.53	2.51		14.09	1.74
1.1.2 Fixed A/c	15.77	20.10	41.17	21.39	3.26	1.74	29.84	1.21
1.1.2.1 Upto 3 Months Fixed A/c			0.06	3.96	0.03		0.37	
1.1.2.2 3 to 6 Months fixed A/c		1.00	0.34	0.67	0.74		0.54	
1.1.2.3 6 Months to 1 Year Fixed A/c		11.05	2.20	13.83	1.89		15.55	
1.1.2.4 Above 1 Year	15.77	8.05	38.57	2.93	0.61	1.74	13.38	1.21
1.1.3 Call Deposit								
1.1.4 Certificate of Deposits								
1.2 Others			2.88	1.97			1.15	
<b>2 Commission/Fee Expense</b>	<b>0.20</b>							<b>0.16</b>
<b>3 Employees Expenses</b>	<b>1.15</b>	<b>2.19</b>	<b>3.05</b>	<b>2.45</b>	<b>2.20</b>	<b>0.45</b>	<b>5.96</b>	<b>1.02</b>
<b>4 Office Operating Expenses</b>	<b>0.60</b>	<b>7.55</b>	<b>2.37</b>	<b>4.00</b>	<b>1.78</b>	<b>0.19</b>	<b>5.82</b>	<b>0.82</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
<b>6 Non-Operating Expenses</b>								
<b>7. Provision for Risk</b>	<b>0.05</b>	<b>14.95</b>	<b>0.45</b>	<b>22.84</b>	<b>38.31</b>	<b>-0.29</b>	<b>3.31</b>	
7.1 Loan loss Provision	0.05	14.95	0.45	22.84	38.31	-0.29	3.31	
7.1.1 General Loan loss Provision	0.05		0.45	22.84	-1.36	0.02	3.31	
7.1.2 Special Loan Loss Provision		14.95			39.67	-0.32		
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>		<b>0.06</b>	<b>0.37</b>	<b>0.13</b>				
<b>10 Provision for Income Tax</b>		<b>0.18</b>	<b>1.11</b>	<b>0.38</b>				
<b>11 Others</b>								
<b>12 Net Profit</b>	<b>19.45</b>	<b>0.41</b>	<b>2.58</b>	<b>0.89</b>		<b>0.67</b>		<b>1.65</b>
<b>TOTAL EXPENSES</b>	<b>44.17</b>	<b>61.83</b>	<b>69.31</b>	<b>66.59</b>	<b>48.05</b>	<b>2.74</b>	<b>60.17</b>	<b>6.60</b>

## Income

<b>1. Interest Income</b>	<b>35.15</b>	<b>58.94</b>	<b>64.10</b>	<b>62.76</b>	<b>3.20</b>	<b>2.61</b>	<b>40.78</b>	<b>5.50</b>
1.1. On Loans and Advance	25.27	45.48	58.28	62.76	3.20	2.61	32.57	5.23
1.2. On Investment	0.26		0.83					
1.2.1 Government Bonds								
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds	0.26							
1.2.4 Deventure & Bonds			0.83					
1.3 Agency Balance								
1.4 On Call Deposit			4.99				8.21	0.27
1.5 Others	9.62	13.46						
<b>2. Comission &amp; Discount</b>	<b>0.02</b>	<b>2.89</b>	<b>0.08</b>	<b>0.01</b>	<b>0.01</b>		<b>0.38</b>	<b>0.09</b>
2.1 Bills Purchase & Discount								
2.2 Comission	0.02		0.08	0.01	0.01		0.38	0.09
2.3 Others		2.89		0.00				
<b>3 Income From Exchange Fluctuation</b>								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
<b>4 Other Operating Income</b>	<b>0.41</b>		<b>0.74</b>	<b>3.82</b>	<b>0.59</b>	<b>0.14</b>	<b>0.63</b>	<b>1.01</b>
<b>5 Non Operating Income</b>	<b>0.07</b>							
<b>6 Provision Written Back</b>	<b>3.85</b>		<b>4.40</b>		<b>0.01</b>		<b>0.09</b>	
<b>7 Recovery from Written off Loan</b>	<b>4.67</b>				<b>0.00</b>			
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>					<b>44.24</b>		<b>18.29</b>	
<b>TOTAL INCOME</b>	<b>44.17</b>	<b>61.83</b>	<b>69.31</b>	<b>66.59</b>	<b>48.05</b>	<b>2.74</b>	<b>60.17</b>	<b>6.60</b>

Expenses	Om	CMB	WMBFL	CMBFCL	Crystal	Royal	Guheshwor	Patan
<b>1 Interest Expenses</b>	<b>68.65</b>	<b>14.03</b>	<b>26.25</b>	<b>75.94</b>	<b>34.01</b>	<b>57.92</b>	<b>27.18</b>	<b>12.25</b>
1.1 Deposit Liabilities	68.65	13.91	23.50	72.84	34.01	53.23	26.44	11.96
1.1.1 Saving A/c	23.36	5.72	7.13	13.66	8.58	15.68	6.52	4.66
1.1.2 Fixed A/c	45.30	8.19	16.37	37.91	25.43	37.55	19.92	7.30
1.1.2.1 Upto 3 Months Fixed A/c	0.50		0.43		2.94	6.20	1.05	
1.1.2.2 3 to 6 Months fixed A/c	1.32		0.02	1.90	1.79	2.43	0.08	
1.1.2.3 6 Months to 1 Year Fixed A/c	32.82	6.86	11.89	18.74	9.67	22.20	11.24	
1.1.2.4 Above 1 Year	10.66	1.33	4.03	17.27	11.03	6.72	7.55	7.30
1.1.3 Call Deposit				21.27				
1.1.4 Certificate of Deposits								
1.2 Others		0.12	2.75	3.10		4.69	0.74	0.29
<b>2 Commission/Fee Expense</b>								
<b>3 Employees Expenses</b>	<b>5.98</b>	<b>2.30</b>	<b>2.58</b>	<b>11.05</b>	<b>0.96</b>	<b>2.79</b>	<b>1.23</b>	<b>1.71</b>
<b>4 Office Operating Expenses</b>	<b>7.18</b>	<b>2.68</b>	<b>3.37</b>	<b>10.02</b>	<b>2.70</b>	<b>5.47</b>	<b>0.83</b>	<b>1.08</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
<b>6 Non-Operating Expenses</b>								<b>0.14</b>
<b>7. Provision for Risk</b>	<b>6.63</b>	<b>0.68</b>		<b>686.92</b>			<b>0.06</b>	<b>8.15</b>
7.1 Loan loss Provision	6.63	0.68		686.92			0.06	8.15
7.1.1 General Loan loss Provision	2.55	0.68		-13.04			0.06	8.15
7.1.2 Special Loan Loss Provision	4.09			699.96				
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>			<b>0.50</b>					
<b>9 Provision for Staff Bonus</b>	<b>0.46</b>							
<b>10 Provision for Income Tax</b>	<b>1.38</b>							
<b>11 Others</b>								
<b>12 Net Profit</b>	<b>3.21</b>				<b>1.46</b>		<b>11.29</b>	
<b>TOTAL EXPENSES</b>	<b>93.50</b>	<b>19.69</b>	<b>32.71</b>	<b>783.93</b>	<b>39.13</b>	<b>66.18</b>	<b>40.59</b>	<b>23.33</b>

## Income

<b>1. Interest Income</b>	<b>87.87</b>	<b>14.77</b>	<b>14.88</b>	<b>48.36</b>	<b>38.56</b>	<b>43.18</b>	<b>38.88</b>	<b>11.56</b>
1.1. On Loans and Advance	76.85	10.38	13.83	46.56	38.50	36.94	31.65	8.56
1.2. On Investment	1.74	0.41				1.84	0.20	
1.2.1 Government Bonds	1.74	0.41				1.84	0.20	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance							6.29	
1.4 On Call Deposit	7.84				0.06	3.22		
1.5 Others	1.43	3.98	1.05	1.80		1.18	0.74	3.00
<b>2. Comission &amp; Discount</b>			<b>0.92</b>	<b>0.03</b>	<b>0.08</b>	<b>0.08</b>	<b>0.09</b>	
2.1 Bills Purchase & Discount								
2.2 Comission			0.01	0.03	0.02	0.08	0.09	
2.3 Others			0.91		0.06			
<b>3 Income From Exchange Fluctuation</b>								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
<b>4 Other Operating Income</b>	<b>5.62</b>	<b>0.96</b>			<b>0.49</b>	<b>1.08</b>	<b>1.45</b>	<b>0.33</b>
<b>5 Non Operating Income</b>	<b>0.01</b>	<b>0.07</b>		<b>0.29</b>			<b>0.17</b>	
<b>6 Provision Written Back</b>		<b>2.33</b>						
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>		<b>1.56</b>	<b>16.92</b>	<b>735.25</b>		<b>21.84</b>		<b>11.44</b>
<b>TOTAL INCOME</b>	<b>93.50</b>	<b>19.69</b>	<b>32.71</b>	<b>783.93</b>	<b>39.13</b>	<b>66.18</b>	<b>40.59</b>	<b>23.33</b>

Expenses	Fewa	Everest	Prudential	ICFC	IME	Sagarmath a	Shikhar	Civil
<b>1 Interest Expenses</b>	<b>59.12</b>	<b>7.88</b>	<b>36.14</b>	<b>93.50</b>	<b>98.70</b>	<b>36.13</b>	<b>20.24</b>	<b>13.99</b>
1.1 Deposit Liabilities	59.12	7.88	29.50	90.37	98.70	35.67	19.77	13.49
1.1.1 Saving A/c	24.85	3.63	10.90	38.65	67.73	11.13	3.73	5.22
1.1.2 Fixed A/c	34.27	4.25	18.59	51.72	30.97	24.54	16.04	7.06
1.1.2.1 Upto 3 Months Fixed A/c	1.18	1.86	1.10	3.13	2.60	2.07	1.88	0.01
1.1.2.2 3 to 6 Months fixed A/c	1.08			0.53	1.14	2.67	1.55	
1.1.2.3 6 Months to 1 Year Fixed A/c	23.28	0.69	8.27	24.12	23.11	17.95	11.32	5.93
1.1.2.4 Above 1 Year	8.73	1.70	9.22	23.94	4.12	1.85	1.29	1.12
1.1.3 Call Deposit								1.21
1.1.4 Certificate of Deposits			0.01					
1.2 Others			6.64	3.13		0.46	0.47	0.50
<b>2 Commission/Fee Expense</b>								
<b>3 Employees Expenses</b>	<b>4.69</b>	<b>0.96</b>	<b>2.42</b>	<b>8.27</b>	<b>12.67</b>	<b>4.54</b>	<b>1.76</b>	<b>1.98</b>
<b>4 Office Operatiing Expenses</b>	<b>5.43</b>	<b>1.41</b>	<b>2.70</b>	<b>9.73</b>	<b>8.40</b>	<b>2.47</b>	<b>2.38</b>	<b>0.79</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
<b>6 Non-Operating Expenses</b>								
<b>7. Provision for Risk</b>	<b>6.35</b>	<b>0.82</b>	<b>91.82</b>	<b>0.50</b>	<b>23.60</b>	<b>2.27</b>	<b>1.73</b>	<b>13.26</b>
7.1 Loan loss Provision	6.35	0.82	91.82	0.50	23.60	2.27	1.73	13.26
7.1.1 General Loan loss Provision	6.35	0.10		-4.42	4.65		1.73	4.27
7.1.2 Special Loan Loss Provision		0.73	91.46	0.19	18.95	2.27		7.40
7.1.3 Additional Loan Loss Provision			0.36	4.73				1.59
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>	<b>0.36</b>	<b>0.13</b>			<b>2.18</b>			<b>0.08</b>
<b>10 Provision for Income Tax</b>	<b>1.10</b>	<b>0.39</b>			<b>6.55</b>			<b>0.23</b>
<b>11 Others</b>								
<b>12 Net Profit</b>	<b>2.57</b>	<b>0.92</b>		<b>8.07</b>	<b>15.35</b>		<b>2.68</b>	<b>0.53</b>
<b>TOTAL EXPENSES</b>	<b>79.62</b>	<b>12.50</b>	<b>133.08</b>	<b>120.07</b>	<b>167.45</b>	<b>45.41</b>	<b>28.79</b>	<b>30.86</b>

## Income

<b>1. Interest Income</b>	<b>75.38</b>	<b>11.96</b>	<b>29.70</b>	<b>114.28</b>	<b>150.96</b>	<b>35.27</b>	<b>27.85</b>	<b>19.34</b>
1.1. On Loans and Advance	65.24	8.43	28.33	85.62	129.34	31.09	24.75	13.56
1.2. On Investment	0.44	0.45	0.19		1.91	0.31	0.04	0.34
1.2.1 Government Bonds		0.45			1.91		0.04	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds	0.44					0.31		0.34
1.2.4 Deventure & Bonds			0.19					
1.3 Agency Balance				24.36				
1.4 On Call Deposit	9.70	3.08	0.39		19.71			4.23
1.5 Others			0.79	4.30		3.87	3.06	1.21
<b>2. Comission &amp; Discount</b>	<b>0.20</b>	<b>0.07</b>	<b>0.99</b>	<b>5.61</b>	<b>6.57</b>	<b>1.29</b>	<b>0.94</b>	<b>0.05</b>
2.1 Bills Purchase & Discount								0.01
2.2 Comission	0.20	0.07	0.02	5.61	6.57	0.19	0.03	0.04
2.3 Others			0.97			1.10	0.91	
<b>3 Income From Exchange Fluctuation</b>								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
<b>4 Other Operating Income</b>	<b>4.04</b>	<b>0.47</b>		<b>0.17</b>	<b>9.92</b>			<b>0.67</b>
<b>5 Non Operating Income</b>								
<b>6 Provision Written Back</b>			<b>6.94</b>			<b>0.52</b>		<b>10.80</b>
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>			<b>95.45</b>			<b>8.33</b>		
<b>TOTAL INCOME</b>	<b>79.62</b>	<b>12.50</b>	<b>133.08</b>	<b>120.07</b>	<b>167.45</b>	<b>45.41</b>	<b>28.79</b>	<b>30.86</b>

<b>Expenses</b>	<b>Prabhu</b>	<b>Imperial</b>	<b>Kuber</b>	<b>NEFL</b>	<b>Valley</b>	<b>Seti</b>	<b>hama</b>	<b>reliable</b>
<b>1 Interest Expenses</b>	<b>121.47</b>	<b>24.73</b>	<b>34.51</b>	<b>15.11</b>	<b>25.85</b>	<b>2.44</b>	<b>9.76</b>	<b>48.00</b>
1.1 Deposit Liabilities	121.40	24.68	33.22	14.08	25.13	2.44	9.74	44.00
1.1.1 Saving A/c	73.42	6.04	8.01	7.53	4.07	1.68	2.40	23.00
1.1.2 Fixed A/c	47.98	18.64	25.21	6.55	14.46	0.76	4.87	21.00
1.1.2.1 Upto 3 Months Fixed A/c	1.39	1.67		0.01			0.96	2.00
1.1.2.2 3 to 6 Months fixed A/c	5.03			0.06	2.38		2.22	1.00
1.1.2.3 6 Months to 1 Year Fixed A/c	37.12	7.07	25.21	4.54	4.66	0.00	0.06	16.00
1.1.2.4 Above 1 Year	4.44	9.90		1.94	7.42	0.76	1.63	2.00
1.1.3 Call Deposit					6.60		2.47	
1.1.4 Certificate of Deposits								
1.2 Others	0.07	0.05	1.29	1.03	0.72		0.02	4.00
<b>2 Commission/Fee Expense</b>								
<b>3 Employees Expenses</b>	<b>15.68</b>	<b>1.91</b>	<b>3.65</b>	<b>2.37</b>	<b>2.92</b>	<b>1.05</b>	<b>1.53</b>	<b>5.00</b>
<b>4 Office Operating Expenses</b>	<b>24.81</b>	<b>1.38</b>	<b>4.01</b>	<b>1.98</b>	<b>3.30</b>	<b>0.57</b>	<b>1.69</b>	<b>5.00</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
<b>6 Non-Operating Expenses</b>	<b>0.06</b>							
<b>7. Provision for Risk</b>	<b>7.03</b>			<b>0.68</b>			<b>27.87</b>	<b>3.00</b>
7.1 Loan loss Provision	7.03			0.68			27.87	
7.1.1 General Loan loss Provision	7.03						-1.13	
7.1.2 Special Loan Loss Provision				0.68			32.02	
7.1.3 Additional Loan Loss Provision							-3.02	
7.2. Provision for Non-Banking Assets								3.00
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>	<b>1.20</b>			<b>0.43</b>				
<b>10 Provision for Income Tax</b>	<b>3.59</b>			<b>1.30</b>				
<b>11 Others</b>								
<b>12 Net Profit</b>	<b>8.38</b>	<b>0.86</b>		<b>3.04</b>	<b>0.86</b>	<b>0.76</b>		<b>1.00</b>
<b>TOTAL EXPENSES</b>	<b>182.21</b>	<b>28.87</b>	<b>42.17</b>	<b>24.91</b>	<b>32.93</b>	<b>4.82</b>	<b>40.85</b>	<b>62.00</b>

## Income

<b>1. Interest Income</b>	<b>147.21</b>	<b>20.86</b>	<b>25.94</b>	<b>23.73</b>	<b>31.75</b>	<b>4.63</b>	<b>11.61</b>	<b>55.00</b>
1.1. On Loans and Advance	135.23	13.50	24.83	18.60	28.62	4.38	9.84	46.00
1.2. On Investment		0.03		0.08	0.42		0.27	1.00
1.2.1 Government Bonds				0.08			0.27	1.00
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds		0.03			0.42			
1.2.4 Deventure & Bonds								
1.3 Agency Balance	11.78							
1.4 On Call Deposit			0.55		2.71		1.49	8.00
1.5 Others	0.20	7.33	0.56	5.05		0.25	0.01	
<b>2. Comission &amp; Discount</b>	<b>15.00</b>		<b>1.12</b>	<b>0.35</b>	<b>1.18</b>	<b>0.05</b>	<b>0.04</b>	<b>1.00</b>
2.1 Bills Purchase & Discount								
2.2 Comission	15.00		1.12	0.35	0.16	0.05	0.04	1.00
2.3 Others					1.02			
<b>3 Income From Exchange Fluctuation</b>	<b>5.53</b>							
3.1 Due to Change in Exchange Rate	5.53							
3.2 Due to Foreign Currency Trans.								
<b>4 Other Operating Income</b>	<b>6.77</b>	<b>0.39</b>	<b>0.54</b>	<b>0.83</b>		<b>0.14</b>	<b>0.62</b>	<b>2.00</b>
<b>5 Non Operating Income</b>		<b>0.33</b>						
<b>6 Provision Written Back</b>	<b>7.70</b>	<b>7.29</b>						<b>4.00</b>
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>			<b>14.56</b>				<b>28.58</b>	
<b>TOTAL INCOME</b>	<b>182.21</b>	<b>28.87</b>	<b>42.17</b>	<b>24.91</b>	<b>32.93</b>	<b>4.82</b>	<b>40.85</b>	<b>62.00</b>

Expenses	Lord Buddha	Swastik	Api	Namaste	Kaski	Suryadarshan	Zenith	Unique
<b>1 Interest Expenses</b>	<b>13.23</b>	<b>8.42</b>	<b>19.68</b>	<b>1.56</b>	<b>31.41</b>	<b>16.58</b>	<b>22.52</b>	<b>11.79</b>
1.1 Deposit Liabilities	13.23	8.42	19.68	1.56	31.41	15.03	22.43	9.58
1.1.1 Saving A/c	6.50	3.41	12.99	1.31	13.34	5.96	12.72	1.73
1.1.2 Fixed A/c	6.74	5.01	6.70	0.25	18.07	9.07	9.71	7.86
1.1.2.1 Upto 3 Months Fixed A/c	1.12		0.11		1.57	0.79	0.05	0.00
1.1.2.2 3 to 6 Months fixed A/c	0.49		0.09			0.64	0.82	0.03
1.1.2.3 6 Months to 1 Year Fixed A/c	4.43	3.20	5.25	0.01	14.96	7.59	6.36	7.00
1.1.2.4 Above 1 Year	0.69	1.81	1.25	0.24	1.54	0.05	2.48	0.82
1.1.3 Call Deposit								
1.1.4 Certificate of Deposits								
1.2 Others						1.55	0.09	2.20
<b>2 Commission/Fee Expense</b>								
<b>3 Employees Expenses</b>	<b>1.33</b>	<b>1.39</b>	<b>2.59</b>	<b>0.62</b>	<b>2.99</b>	<b>1.70</b>	<b>3.31</b>	<b>1.21</b>
<b>4 Office Operating Expenses</b>	<b>1.23</b>	<b>1.67</b>	<b>1.94</b>	<b>0.18</b>	<b>2.25</b>	<b>1.90</b>	<b>2.10</b>	<b>1.27</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
<b>6 Non-Operating Expenses</b>								
<b>7. Provision for Risk</b>	<b>0.70</b>	<b>0.07</b>	<b>1.12</b>	<b>0.29</b>	<b>4.42</b>	<b>0.61</b>	<b>1.67</b>	<b>0.83</b>
7.1 Loan loss Provision	0.70	0.07	1.12	0.29	4.42	0.61	1.65	0.67
7.1.1 General Loan loss Provision	0.70	0.07	1.12	0.29			0.14	
7.1.2 Special Loan Loss Provision					4.42	0.61	1.51	
7.1.3 Additional Loan Loss Provision								0.67
7.2. Provision for Non-Banking Assets								0.16
7.3. Provision for Loss on Investment							0.02	
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>			<b>0.28</b>		<b>0.26</b>	<b>0.55</b>	<b>0.56</b>	
<b>10 Provision for Income Tax</b>			<b>0.84</b>		<b>0.77</b>	<b>1.64</b>	<b>1.68</b>	
<b>11 Others</b>								
<b>12 Net Profit</b>	<b>3.24</b>	<b>1.89</b>	<b>1.96</b>	<b>0.98</b>	<b>1.80</b>	<b>3.83</b>	<b>3.91</b>	<b>4.20</b>
<b>TOTAL EXPENSES</b>	<b>19.74</b>	<b>13.43</b>	<b>28.41</b>	<b>3.62</b>	<b>43.90</b>	<b>26.82</b>	<b>35.75</b>	<b>19.30</b>

## Income

<b>1. Interest Income</b>	<b>19.73</b>	<b>12.48</b>	<b>27.28</b>	<b>3.20</b>	<b>42.16</b>	<b>25.14</b>	<b>32.78</b>	<b>18.91</b>
1.1. On Loans and Advance	13.75	10.05	20.99	2.36	36.02	20.01	25.77	17.00
1.2. On Investment	0.33	0.09			0.17	0.23	0.10	0.40
1.2.1 Government Bonds		0.09				0.23	0.10	0.40
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds	0.33				0.17			
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit		2.16	5.42	0.85		3.32	6.91	
1.5 Others	5.65	0.18	0.86		5.97	1.57		1.51
<b>2. Comission &amp; Discount</b>	<b>0.01</b>	<b>0.26</b>	<b>0.22</b>	<b>0.07</b>		<b>0.12</b>		<b>0.38</b>
2.1 Bills Purchase & Discount								
2.2 Comission	0.01	0.21	0.22	0.07		0.12		
2.3 Others		0.05						0.38
<b>3 Income From Exchange Fluctuation</b>								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
<b>4 Other Operating Income</b>		<b>0.69</b>	<b>0.91</b>	<b>0.40</b>	<b>1.74</b>	<b>0.36</b>	<b>2.89</b>	
<b>5 Non Operating Income</b>							<b>0.08</b>	
<b>6 Provision Written Back</b>						<b>1.20</b>		
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>								
<b>TOTAL INCOME</b>	<b>19.74</b>	<b>13.43</b>	<b>28.41</b>	<b>3.68</b>	<b>43.90</b>	<b>26.82</b>	<b>35.75</b>	<b>19.30</b>

<b>Expenses</b>	Manjushre e	Subhalaxmi	Jebils	Reliance	Lotus	Baibhav	Bhaktapur
<b>1 Interest Expenses</b>	<b>19.79</b>	<b>14.55</b>	<b>8.82</b>	<b>25.39</b>	<b>6.84</b>	<b>2.79</b>	<b>2.39</b>
1.1 Deposit Liabilities	18.49	14.55	8.82	23.99	6.84	2.79	2.39
1.1.1 Saving A/c	10.11	2.33	1.89	11.30	3.37	2.21	1.09
1.1.2 Fixed A/c	8.37	11.43	4.36	12.69	3.47	0.58	0.35
1.1.2.1 Upto 3 Months Fixed A/c	0.12	0.26	0.29	2.09	0.05		
1.1.2.2 3 to 6 Months fixed A/c	0.55	0.06	0.18	2.30	0.01		0.03
1.1.2.3 6 Months to 1 Year Fixed A/c	3.56	3.44	1.92	2.99	2.75	0.35	0.10
1.1.2.4 Above 1 Year	4.14	7.67	1.98	5.31	0.66	0.23	0.22
1.1.3 Call Deposit		0.79	2.56				0.95
1.1.4 Certificate of Deposits							
1.2 Others	1.30			1.40			
<b>2 Commission/Fee Expense</b>							
<b>3 Employees Expenses</b>	<b>1.95</b>	<b>2.89</b>	<b>2.42</b>	<b>2.06</b>	<b>1.29</b>	<b>1.36</b>	<b>0.71</b>
<b>4 Office Operating Expenses</b>	<b>3.25</b>	<b>3.95</b>	<b>2.39</b>	<b>1.54</b>	<b>1.18</b>	<b>0.56</b>	<b>0.99</b>
<b>5 Exchange Fluctuation Loss</b>							
5.1 Due to Change in Exchange Rates							
5.2 Due to Foreign Currency Transactions							
<b>6 Non-Operating Expenses</b>							
<b>7. Provision for Risk</b>	<b>1.57</b>		<b>1.74</b>	<b>0.21</b>	<b>0.37</b>		<b>0.14</b>
7.1 Loan loss Provision	1.57		1.74	0.21	0.37		0.14
7.1.1 General Loan loss Provision	1.57		1.70	0.21	0.09		0.14
7.1.2 Special Loan Loss Provision			0.04		0.19		
7.1.3 Additional Loan Loss Provision					0.09		
7.2. Provision for Non-Banking Assets							
7.3. Provision for Loss on Investment							
7.4. Provision for Loss of Other Assets							
<b>8 Loan Written Off</b>							
<b>9 Provision for Staff Bonus</b>		<b>0.31</b>	<b>0.10</b>	<b>0.37</b>			
<b>10 Provision for Income Tax</b>		<b>0.94</b>	<b>0.32</b>	<b>1.10</b>			
<b>11 Others</b>							
<b>12 Net Profit</b>		<b>2.21</b>	<b>0.64</b>	<b>2.56</b>	<b>3.04</b>	<b>3.97</b>	<b>1.95</b>
<b>TOTAL EXPENSES</b>	<b>26.56</b>	<b>24.85</b>	<b>16.42</b>	<b>33.23</b>	<b>12.72</b>	<b>8.69</b>	<b>6.18</b>

## Income

<b>1. Interest Income</b>	<b>23.84</b>	<b>23.58</b>	<b>13.58</b>	<b>32.51</b>	<b>11.21</b>	<b>7.92</b>	<b>6.01</b>
1.1. On Loans and Advance	22.34	23.58	11.65	25.17	9.10	5.73	1.63
1.2. On Investment			0.15	0.36		0.01	
1.2.1 Government Bonds			0.15	0.36			
1.2.2 Foreign Bonds							
1.2.3 NRB Bonds						0.01	
1.2.4 Deventure & Bonds							
1.3 Agency Balance							
1.4 On Call Deposit			1.77	2.12		2.18	4.38
1.5 Others	1.50		0.00	4.86	2.11		
<b>2. Comission &amp; Discount</b>	<b>1.06</b>	<b>0.03</b>	<b>0.62</b>	<b>0.22</b>		<b>0.77</b>	<b>0.17</b>
2.1 Bills Purchase & Discount							
2.2 Comission	0.48	0.03	0.62	0.22			
2.3 Others	0.58					0.77	0.17
<b>3 Income From Exchange Fluctuation</b>							
3.1 Due to Change in Exchange Rate							
3.2 Due to Foreign Currency Trans.							
<b>4 Other Operating Income</b>		<b>1.24</b>	<b>0.72</b>	<b>0.50</b>	<b>0.57</b>		
<b>5 Non Operating Income</b>							
<b>6 Provision Written Back</b>			<b>1.50</b>		<b>0.94</b>		
<b>7 Recovery from Written off Loan</b>							
<b>8 Income from Extra Ordinary Expenses</b>							
<b>9 Net Loss</b>	<b>1.66</b>						
<b>TOTAL INCOME</b>	<b>26.56</b>	<b>24.85</b>	<b>16.42</b>	<b>33.23</b>	<b>12.72</b>	<b>8.69</b>	<b>6.18</b>



## Profit and Loss Account of Micro Credit Development Banks

Expenses	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC
<b>1 Interest Expenses</b>				<b>15.99</b>			<b>16.73</b>
1.1 Deposit Liabilities				1.38			
1.1.1 Saving A/c				1.08			
1.1.2 Fixed A/c				0.30			
1.1.2.1 Upto 3 Months Fixed A/c							
1.1.2.2 3 to 6 Months fixed A/c							
1.1.2.3 6 Months to 1 Year Fixed A/c							
1.1.2.4 Above 1 Year				0.30			
1.1.3 Call Deposit							
1.1.4 Certificate of Deposits							
1.2 Others				14.61			16.73
<b>2 Commission/Fee Expense</b>							
<b>3 Employees Expenses</b>				<b>12.07</b>			<b>5.45</b>
<b>4 Office Operating Expenses</b>				<b>5.95</b>			<b>1.01</b>
<b>5 Exchange Fluctuation Loss</b>							
5.1 Due to Change in Exchange Rates							
5.2 Due to Foreign Currency Transactions							
<b>6 Non-Operating Expenses</b>							
<b>7. Provision for Risk</b>							
7.1 Loan loss Provision							
7.1.1 General Loan loss Provision							
7.1.2 Special Loan Loss Provision							
7.1.3 Additional Loan Loss Provision							
7.2. Provision for Non-Banking Assets							
7.3. Provision for Loss on Investment							
7.4. Provision for Loss of Other Assets							
<b>8 Loan Written Off</b>							
<b>9 Provision for Staff Bonus</b>							<b>5.83</b>
<b>10 Provision for Income Tax</b>							<b>17.50</b>
<b>11 Others</b>							
<b>12 Net Profit</b>				<b>-2.77</b>			<b>40.84</b>
<b>TOTAL EXPENSES</b>				<b>31.23</b>			<b>87.38</b>

### Income

<b>1. Interest Income</b>				<b>28.90</b>			<b>81.41</b>
1.1. On Loans and Advance				28.16			49.28
1.2. On Investment							0.21
1.2.1 Government Bonds							0.21
1.2.2 Foreign Bonds							
1.2.3 NRB Bonds							
1.2.4 Deventure & Bonds							
1.3 Agency Balance							
1.4 On Call Deposit				0.25			4.96
1.5 Others				0.49			26.96
<b>2. Comission &amp; Discount</b>							
2.1 Bills Purchase & Discount							
2.2 Comission							
2.3 Others							
<b>3 Income From Exchange Fluctuation</b>							
3.1 Due to Change in Exchange Rate							
3.2 Due to Foreign Currency Trans.							
<b>4 Other Operating Income</b>				<b>2.10</b>			<b>3.06</b>
<b>5 Non Operating Income</b>							
<b>6 Provision Written Back</b>				<b>0.24</b>			<b>2.91</b>
<b>7 Recovery from Written off Loan</b>							
<b>8 Income from Extra Ordinary Expenses</b>							
<b>9 Net Loss</b>							
<b>TOTAL INCOME</b>				<b>31.23</b>			<b>87.38</b>

Expenses	DIPROSC	CHHIMEK	Swabalamban	Sanakisan	NERUDE	Naya Nepal	Summit
<b>1 Interest Expenses</b>	<b>16.45</b>	<b>58.28</b>		<b>31.86</b>	<b>13.93</b>	<b>1.97</b>	
1.1 Deposit Liabilities	0.01	28.91			5.09	0.16	
1.1.1 Saving A/c	0.01	28.91			5.09	0.16	
1.1.2 Fixed A/c							
1.1.2.1 Upto 3 Months Fixed A/c							
1.1.2.2 3 to 6 Months fixed A/c							
1.1.2.3 6 Months to 1 Year Fixed A/c							
1.1.2.4 Above 1 Year							
1.1.3 Call Deposit							
1.1.4 Certificate of Deposits							
1.2 Others	16.45	29.37		31.86	8.84	1.81	
<b>2 Commission/Fee Expense</b>				<b>5.90</b>	<b>0.01</b>		
<b>3 Employees Expenses</b>	<b>15.70</b>	<b>27.18</b>		<b>3.99</b>	<b>13.03</b>	<b>0.74</b>	
<b>4 Office Operating Expenses</b>	<b>5.49</b>	<b>11.21</b>		<b>1.75</b>	<b>2.12</b>	<b>0.26</b>	
<b>5 Exchange Fluctuation Loss</b>							
5.1 Due to Change in Exchange Rates							
5.2 Due to Foreign Currency Transactions							
<b>6 Non-Operating Expenses</b>							
<b>7. Provision for Risk</b>	<b>0.52</b>	<b>1.32</b>		<b>3.06</b>	<b>0.97</b>	<b>0.21</b>	
7.1 Loan loss Provision	0.52	1.32		3.06	0.97	0.21	
7.1.1 General Loan loss Provision	0.52	1.23		3.06	0.32	0.08	
7.1.2 Special Loan Loss Provision		0.09			0.65	0.13	
7.1.3 Additional Loan Loss Provision							
7.2. Provision for Non-Banking Assets							
7.3. Provision for Loss on Investment							
7.4. Provision for Loss of Other Assets							
<b>8 Loan Written Off</b>							
<b>9 Provision for Staff Bonus</b>				<b>2.33</b>			
<b>10 Provision for Income Tax</b>				<b>6.98</b>			
<b>11 Others</b>							
<b>12 Net Profit</b>	<b>25.43</b>	<b>25.01</b>		<b>16.28</b>	<b>9.72</b>	<b>1.05</b>	
<b>TOTAL EXPENSES</b>	<b>63.59</b>	<b>123.01</b>		<b>72.13</b>	<b>39.78</b>	<b>4.24</b>	

## Income

<b>1. Interest Income</b>	<b>59.69</b>	<b>90.14</b>		<b>70.93</b>	<b>34.76</b>	<b>3.31</b>	
1.1. On Loans and Advance	57.31	90.08		56.24	34.10	2.25	
1.2. On Investment							
1.2.1 Government Bonds							
1.2.2 Foreign Bonds							
1.2.3 NRB Bonds							
1.2.4 Deventure & Bonds							
1.3 Agency Balance						1.06	
1.4 On Call Deposit	2.12			11.09			
1.5 Others	0.26	0.06		3.60	0.65		
<b>2. Comission &amp; Discount</b>	<b>3.71</b>	<b>1.29</b>		<b>0.09</b>			
2.1 Bills Purchase & Discount							
2.2 Comission		0.55		0.01			
2.3 Others	3.71	0.74		0.08			
<b>3 Income From Exchange Fluctuation</b>							
3.1 Due to Change in Exchange Rate							
3.2 Due to Foreign Currency Trans.							
<b>4 Other Operating Income</b>	<b>0.20</b>	<b>31.22</b>			<b>5.02</b>	<b>0.93</b>	
<b>5 Non Operating Income</b>							
<b>6 Provision Written Back</b>		<b>0.36</b>		<b>1.12</b>			
<b>7 Recovery from Written off Loan</b>							
<b>8 Income from Extra Ordinary Expenses</b>							
<b>9 Net Loss</b>							
<b>TOTAL INCOME</b>	<b>63.59</b>	<b>123.01</b>		<b>72.13</b>	<b>39.78</b>	<b>4.24</b>	

<b>Expenses</b>	<b>Sworojgar</b>	<b>First</b>	<b>Nagbeli</b>	<b>Kalika</b>	<b>Mirmire</b>	<b>Janauthan</b>	<b>Mithila</b>
<b>1 Interest Expenses</b>	<b>3.39</b>	<b>12.79</b>	<b>1.16</b>	<b>0.63</b>	<b>0.00</b>		<b>0.32</b>
1.1 Deposit Liabilities	0.52		0.15	0.08	0.00		0.07
1.1.1 Saving A/c	0.52		0.15	0.08	0.00		0.07
1.1.2 Fixed A/c							
1.1.2.1 Upto 3 Months Fixed A/c							
1.1.2.2 3 to 6 Months fixed A/c							
1.1.2.3 6 Months to 1 Year Fixed A/c							
1.1.2.4 Above 1 Year							
1.1.3 Call Deposit							
1.1.4 Certificate of Deposits							
1.2 Others	2.88	12.79	1.01	0.55	0.00		0.25
<b>2 Commission/Fee Expense</b>							
<b>3 Employees Expenses</b>	<b>1.12</b>	<b>0.90</b>	<b>0.55</b>	<b>0.50</b>	<b>0.01</b>		<b>0.58</b>
<b>4 Office Operating Expenses</b>	<b>0.89</b>	<b>1.06</b>	<b>0.62</b>	<b>0.33</b>			<b>0.22</b>
<b>5 Exchange Fluctuation Loss</b>							
5.1 Due to Change in Exchange Rates							
5.2 Due to Foreign Currency Transactions							
<b>6 Non-Operating Expenses</b>							
<b>7. Provision for Risk</b>	<b>0.42</b>	<b>0.55</b>	<b>0.10</b>	<b>0.04</b>	<b>0.00</b>		<b>0.07</b>
7.1 Loan loss Provision	0.39	0.55	0.10	0.04	0.00		0.07
7.1.1 General Loan loss Provision	0.29	0.55	0.10	0.04	0.00		0.07
7.1.2 Special Loan Loss Provision	0.10						
7.1.3 Additional Loan Loss Provision							
7.2. Provision for Non-Banking Assets							
7.3. Provision for Loss on Investment							
7.4. Provision for Loss of Other Assets	0.03						
<b>8 Loan Written Off</b>							
<b>9 Provision for Staff Bonus</b>		<b>0.38</b>					<b>0.03</b>
<b>10 Provision for Income Tax</b>		<b>1.15</b>					<b>0.10</b>
<b>11 Others</b>							
<b>12 Net Profit</b>	<b>0.43</b>	<b>2.69</b>	<b>0.26</b>	<b>0.55</b>	<b>0.00</b>		<b>0.23</b>
<b>TOTAL EXPENSES</b>	<b>6.26</b>	<b>19.52</b>	<b>2.68</b>	<b>2.05</b>	<b>0.01</b>		<b>1.54</b>

## Income

<b>1. Interest Income</b>	<b>5.44</b>	<b>17.49</b>	<b>2.26</b>	<b>1.67</b>	<b>0.01</b>		<b>1.28</b>
1.1. On Loans and Advance	4.43	9.74	2.26	1.62	0.01		1.10
1.2. On Investment							
1.2.1 Government Bonds							
1.2.2 Foreign Bonds							
1.2.3 NRB Bonds							
1.2.4 Deventure & Bonds							
1.3 Agency Balance							
1.4 On Call Deposit	1.01	7.75		0.05	0.00		
1.5 Others							0.18
<b>2. Comission &amp; Discount</b>				<b>0.04</b>	<b>0.00</b>		
2.1 Bills Purchase & Discount							
2.2 Comission				0.04			
2.3 Others					0.00		
<b>3 Income From Exchange Fluctuation</b>							
3.1 Due to Change in Exchange Rate							
3.2 Due to Foreign Currency Trans.							
<b>4 Other Operating Income</b>	<b>0.71</b>	<b>2.03</b>	<b>0.43</b>	<b>0.34</b>			<b>0.27</b>
<b>5 Non Operating Income</b>							
<b>6 Provision Written Back</b>	<b>0.11</b>						
<b>7 Recovery from Written off Loan</b>							
<b>8 Income from Extra Ordinary Expenses</b>							
<b>9 Net Loss</b>							
<b>TOTAL INCOME</b>	<b>6.26</b>	<b>19.52</b>	<b>2.68</b>	<b>2.05</b>	<b>0.01</b>		<b>1.54</b>

## Statement of Credit of Commercial Banks

Sector wise credit		NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL
1	Agricultural and Forest Related	295.41	650.01	345.28	309.89	825.28	620.04	470.24	47.94	1190.56
2	Fishery Related		42.79						1.88	
3	Mining Related	46.00	723.29	20.62	24.14				27.27	4.77
4	Manufacturing (Producing) Related	4503.87	5592.41	12085.06	14407.99	2949.94	11893.50	4510.11	2261.03	5292.97
5	Construction	2628.78	3827.01	5020.63	1534.64	3990.88	1307.88	2818.92	2441.61	4120.66
6	Electricity, Gas and Water	266.86	299.52	125.49	227.54	24.89	653.34	197.31	6.59	460.20
7	Metal Products, Machinery & Electronic Equipment & Assemblage	53.93	883.62	494.87	327.14	188.44	23.49	379.57	159.07	616.08
8	Transport, Communication and Public Utilities	945.42	1617.46	4015.44	1002.48	17.97	1478.63	778.93	363.36	3068.87
9	Wholesaler & Retailer	5245.16	9008.79	8985.54	6254.61	3038.51	5237.29	6626.13	1957.77	10862.07
10	Finance, Insurance and Real Estate	903.55	2128.20	3063.62	5813.51	1354.66	5004.57	615.68	639.20	2549.47
11	Hotel or Restaurant	359.66	641.88	1081.17	2149.29	49.57	802.16	293.18	489.48	689.36
12	Other Services	387.88	1476.69	2053.64	2625.10	108.31	2493.14	272.36	466.75	904.76
13	Consumption Loans	7520.36	6069.03	219.41	1426.33	3396.16	664.66	307.07	503.31	1836.44
14	Local Government		216.85			138.81	255.20			
15	Others	3198.11	2210.81	2839.98	6443.28	2554.40	4008.30	4225.69	1235.36	1093.95
	<b>TOTAL</b>	<b>26355.00</b>	<b>35388.36</b>	<b>40350.74</b>	<b>42545.94</b>	<b>18637.83</b>	<b>34442.20</b>	<b>21495.19</b>	<b>10600.62</b>	<b>32690.16</b>

### Product wise credit

1	Term Loan	5834.20	4468.13	5618.37	5530.62	695.44	5058.83	1169.21	1585.69	4841.20
2	Overdraft	3028.00	5558.10	9093.02	9772.98	2012.97	4996.39	941.52	2840.08	182.73
3	Trust Receipt Loan / Import Loan	952.20	1576.36	3499.73	5195.94	1121.04	4494.26	1495.66	715.15	1801.07
4	Demand & Other Working Capital Loan	4517.80	8466.19	5667.64	8103.64	4353.78	7911.19	9252.00	1468.69	13503.04
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	1838.00	2813.41	2291.06	748.91	2335.22	1286.53	2086.79	495.46	3365.80
6	Real Estate Loan	174.50	1626.75	4996.64	8822.52	2239.73	3739.75	1771.95	912.94	2273.40
7	Margin Nature Loan	861.60	260.74		87.35		962.05	2.10	0.41	77.70
8	Hire Purchase Loan	1827.80	806.63	4201.41	1479.11	3316.32	1644.04	424.22	1195.05	4528.15
9	Deprived Sector Loan	422.90	1066.71	1071.37	955.77	493.70	939.54	722.36	321.34	977.43
10	Bills Purchased	11.80	78.09	69.26	205.22	1217.86	2330.33	63.28	41.76	44.78
11	Other Product	6886.20	8667.25	3842.25	1643.87	851.76	1079.29	3566.11	1024.06	1094.86
	<b>TOTAL LOAN &amp; ADVANCES</b>	<b>26355.00</b>	<b>35388.36</b>	<b>40350.74</b>	<b>42545.94</b>	<b>18637.83</b>	<b>34442.20</b>	<b>21495.19</b>	<b>10600.62</b>	<b>32690.16</b>

### Security wise credit

1	Gold and Silver	5605.40	5853.53	35.61	1001.90				94.72	
2	Government Securities	685.05	516.03	80.86	2.39	1223.87	6.26	2.19		57.53
3	Non Governmental Securities	11.55	161.97		114.29		1008.18	2.10		927.43
4	Fixed Deposit Receipts	135.43	429.67	495.38	320.99	413.64	860.73	911.95	233.90	851.49
4.1	Own	132.84	274.94	447.27	320.99	107.09	860.37	911.95	233.90	851.00
4.2	Other Licences Institutions	2.60	154.73	48.11		306.55	0.36	0.00		0.49
5	Collateral of Properties	16294.42	27397.84	31207.97	36517.47	14205.77	29218.13	18709.98	9120.04	29645.29
5.1	Fixed Assets	13644.01	27267.81	23756.62	31185.15	12182.11	27425.40	15662.77	8621.01	11924.84
5.2	Current Assets	2650.41	130.03	7451.35	5332.32	2023.66	1792.73	3047.20	499.03	17720.45
6	Against security of Bill	351.74	215.32	3454.84	275.11		2330.33	335.22	157.51	107.52
6.1	Domestic Bills		18.27	28.36			55.24	131.64	41.60	14.11
6.2	Foreign Bills	351.74	197.05	3426.48	275.11		2275.09	203.58	115.91	93.41
7	Against Guarantee	687.89	268.02	55.01	533.93	268.19	949.95	700.75	990.88	490.69
7.1	Government Guarantee	403.29	11.39		368.27	138.81		156.12	91.30	217.83
7.2	Institutional Guarantee	255.81	241.78		156.84	129.39		446.63	352.38	169.34
7.3	Personal Guarantee	27.65	12.51	5.13	8.12			0.00	547.20	20.16
7.4	Collective Guarantee	1.14	2.34	0.24						0.00
7.5	International Rated Foreign Bank's Guarantee						10.42	98.00		
7.6	Other Guarantee			49.65	0.70		939.54			83.36
8	Credit Card			151.02	61.29	108.99	68.62			
9	Others	2583.54	545.98	4870.06	3718.57	2417.37		832.99	3.57	610.21
	<b>Total</b>	<b>26355.02</b>	<b>35388.36</b>	<b>40350.74</b>	<b>42545.94</b>	<b>18637.83</b>	<b>34442.20</b>	<b>21495.19</b>	<b>10600.62</b>	<b>32690.16</b>

Sector wise credit		BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL	Global
1	Agricultural and Forest Related	153.49	259.82	473.39	182.26	65.63	411.24	59.45	260.17	8769.29	25.72
2	Fishery Related									1671.99	
3	Mining Related					48.99	325.41		81.29	0.00	2.51
4	Manufacturing (Producing) Related	5580.54	1778.68	4594.67	716.27	3180.36	3249.52	3902.79	3399.06	5094.04	3070.29
5	Construction	1451.09	1021.06	2018.91	751.21	1100.75	1983.16	3270.93	2260.72	2464.79	1029.88
6	Electricity, Gas and Water	706.68	298.16	125.93	184.46	852.00	75.82	167.43	412.44	3.42	14.46
7	Metal Products, Machinery & Electronic Equipment & Assemblage	247.23	206.01	6.75	3.90	128.69	504.29	30.00	76.56	169.28	140.06
8	Transport, Communication and Public Utilities	163.87	587.92	275.22	229.79	579.23	930.42	873.14	902.61	193.61	90.98
9	Wholesaler & Retailer	4126.61	1587.62	2737.90	1662.76	2499.91	2067.16	2488.22	2670.74	11409.41	2878.39
10	Finance, Insurance and Real Estate	2492.51	1734.39	1785.35	446.83	1857.67	2440.20	3397.48	3093.81	533.42	957.28
11	Hotel or Restaurant	158.01	200.64	102.95	636.40	91.76	330.06	40.31	274.32	1041.42	519.48
12	Other Services	1065.12	169.70	277.93	242.80	582.33	817.35	510.97	1030.37	2443.79	282.66
13	Consumption Loans	1260.04	883.34	884.83	37.65	336.36	1045.24	546.26	146.11	397.32	397.82
14	Local Government				57.29			134.63	135.05		
15	Others	999.18	386.70	1408.92	1639.23	2506.81	1702.08	375.30	3658.34	7889.32	4032.62
	<b>TOTAL</b>	<b>18404.36</b>	<b>9114.04</b>	<b>14692.74</b>	<b>6790.86</b>	<b>13830.50</b>	<b>15881.95</b>	<b>15796.92</b>	<b>18401.60</b>	<b>42081.10</b>	<b>13442.15</b>

#### Product wise credit

1	Term Loan	2522.76	784.70	788.48	759.32	2249.25	2443.93	2641.98	3276.18	12501.53	934.07
2	Overdraft	4328.19	2895.16	977.13	720.43	3035.52	4601.22	2398.53	4512.98	4705.03	3297.99
3	Trust Receipt Loan / Import Loan	759.36	322.86	1111.41	127.95	1099.70	371.66	673.20	679.50		659.40
4	Demand & Other Working Capital Loan	3944.51	1021.17	3961.51	1423.38	959.01	2789.85	3979.52	2557.18	17407.96	3680.14
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	1234.56	569.65	1465.56	109.82	521.25	1144.71	596.15	700.69	1705.80	347.14
6	Real Estate Loan	1727.03	1515.23	1766.94	951.23	2822.30	3006.29	3259.25	4346.95	643.94	2588.19
7	Margin Nature Loan	128.71	119.04	270.36	72.06	31.94	295.86	149.54	495.15		385.39
8	Hire Purchase Loan	1338.91	782.78	888.31	435.44	940.43	578.11	439.17	902.01	111.18	933.61
9	Deprived Sector Loan	680.75	311.39	477.07	181.13	479.33	497.27	467.39	557.60	4798.12	373.56
10	Bills Purchased	1138.79	13.72	10.56	2.23	38.69	67.92	508.86	225.07		9.65
11	Other Product	600.80	778.34	2975.41	2007.88	1653.08	85.13	683.33	148.29	207.54	233.00
	<b>TOTAL LOAN &amp; ADVANCES</b>	<b>18404.36</b>	<b>9114.04</b>	<b>14692.74</b>	<b>6790.86</b>	<b>13830.50</b>	<b>15881.95</b>	<b>15796.92</b>	<b>18401.60</b>	<b>42081.10</b>	<b>13442.15</b>

#### Security wise credit

1	Gold and Silver		355.77	13.53				0.54			
2	Government Securities	27.31		3.59	57.29			0.96			
3	Non Governmental Securities	2.28	219.04	295.16	39.20	35.97	164.39		14.80		96.73
4	Fixed Deposit Receipts	581.68	198.98	171.10	135.59	261.31	40.67	105.99	349.57	3329.90	1.70
4.1	Own	576.96	198.98	171.10	135.59	190.67	40.67	105.99	349.32	3329.90	1.70
4.2	Other Licences Institutions	4.72				70.64			0.25		
5	Collateral of Properties	15730.43	7642.82	13631.86	5820.92	13048.15	15252.69	14951.77	16534.86	38751.20	3182.47
5.1	Fixed Assets	13158.11	6183.76	9063.77	5711.35	9740.62	14337.13	11229.66	11845.71	38751.20	2247.48
5.2	Current Assets	2572.32	1459.06	4568.09	109.57	3307.53	915.56	3722.11	4689.15		934.99
6	Against security of Bill	1268.05	4.91	2.71	286.37	48.20	11.91		1.25		
6.1	Domestic Bills					47.50	0.55				
6.2	Foreign Bills	1268.05	4.91	2.71	286.37	0.70	11.37		1.25		
7	Against Guarantee	779.82	363.66	466.90	141.19	413.49	238.34	147.39	565.30		45.75
7.1	Government Guarantee	2.17	71.84	139.16		129.84	0.77	134.63	135.05		
7.2	Institutional Guarantee	90.52	233.40	327.74	107.77	250.62	237.57		430.25		
7.3	Personal Guarantee		58.22		0.02	33.03		12.76			9.72
7.4	Collective Guarantee										24.90
7.5	International Rated Foreign Bank's Guarantee		0.20								
7.6	Other Guarantee	687.12			33.40						11.13
8	Credit Card	14.80						10.72			19.37
9	Others		328.86	107.89	310.29	23.38	173.95	579.55	935.83		10096.13
	<b>Total</b>	<b>18404.36</b>	<b>9114.04</b>	<b>14692.74</b>	<b>6790.86</b>	<b>13830.50</b>	<b>15881.95</b>	<b>15796.92</b>	<b>18401.60</b>	<b>42081.10</b>	<b>13442.15</b>

Sector wise credit		Citizens	Prime	BOA	Sunrise	DCBL	NMB	Kist	Janata	Mega	CTBNL
1	Agricultural and Forest Related	59.92	216.35	52.97	38.02	163.20	154.23	280.99	81.82	5.89	223.69
2	Fishery Related										
3	Mining Related	19.89	329.76	151.18	163.12	80.61			9.98	70.30	29.75
4	Manufacturing (Producing) Related	2518.51	2836.98	1983.58	2805.91	1782.75	3078.51	990.17	1719.74	1675.88	795.99
5	Construction	769.77	1119.07	2021.53	520.80	652.52	1337.67	2165.27	143.56	492.46	158.44
6	Electricity, Gas and Water	797.92	749.83	596.60	124.56	2.72	155.64	273.90		37.17	143.24
7	Metal Products, Machinery & Electronic Equipment & Assemblage	75.99	37.76	613.06	100.93	88.52	409.06	54.24	338.14	432.46	272.53
8	Transport, Communication and Public Utilities	209.65	239.63	1860.96	486.85	1004.79	826.52	897.87	104.62	1253.68	479.75
9	Wholesaler & Retailer	1199.65	2371.07	2071.87	2135.84	1160.03	1950.55	2021.48	590.10	1147.90	549.39
10	Finance, Insurance and Real Estate	2659.20	2912.22	1520.67	3939.35	2642.81	1349.06	2923.55	397.94	399.95	63.76
11	Hotel or Restaurant	142.26	135.20	156.26	229.36	332.79		108.24	1008.08	211.71	343.20
12	Other Services	671.07	526.91	380.69	722.37	545.44	737.25	961.02	295.18	214.03	135.15
13	Consumption Loans	817.57	422.89	254.22	934.37	64.09	845.31	173.67	329.04	369.40	33.58
14	Local Government			77.19							
15	Others	2161.25	5686.64	520.27	801.64	827.39	477.91	1505.89	204.84	200.19	323.77
	<b>TOTAL</b>	<b>12102.65</b>	<b>17584.33</b>	<b>12261.05</b>	<b>13003.11</b>	<b>9347.66</b>	<b>11429.93</b>	<b>13256.13</b>	<b>4426.69</b>	<b>6642.50</b>	<b>3313.90</b>

#### Product wise credit

1	Term Loan	2699.00	2448.26	1464.17	1751.61	1423.64	1508.52	2441.86	642.73	503.98	423.80
2	Overdraft	2457.56	4663.70	2360.95	2079.74	796.70	660.59	3769.94	963.29	459.18	917.86
3	Trust Receipt Loan / Import Loan	318.68	404.45	231.73	827.99	381.83	589.09	23.67	296.09	633.05	237.76
4	Demand & Other Working Capital Loan	1134.17	488.34	2166.19	2796.42	2727.06	1819.36	1568.60	1569.24	3084.66	1296.37
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	382.15	578.67	584.64	392.03	88.99	680.21	431.18	162.26	80.27	18.60
6	Real Estate Loan	2570.98	4005.69	2522.43	3142.83	2594.36	1576.24	2786.81	97.02	152.51	100.99
7	Margin Nature Loan	71.74	699.42	115.87	127.57	285.05	376.32	424.18	173.67		200.41
8	Hire Purchase Loan	981.41	528.23	1618.67	840.80	188.78	1180.63	1026.80	200.95	816.28	114.20
9	Deprived Sector Loan	385.48	611.72	405.90	423.50	289.48	359.61	414.98	88.26	122.44	0.32
10	Bills Purchased	60.63	37.21	17.02	3.72	47.01	699.04	14.95	3.18	11.40	
11	Other Product	1040.86	3118.63	773.48	616.90	524.76	1980.34	353.16	229.99	778.74	3.59
	<b>TOTAL LOAN &amp; ADVANCES</b>	<b>12102.65</b>	<b>17584.33</b>	<b>12261.05</b>	<b>13003.11</b>	<b>9347.66</b>	<b>11429.93</b>	<b>13256.13</b>	<b>4426.69</b>	<b>6642.50</b>	<b>3313.90</b>

#### Security wise credit

1	Gold and Silver	279.55	2332.22		423.70				104.50		
2	Government Securities						0.04				
3	Non Governmental Securities	66.75	731.31	115.87			415.45	438.60	112.56	37.44	
4	Fixed Deposit Receipts	228.04	132.13	139.08	91.51	22.11	88.04	194.40	0.85	47.74	5.34
4.1	Own	216.58	132.13	134.58	91.51	22.11	88.04	194.40	0.85	45.96	5.34
4.2	Other Licences Institutions	11.46		4.50						1.78	
5	Collateral of Properties	10074.07	13640.85	11924.42	11482.34	8690.13	10474.42	12121.65	4022.78	6285.38	3105.28
5.1	Fixed Assets	7705.88	13379.71	8793.19	9002.83	7220.88	7822.37	12092.75	2821.69	3632.54	849.96
5.2	Current Assets	2368.20	261.14	3131.23	2479.51	1469.24	2652.05	28.90	1201.09	2652.84	2255.32
6	Against security of Bill	195.58		4.49		6.48	42.07	14.35	70.00	10.25	
6.1	Domestic Bills	7.89		4.49					15.02		
6.2	Foreign Bills	187.68				6.48	42.07	14.35	54.97	10.25	
7	Against Guarantee	7.19	563.22	77.19	358.06	104.52	281.24	385.23		3.96	0.32
7.1	Government Guarantee	7.19	117.80	77.19			52.81	34.91			
7.2	Institutional Guarantee		444.83		358.06	104.49	177.85	278.23			0.32
7.3	Personal Guarantee		0.59			0.03	48.34	66.15			
7.4	Collective Guarantee						2.24	5.93		3.96	
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others	1251.47	184.60		647.50	524.42	128.67	101.92	116.00	257.72	202.97
	<b>Total</b>	<b>12102.65</b>	<b>17584.33</b>	<b>12261.05</b>	<b>13003.11</b>	<b>9347.66</b>	<b>11429.93</b>	<b>13256.13</b>	<b>4426.69</b>	<b>6642.50</b>	<b>3313.90</b>

Sector wise credit		Civil	Century
1	Agricultural and Forest Related	15.39	55.25
2	Fishery Related		
3	Mining Related		
4	Manufacturing (Producing) Related	1292.55	439.49
5	Construction	168.20	278.35
6	Electricity, Gas and Water	14.39	55.00
7	Metal Products, Machinery & Electronic Equipment & Assemblage	52.93	1.47
8	Transport, Communication and Public Utilities	38.70	32.65
9	Wholesaler & Retailer	1077.52	514.17
10	Finance, Insurance and Real Estate	440.78	103.90
11	Hotel or Restaurant	240.70	7.13
12	Other Services	317.96	87.87
13	Consumption Loans	33.41	138.24
14	Local Government		
15	Others	430.92	74.62
	<b>TOTAL</b>	<b>4123.44</b>	<b>1788.14</b>

#### Product wise credit

1	Term Loan	208.93	198.49
2	Overdraft	1275.52	870.09
3	Trust Receipt Loan / Import Loan	479.41	167.19
4	Demand & Other Working Capital Loan	1379.11	160.63
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	46.23	126.69
6	Real Estate Loan	350.69	156.03
7	Margin Nature Loan		58.07
8	Hire Purchase Loan	47.25	47.19
9	Deprived Sector Loan	0.00	
10	Bills Purchased	193.12	2.30
11	Other Product	143.19	1.47
	<b>TOTAL LOAN &amp; ADVANCES</b>	<b>4123.44</b>	<b>1788.14</b>

#### Security wise credit

1	Gold and Silver	17.31	10.00
2	Government Securities		
3	Non Governmental Securities	23.75	58.07
4	Fixed Deposit Receipts	16.03	22.98
4.1	Own	16.03	
4.2	Other Licences Institutions		22.98
5	Collateral of Properties	3857.59	1697.09
5.1	Fixed Assets	2462.33	950.48
5.2	Current Assets	1395.25	746.61
6	Against security of Bill	208.77	
6.1	Domestic Bills	18.26	
6.2	Foreign Bills	190.51	
7	Against Guarantee		
7.1	Government Guarantee		
7.2	Institutional Guarantee		
7.3	Personal Guarantee		
7.4	Collective Guarantee		
7.5	International Rated Foreign Bank's Guarantee		
7.6	Other Guarantee		
8	Credit Card		
9	Others		
	<b>Total</b>	<b>4123.44</b>	<b>1788.14</b>

## Statement of Credit of Development Banks

Sector wise credit		NIDC	Udhyam	Malika	SDBL	UDBL	MDBL	Narayani	PDBL	Sahayogi	Pashupati
1	Agricultural and Forest Related	19.63	17.36	22.82	185.35	24.15	26.91	10.15	259.60	15.47	46.10
2	Fishery Related			3.13	2.15				2.13	0.10	
3	Mining Related				21.06		13.47				
4	Manufacturing (Producing) Related	699.38	16.48	121.25	279.88	0.30	167.78	28.47	99.53	12.99	180.03
5	Construction		22.96	34.45	347.19	4.20	721.18	68.33	160.50	113.84	46.15
6	Electricity, Gas and Water	29.65		1.20	14.84		9.00				1.58
7	Metal Products, Machinery & Electronic Equipment & Assemblage	4.01			175.96				16.00	0.68	0.01
8	Transport, Communication and Public Utilities		19.93	64.20	317.05	1.83		53.60	177.10	6.93	41.41
9	Wholesaler & Retailer	67.27	38.80	509.99	488.76	19.80	543.40	220.78	216.99	196.00	138.28
10	Finance, Insurance and Real Estate	104.92	5.70	15.00	523.46		347.52	119.30	144.39		174.33
11	Hotel or Restaurant	398.31	12.85	5.65	285.06		131.36	19.53	35.07	0.10	1.45
12	Other Services	41.20	7.71	31.07	253.38		59.35		23.11	52.49	23.25
13	Consumption Loans	3.23	2.06	28.35	410.62		303.40	77.16	31.65	15.91	26.21
14	Local Government										1.50
15	Others	8.66	32.15	169.59	142.46	18.95	125.15	140.58	202.14	235.98	136.81
	<b>TOTAL</b>	<b>1376.28</b>	<b>176.00</b>	<b>1006.70</b>	<b>3447.20</b>	<b>69.24</b>	<b>2448.53</b>	<b>737.90</b>	<b>1368.21</b>	<b>650.49</b>	<b>817.10</b>

### Product wise credit

1	Term Loan	911.61	11.45	59.36	812.36		206.35	37.65	160.64		60.96
2	Overdraft	61.54	65.70				252.00	140.58	387.95		180.18
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan	258.77	1.75	719.92	800.61		938.96	220.78		203.91	287.60
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	6.18	19.85	32.20		4.20	72.10	60.23	34.81	89.61	41.11
6	Real Estate Loan	101.70	5.70		800.10		586.82	119.30	240.39	23.42	157.38
7	Margin Nature Loan			2.44	106.07		284.98	65.58	0.89		
8	Hire Purchase Loan	19.32	15.91	88.74	379.88	1.83	39.21	53.60	133.40	7.97	60.01
9	Deprived Sector Loan		4.34	30.91	97.17	2.10	64.60	21.32	56.16	18.03	29.57
10	Bills Purchased						2.00				
11	Other Product	17.15	51.32	73.13	451.02	61.10	1.51	18.86	353.97	307.55	0.29
	<b>TOTAL LOAN &amp; ADVANCES</b>	<b>1376.28</b>	<b>176.00</b>	<b>1006.70</b>	<b>3447.20</b>	<b>69.24</b>	<b>2448.53</b>	<b>737.90</b>	<b>1368.21</b>	<b>650.49</b>	<b>817.10</b>

### Security wise credit

1	Gold and Silver										
2	Government Securities				16.00						
3	Non Governmental Securities				106.07		277.74	65.58	0.89		
4	Fixed Deposit Receipts		0.86	13.10	101.86		3.90	11.58	16.85	15.91	0.29
4.1	Own		0.86	13.10	101.86		3.90	11.58	16.85	15.91	0.29
4.2	Other Licences Institutions										
5	Collateral of Properties		174.74	976.11	3192.60	40.96	2128.72	658.04	1334.89	632.58	787.87
5.1	Fixed Assets		174.74	976.11	3192.60	40.96	2128.72	658.04	1334.58	632.58	787.87
5.2	Current Assets								0.31		
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee		0.40	1.20	30.68	28.28	34.48	2.70	15.58		28.94
7.1	Government Guarantee		0.40					2.70			1.50
7.2	Institutional Guarantee				30.68		34.48				20.00
7.3	Personal Guarantee					28.28			14.67		7.44
7.4	Collective Guarantee			1.20					0.91		
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others	1376.28		16.29			3.69			2.00	
	<b>Total</b>	<b>1376.28</b>	<b>176.00</b>	<b>1006.70</b>	<b>3447.20</b>	<b>69.24</b>	<b>2448.53</b>	<b>737.90</b>	<b>1368.21</b>	<b>650.49</b>	<b>817.10</b>



Sector wise credit		Karnali	Triveni	Annepurna	Bhrikuti	Suvekchha	Bageshwo	Sanima	Gaurishan	Gorkha	Gandaki
1	Agricultural and Forest Related	82.40	259.51	54.24	64.37	14.67	18.29	0.75	22.37	11.50	37.78
2	Fishery Related					1.18			0.09		2.14
3	Mining Related		14.53	1.00			10.20		3.70	33.81	2.49
4	Manufacturing (Producing) Related	47.30	91.00	28.83	228.76	7.19	56.65	920.71	29.85	49.23	51.12
5	Construction	41.83	162.51	56.89		71.80	127.73	1168.54	86.01	69.15	120.52
6	Electricity, Gas and Water							363.27			
7	Metal Products, Machinery & Electronic Equipment & Assemblage		12.14	1.60			11.22	25.34	2.87		11.78
8	Transport, Communication and Public Utilities	49.52	191.04	73.00	232.20	150.68	109.60	708.30	60.53	122.17	130.65
9	Wholesaler & Retailer	169.17	155.03	260.31	782.14	432.57	433.81	864.77	43.02	405.03	312.76
10	Finance, Insurance and Real Estate		18.87	219.86				716.72	38.74	1370.15	53.85
11	Hotel or Restaurant		14.72	227.82		0.11	68.66	76.75	5.36	42.07	50.27
12	Other Services	106.11	52.23	16.61	253.11	13.62	59.32	482.68	22.55	97.38	42.65
13	Consumption Loans	12.54	20.59	16.43	21.64	60.96	12.53	470.41	15.50	278.05	41.11
14	Local Government										
15	Others		474.47	336.52	234.00	27.88	61.38	490.26	277.05	997.33	383.00
	<b>TOTAL</b>	<b>508.87</b>	<b>1466.64</b>	<b>1293.11</b>	<b>1816.21</b>	<b>780.66</b>	<b>969.39</b>	<b>6288.51</b>	<b>607.64</b>	<b>3475.88</b>	<b>1240.12</b>

#### Product wise credit

1	Term Loan	216.47	92.19		82.62	71.66	179.11	1097.22	190.24	50.39	41.18
2	Overdraft		378.22		1139.63	266.95	504.15	1216.54	199.46	673.06	503.66
3	Trust Receipt Loan / Import Loan		18.49								
4	Demand & Other Working Capital Loan			937.45				703.55	1.20	634.10	11.95
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)		141.47	43.62	146.93	65.34	126.49	278.61	55.77	69.02	97.37
6	Real Estate Loan	41.83	112.37	219.81	107.66	79.12		1556.20	38.74	1409.20	109.52
7	Margin Nature Loan				47.29			61.56		260.46	
8	Hire Purchase Loan	49.52	197.75	27.52	239.23	193.82	109.96	801.19	55.12	78.51	139.76
9	Deprived Sector Loan	24.26	68.96	36.50	68.91	27.88	27.90	188.51	42.96	19.65	34.06
10	Bills Purchased										
11	Other Product	176.79	457.19	28.21	31.23	28.60	21.78	385.11	24.15	281.49	302.62
	<b>TOTAL LOAN &amp; ADVANCES</b>	<b>508.87</b>	<b>1466.64</b>	<b>1293.11</b>	<b>1816.21</b>	<b>780.66</b>	<b>969.39</b>	<b>6288.51</b>	<b>607.64</b>	<b>3475.88</b>	<b>1240.12</b>

#### Security wise credit

1	Gold and Silver										10.83
2	Government Securities										
3	Non Governmental Securities									260.46	
4	Fixed Deposit Receipts	12.54	20.09	12.53	14.26	17.82	12.23	145.30	6.37	17.60	19.28
4.1	Own	12.54	20.09	12.53	14.26	17.82	12.23	145.30	6.37	17.60	19.28
4.2	Other Licences Institutions										
5	Collateral of Properties	496.33	1446.55	1250.82	1801.95	762.84	957.16	5901.75	594.80	3182.55	1210.01
5.1	Fixed Assets	496.33	1446.55	1250.82	1801.95	762.84	957.16	5598.98	594.80	3182.55	1210.01
5.2	Current Assets							302.77			
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee			3.70				5.65	5.74		
7.1	Government Guarantee			3.70							
7.2	Institutional Guarantee										
7.3	Personal Guarantee							5.65	0.10		
7.4	Collective Guarantee								5.64		
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others			26.06				235.80	0.73	15.27	
	<b>Total</b>	<b>508.87</b>	<b>1466.64</b>	<b>1293.11</b>	<b>1816.21</b>	<b>780.66</b>	<b>969.39</b>	<b>6288.51</b>	<b>607.64</b>	<b>3475.88</b>	<b>1240.12</b>

Sector wise credit		Infrastruc ture	Business	Biratxmi	Excel	WDBL	H & B	Araniko	NDEP	CEDBL	Miteri
1	Agricultural and Forest Related	27.29	5.94	111.00	81.67	1.83	36.01	21.07	128.50	103.79	14.63
2	Fishery Related						0.74	0.20			0.80
3	Mining Related		0.35				0.17				
4	Manufacturing (Producing) Related	138.14	29.43	112.00	50.73	10.72	233.63	5.87	130.06	437.09	11.24
5	Construction	235.13	256.38	97.00	1.50	15.74	1178.41	71.65	591.81	300.01	44.00
6	Electricity, Gas and Water						15.67	1.47		373.84	
7	Metal Products, Machinery & Electronic Equipment & Assemblage	0.13	74.63		3.62		45.15	6.36	11.45	367.93	0.25
8	Transport, Communication and Public Utilities	62.10	518.05		42.01	73.17	445.00	56.01	160.93	460.93	33.62
9	Wholesaler & Retailer	538.11	192.46	480.00	407.19	102.00	1081.79	60.37	355.02	587.38	97.91
10	Finance, Insurance and Real Estate		199.56		104.47		546.23	21.14	438.14	696.48	26.58
11	Hotel or Restaurant	31.75	28.18		42.04	14.87	132.20	8.01	118.21	78.96	6.93
12	Other Services	57.01	22.70	48.00	67.56	31.06	406.16	3.58	548.17	31.65	16.71
13	Consumption Loans	39.70	39.74	82.00	107.90	12.61	219.48	12.05	518.89	88.59	88.70
14	Local Government										1.50
15	Others	527.27	189.36	475.00	152.61	110.09	1051.62	90.81	610.63	461.10	104.31
	<b>TOTAL</b>	<b>1656.63</b>	<b>1556.78</b>	<b>1405.00</b>	<b>1061.30</b>	<b>372.09</b>	<b>5392.26</b>	<b>358.58</b>	<b>3611.82</b>	<b>3987.74</b>	<b>447.18</b>

#### Product wise credit

1	Term Loan	134.03	169.13	314.00	26.69	120.26	261.74	65.06	451.64	684.54	16.39
2	Overdraft	963.68	205.58	566.00	252.56	130.04	948.65	129.19	1186.46	1113.08	85.06
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan			184.00	499.52	9.25	1071.48	9.15		524.14	3.20
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	56.79	256.38	98.00	39.11	16.74	498.95	44.22	183.89	224.78	29.58
6	Real Estate Loan	267.43	149.39	20.00	62.69		765.62	16.65	738.58	713.99	28.66
7	Margin Nature Loan	55.28			1.04		73.89	2.77	305.01	204.87	
8	Hire Purchase Loan	62.10	545.16	27.00	31.68	73.19	604.82	59.81	182.72	401.96	41.50
9	Deprived Sector Loan	41.90	41.52	30.00	34.76	8.65	119.15	20.06	116.67	109.19	15.35
10	Bills Purchased						5.70				
11	Other Product	75.42	189.62	166.00	113.25	13.96	1042.25	11.66	446.83	11.18	227.45
	<b>TOTAL LOAN &amp; ADVANCES</b>	<b>1656.63</b>	<b>1556.78</b>	<b>1405.00</b>	<b>1061.30</b>	<b>372.09</b>	<b>5392.26</b>	<b>358.58</b>	<b>3611.82</b>	<b>3987.74</b>	<b>447.18</b>

#### Security wise credit

1	Gold and Silver				64.39		1.61		135.99		71.92
2	Government Securities				1.00						
3	Non Governmental Securities						1.57		286.77	206.87	
4	Fixed Deposit Receipts	39.70	12.63	55.00	18.05	12.61	95.65	4.92	63.76	42.85	6.58
4.1	Own	39.70	12.63	55.00	18.05	12.61	93.84	4.92	63.11	42.85	6.58
4.2	Other Licences Institutions						1.81		0.65		
5	Collateral of Properties	1561.52	1544.15	1320.00	973.88	359.48	5006.48	350.42	2949.15	3460.07	368.68
5.1	Fixed Assets	1561.52	1544.15	1320.00	973.88	359.48	4980.19	350.42	2946.62	3259.15	368.68
5.2	Current Assets						26.29		2.53	200.91	
6	Against security of Bill						5.70				
6.1	Domestic Bills						5.70				
6.2	Foreign Bills										
7	Against Guarantee	0.13					11.86	0.08	7.09	59.96	
7.1	Government Guarantee									15.88	
7.2	Institutional Guarantee	0.13					9.25		1.23	44.08	
7.3	Personal Guarantee						2.62		5.86		
7.4	Collective Guarantee										
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee							0.08			
8	Credit Card										
9	Others	55.28		30.00	3.98		269.39	3.15	169.06	218.00	
	<b>Total</b>	<b>1656.63</b>	<b>1556.78</b>	<b>1405.00</b>	<b>1061.30</b>	<b>372.09</b>	<b>5392.26</b>	<b>358.58</b>	<b>3611.82</b>	<b>3987.74</b>	<b>447.18</b>

Sector wise credit		Tinau	Rising	Mukhtinat h	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	Shangrila
1	Agricultural and Forest Related	21.38	38.51	12.16	186.54	8.47	31.37	7.20	74.68	2.11	3.43
2	Fishery Related								7.25		
3	Mining Related				25.37		4.33				
4	Manufacturing (Producing) Related	21.72	60.48		55.77	21.66	59.97	3.86	590.39		83.44
5	Construction	10.46	141.23	464.88	78.59	31.60	113.84	19.38	645.29	28.78	151.02
6	Electricity, Gas and Water								74.93		1.82
7	Metal Products, Machinery & Electronic Equipment & Assemblage	0.28			16.56		5.64		67.78		12.43
8	Transport, Communication and Public Utilities	59.05		393.36	144.99	2.36	92.41	16.17	354.88	9.18	233.46
9	Wholesaler & Retailer	229.28	59.82	232.76	389.24	103.28	73.13	43.56	608.38	86.16	375.19
10	Finance, Insurance and Real Estate	51.65	5.00		51.91		76.38		661.80		131.70
11	Hotel or Restaurant				7.80	0.70	8.05	2.40	86.75		66.35
12	Other Services	79.85	5.35		128.67	3.91	15.74		165.41	3.06	92.84
13	Consumption Loans	11.10	22.44	12.59	30.70	4.94	41.98	20.48	128.34	1.04	101.52
14	Local Government				1.37				15.16		
15	Others	61.68	340.10	661.89	6.00	97.38	4.98	47.36	707.17	18.90	514.13
	<b>TOTAL</b>	<b>546.43</b>	<b>672.93</b>	<b>1777.65</b>	<b>1123.52</b>	<b>274.29</b>	<b>527.81</b>	<b>160.41</b>	<b>4188.22</b>	<b>149.21</b>	<b>1767.31</b>

#### Product wise credit

1	Term Loan	36.01		44.72	151.96	70.00	20.53		576.98	47.33	198.64
2	Overdraft	288.50	126.55	175.04	297.47	144.31	205.15	29.78	1497.24	54.79	260.02
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan				221.39			47.42	139.31		544.52
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)		141.22	452.26	126.53	30.41	101.55	19.38	320.00	28.78	133.80
6	Real Estate Loan	59.68	5.00	25.62	56.44	11.72	60.82		943.96		150.84
7	Margin Nature Loan				0.70		4.79		129.60		1.98
8	Hire Purchase Loan	67.99	46.26	393.36	163.64	8.87	85.02	34.93	307.18	9.18	347.91
9	Deprived Sector Loan	18.30	34.39	528.85	25.35	8.05	14.33	4.29	93.82	5.99	74.80
10	Bills Purchased										
11	Other Product	75.95	319.51	157.79	80.05	0.93	35.61	24.62	180.13	3.14	54.79
	<b>TOTAL LOAN &amp; ADVANCES</b>	<b>546.43</b>	<b>672.93</b>	<b>1777.65</b>	<b>1123.52</b>	<b>274.29</b>	<b>527.81</b>	<b>160.41</b>	<b>4188.22</b>	<b>149.21</b>	<b>1767.31</b>

#### Security wise credit

1	Gold and Silver		7.40			0.13					8.03
2	Government Securities								0.07		
3	Non Governmental Securities								136.10		1.98
4	Fixed Deposit Receipts	9.82	15.04	12.59	17.55	0.13	23.80	1.72	80.22	1.04	22.76
4.1	Own	9.82	15.04	12.59	17.55	0.13	23.80	1.72	80.22	1.04	22.76
4.2	Other Licences Institutions										
5	Collateral of Properties	525.74	650.49	1236.21	1102.66	274.03	499.50	158.69	3878.67	148.18	1682.69
5.1	Fixed Assets	525.74	650.49	1236.21	1102.66	274.03	499.50	158.69	3878.67	148.18	1682.69
5.2	Current Assets										
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee	10.88		528.85	3.31				93.16		51.85
7.1	Government Guarantee				1.37				15.16		
7.2	Institutional Guarantee	10.57			0.32				77.50		
7.3	Personal Guarantee	0.31		528.85					0.50		
7.4	Collective Guarantee				1.62						51.85
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others						4.50				
	<b>Total</b>	<b>546.43</b>	<b>672.93</b>	<b>1777.65</b>	<b>1123.52</b>	<b>274.29</b>	<b>527.81</b>	<b>160.41</b>	<b>4188.22</b>	<b>149.21</b>	<b>1767.31</b>

Sector wise credit		Resunga	Rara	diyalo	Country	Alpine	Nilgiri	Kasthama ndap	Garima	City	Bishow
1	Agricultural and Forest Related	1.04	4.72	27.05	32.29	43.52	3.70	52.93	15.56	32.81	
2	Fishery Related										
3	Mining Related			1.00							
4	Manufacturing (Producing) Related			19.08	68.17	6.49		277.62	22.29	20.50	
5	Construction	198.14	16.65	17.35	49.23			229.28	133.30	366.05	177.61
6	Electricity, Gas and Water			0.87				81.54			
7	Metal Products, Machinery & Electronic Equipment & Assemblage			2.85	3.86			28.84	0.79	55.42	
8	Transport, Communication and Public Utilities	185.99		49.50		42.63	22.94	213.56	281.24	381.17	
9	Wholesaler & Retailer	106.21	140.81	115.69	253.69	89.37	80.58	431.54	148.92	190.65	
10	Finance, Insurance and Real Estate			27.41	60.39	77.20	3.10	572.52	78.70	35.97	
11	Hotel or Restaurant		7.00	6.39	23.73	0.90		210.78	27.01	110.17	
12	Other Services		7.20	15.50	13.35	1.15		143.71	44.52	134.99	921.92
13	Consumption Loans	2.16	19.41	11.89	114.05	5.61	40.90	1.59	43.20	133.47	397.68
14	Local Government			2.04		1.97		3.58	0.03		
15	Others	4.74	87.01	42.37	394.59	161.78	134.08	215.30	479.72	14.41	62.52
	<b>TOTAL</b>	<b>498.27</b>	<b>282.80</b>	<b>338.97</b>	<b>1013.35</b>	<b>430.62</b>	<b>285.30</b>	<b>2462.79</b>	<b>1275.28</b>	<b>1475.61</b>	<b>1559.73</b>

#### Product wise credit

1	Term Loan	156.95			21.06	33.68	23.06	294.39	232.84	343.16	335.84
2	Overdraft		147.81	247.07	388.31	64.07	82.90	1124.16	371.00	212.33	482.53
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan	117.59	86.52	10.50	257.95		80.10	105.33	39.16		
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)		11.51	12.46	44.93	49.27	25.34	187.39	118.30	269.77	144.67
6	Real Estate Loan	17.67		18.00	49.19	27.93	3.15	498.00	76.63	39.31	127.07
7	Margin Nature Loan			11.38		0.60		9.75		21.79	
8	Hire Purchase Loan	185.99	16.52	28.31	95.15	86.45	23.22	155.12	272.66	441.23	223.89
9	Deprived Sector Loan	17.92	10.08	9.09	28.85	18.97	6.00	76.31	107.97	47.90	62.52
10	Bills Purchased							1.50			
11	Other Product	2.16	10.36	2.16	127.91	149.65	41.53	10.84	56.72	100.14	183.21
	<b>TOTAL LOAN &amp; ADVANCES</b>	<b>498.27</b>	<b>282.80</b>	<b>338.97</b>	<b>1013.35</b>	<b>430.62</b>	<b>285.30</b>	<b>2462.79</b>	<b>1275.28</b>	<b>1475.61</b>	<b>1559.73</b>

#### Security wise credit

1	Gold and Silver						35.10		24.69	52.33	143.09
2	Government Securities										
3	Non Governmental Securities									21.79	
4	Fixed Deposit Receipts	2.16	2.89	11.95	18.91	5.32	5.80	22.76	18.51	21.62	30.71
4.1	Own	2.16	2.89	11.95	18.91	5.32	5.80	22.76	18.51	21.62	30.71
4.2	Other Licences Institutions										
5	Collateral of Properties	496.11	279.91	324.98	982.59	406.34	244.40	2352.47	1124.11	1367.02	1323.41
5.1	Fixed Assets	496.11	279.91	324.98	982.59	406.34	244.40	2352.47	1124.11	1367.02	1323.41
5.2	Current Assets										
6	Against security of Bill							1.50			
6.1	Domestic Bills							1.50			
6.2	Foreign Bills										
7	Against Guarantee			2.04	11.85	17.00		76.31	107.97	12.85	62.52
7.1	Government Guarantee			2.04	11.85				0.03	4.07	2.69
7.2	Institutional Guarantee							76.31			
7.3	Personal Guarantee									0.97	
7.4	Collective Guarantee					17.00			107.94	7.81	59.83
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others					1.96		9.75			
	<b>Total</b>	<b>498.27</b>	<b>282.80</b>	<b>338.97</b>	<b>1013.35</b>	<b>430.62</b>	<b>285.30</b>	<b>2462.79</b>	<b>1275.28</b>	<b>1475.61</b>	<b>1559.73</b>

Sector wise credit		Professional	Kabelli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre
1	Agricultural and Forest Related	16.96	5.35	34.87	83.25	3.99	15.47	30.53	9.52	5.25	10.26
2	Fishery Related			2.31							
3	Mining Related							42.79			
4	Manufacturing (Producing) Related	17.96	0.19	34.24	196.90	13.90	29.02	186.76	6.21		3.14
5	Construction	7.71	12.92	216.30	95.28	73.08	9.99	409.76	20.23	7.12	6.91
6	Electricity, Gas and Water							136.55			
7	Metal Products, Machinery & Electronic Equipment & Assemblage		0.09	12.99	7.48			51.68			
8	Transport, Communication and Public Utilities	14.31	8.43	191.40	91.76	0.34	62.43	381.63	0.35	1.77	
9	Wholesaler & Retailer	43.12	25.40	132.94	140.92	237.40	125.72	132.14	28.43	83.21	33.92
10	Finance, Insurance and Real Estate			73.46	145.15	3.25	32.85	177.20		23.32	
11	Hotel or Restaurant		5.58	57.03	13.42	0.68	1.30	110.81			2.52
12	Other Services	2.38	4.98	69.28	1.09	7.64	8.84	108.91			4.61
13	Consumption Loans	4.17	73.21	76.58	20.55	57.95	7.21	73.63	2.77	25.82	0.51
14	Local Government							4.60			
15	Others	41.89	13.58	87.54	110.63	145.15	115.90	714.47	17.48	33.50	59.04
	<b>TOTAL</b>	<b>148.50</b>	<b>149.73</b>	<b>988.93</b>	<b>906.44</b>	<b>543.38</b>	<b>408.74</b>	<b>2561.47</b>	<b>84.99</b>	<b>179.99</b>	<b>120.91</b>

#### Product wise credit

1	Term Loan		19.21	181.76	34.15			387.82		1.77	39.16
2	Overdraft			303.61	286.27	214.18	57.58	478.12		26.12	
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan	50.77	34.24		152.26	59.14	120.11	469.89	59.26	59.09	59.04
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	7.71	6.49	154.51	62.89	73.08	7.60	243.92	19.65	3.62	
6	Real Estate Loan			38.90	133.75	3.25	32.85	226.99		23.32	6.91
7	Margin Nature Loan			1.45	10.18			114.64			
8	Hire Purchase Loan	15.19	14.06	218.65	103.51	48.91	67.09	328.90	2.27	25.20	3.31
9	Deprived Sector Loan	3.31	4.16	26.33	23.50	12.00	20.37	84.30	3.31	5.45	8.16
10	Bills Purchased				2.50						
11	Other Product	71.52	71.57	63.72	97.42	132.82	103.14	226.89	0.50	35.42	4.33
	<b>TOTAL LOAN &amp; ADVANCES</b>	<b>148.50</b>	<b>149.73</b>	<b>988.93</b>	<b>906.44</b>	<b>543.38</b>	<b>408.74</b>	<b>2561.47</b>	<b>84.99</b>	<b>179.99</b>	<b>120.91</b>

#### Security wise credit

1	Gold and Silver		68.89	36.12		5.26					
2	Government Securities										
3	Non Governmental Securities							114.64			
4	Fixed Deposit Receipts	3.23	0.47	18.35	5.18	4.13	2.55	22.74	0.50	0.62	0.51
4.1	Own	3.23	0.47	18.35	5.18	4.13	2.55	22.74	0.50	0.62	0.51
4.2	Other Licences Institutions										
5	Collateral of Properties	145.27	80.37	925.42	880.79	533.46	406.19	2377.15	84.49	179.37	120.40
5.1	Fixed Assets	145.27	80.37	925.42	880.79	533.46	406.19	2346.13	84.49	179.37	120.40
5.2	Current Assets							31.02			
6	Against security of Bill				2.50						
6.1	Domestic Bills				2.50						
6.2	Foreign Bills										
7	Against Guarantee		9.03	0.10				33.07			
7.1	Government Guarantee							4.60			
7.2	Institutional Guarantee							9.19			
7.3	Personal Guarantee		5.58	0.10				19.28			
7.4	Collective Guarantee										
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee		3.45								
8	Credit Card										
9	Others				17.87	0.53		13.87			
	<b>Total</b>	<b>148.50</b>	<b>149.73</b>	<b>988.93</b>	<b>906.44</b>	<b>543.38</b>	<b>408.74</b>	<b>2561.47</b>	<b>84.99</b>	<b>179.99</b>	<b>120.91</b>

Sector wise credit		Shine	Pacific	Civic	IDBL	Gulmi	Kanchan	Matribhu mi	Bright	Innovativ e	Jhimruk
1	Agricultural and Forest Related	26.52	27.46	8.96	16.36	4.18	2.25	7.39	16.24	11.84	1.22
2	Fishery Related	0.28								3.07	0.10
3	Mining Related				46.49						
4	Manufacturing (Producing) Related	71.40	2.36		259.39	6.02	11.56	4.06	43.88	53.62	4.96
5	Construction	89.92	46.21	7.21	159.63	22.09	41.30	16.74	22.00	39.17	6.66
6	Electricity, Gas and Water					3.70		0.46		2.30	
7	Metal Products, Machinery & Electronic Equipment & Assemblage		1.97			1.20				10.81	
8	Transport, Communication and Public Utilities	101.81	22.27			24.55	32.22	4.94	27.59	69.19	15.32
9	Wholesaler & Retailer	333.55	64.14	16.59	692.93	44.22	88.40	26.80	111.41	48.38	34.88
10	Finance, Insurance and Real Estate	52.84	0.96		476.71		41.84	7.10	12.00	8.41	
11	Hotel or Restaurant	16.11	2.08	1.00	9.18	1.50	2.05	2.02	7.45	3.65	1.60
12	Other Services	25.00	21.21		420.32		12.06	1.86	6.70	7.34	0.30
13	Consumption Loans	88.37	12.24	10.08	108.44	4.72	1.97	2.50	12.76	17.40	23.35
14	Local Government										
15	Others	265.84	53.43	13.62	827.28	19.95	96.76	27.25	54.25	20.73	23.91
	<b>TOTAL</b>	<b>1071.64</b>	<b>254.33</b>	<b>57.46</b>	<b>3016.74</b>	<b>132.14</b>	<b>330.43</b>	<b>101.10</b>	<b>314.29</b>	<b>295.91</b>	<b>112.30</b>

#### Product wise credit

1	Term Loan	71.07	4.01		56.39	3.70	17.91	29.26	11.24	36.44	17.47
2	Overdraft	181.87		0.21	300.21		84.17	24.98	176.71	67.06	15.92
3	Trust Receipt Loan / Import Loan					1.50					
4	Demand & Other Working Capital Loan	415.52	71.85	30.74	237.92	52.70	12.10		48.18	45.18	24.52
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	54.22	46.21	5.86	31.84		41.30	10.12	11.49	18.75	6.66
6	Real Estate Loan	88.54			535.50	22.09	41.84	7.10	12.00	13.80	
7	Margin Nature Loan	8.04			193.28	14.70	8.55				
8	Hire Purchase Loan	168.53	33.79	10.02	206.79	27.34	32.22	7.47	40.65	81.92	15.88
9	Deprived Sector Loan	22.56	6.61	1.88	53.27	7.99	12.26	2.38	7.63	12.28	2.83
10	Bills Purchased										
11	Other Product	61.29	91.86	8.76	1401.53	2.13	80.07	19.79	6.39	20.48	29.02
	<b>TOTAL LOAN &amp; ADVANCES</b>	<b>1071.64</b>	<b>254.33</b>	<b>57.46</b>	<b>3016.74</b>	<b>132.14</b>	<b>330.43</b>	<b>101.10</b>	<b>314.29</b>	<b>295.91</b>	<b>112.30</b>

#### Security wise credit

1	Gold and Silver				93.61						19.59
2	Government Securities										
3	Non Governmental Securities				193.28						
4	Fixed Deposit Receipts	13.62	0.72	0.12	14.83	0.09	1.97	0.56	0.74	3.55	0.70
4.1	Own	13.62	0.72	0.12	14.83	0.09	1.97	0.56	0.74	3.55	0.70
4.2	Other Licences Institutions										
5	Collateral of Properties	1027.42	253.61	57.34	2661.74	113.10	242.96	99.06	313.55	292.36	92.01
5.1	Fixed Assets	1027.42	253.61	57.34	2661.74	113.10	242.96	99.06	313.55	292.36	92.01
5.2	Current Assets										
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee	22.56			53.27	4.24		1.48			
7.1	Government Guarantee										
7.2	Institutional Guarantee							0.57			
7.3	Personal Guarantee				50.84	0.64					
7.4	Collective Guarantee	22.56			2.44	3.60		0.92			
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card					14.70	85.50				
9	Others	8.04									
	<b>Total</b>	<b>1071.64</b>	<b>254.33</b>	<b>57.46</b>	<b>3016.74</b>	<b>132.14</b>	<b>330.43</b>	<b>101.10</b>	<b>314.29</b>	<b>295.91</b>	<b>112.30</b>

Sector wise credit		Metro	Vivor	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism	Mission	Surya	Mt. Makalu
1	Agricultural and Forest Related	2.85	8.16	16.12	11.22	0.19		8.55	30.98	1.75	1.56
2	Fishery Related										
3	Mining Related		6.99						8.05		
4	Manufacturing (Producing) Related		223.86	1.58	15.67	26.29	10.37	187.60	35.56	0.20	0.14
5	Construction	74.91	221.07	6.41	10.72	38.66	6.08	175.36	50.41	3.10	0.65
6	Electricity, Gas and Water		112.27				0.30	40.96			
7	Metal Products, Machinery & Electronic Equipment & Assemblage	16.36	228.74	1.40	10.77		2.19	18.25	2.80	2.95	
8	Transport, Communication and Public Utilities	116.91	239.26	7.88		98.23	0.85	77.11	35.75	8.05	0.97
9	Wholesaler & Retailer	127.91	246.11	21.89	54.38	38.33	23.00	283.99	95.89	13.28	1.18
10	Finance, Insurance and Real Estate	37.98	537.76		17.27	7.50		15.88	9.33		
11	Hotel or Restaurant		55.22		2.85	10.51	0.95	130.88	5.55	1.74	0.54
12	Other Services	3.76	32.36	1.82	8.16	21.44	2.81	47.82	16.03	0.20	0.15
13	Consumption Loans	32.97	294.63	4.56	4.50	33.63	4.91	55.96	1.06	4.65	6.83
14	Local Government										
15	Others	20.42	148.29	1.21	3.41	86.84	4.52	182.78	19.51	9.32	25.56
	<b>TOTAL</b>	<b>434.09</b>	<b>2354.73</b>	<b>62.88</b>	<b>138.95</b>	<b>361.63</b>	<b>55.98</b>	<b>1225.14</b>	<b>310.93</b>	<b>45.24</b>	<b>37.58</b>

#### Product wise credit

1	Term Loan	20.10	447.74	20.27	82.48	30.62		39.67	126.98	5.17	
2	Overdraft	112.22	509.28	6.41	11.98	100.71	25.32	644.11	100.15	22.95	0.60
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan	0.14	265.76			27.51	14.86	122.41			25.38
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	63.83	9.77			29.36	6.08	45.62	42.47	3.10	0.65
6	Real Estate Loan	37.99	501.45	6.20	17.27			175.80	4.86		
7	Margin Nature Loan		19.14			22.73		7.51			
8	Hire Purchase Loan	141.68	296.80	9.41	2.81	109.62	0.90	162.32	17.97	11.09	0.97
9	Deprived Sector Loan	11.05	57.60	1.05	2.02	9.43	0.89	21.73	8.03	1.29	1.16
10	Bills Purchased							0.14			
11	Other Product	47.09	247.20	19.54	22.39	31.63	7.93	5.83	10.47	1.64	8.82
	<b>TOTAL LOAN &amp; ADVANCES</b>	<b>434.09</b>	<b>2354.73</b>	<b>62.88</b>	<b>138.95</b>	<b>361.63</b>	<b>55.98</b>	<b>1225.14</b>	<b>310.93</b>	<b>45.24</b>	<b>37.58</b>

#### Security wise credit

1	Gold and Silver			0.37			3.74				30.94
2	Government Securities		5.10								
3	Non Governmental Securities		19.14	0.35		22.73		7.51			
4	Fixed Deposit Receipts	8.50	247.20	0.09	0.70	3.66	0.27	3.44	0.91	1.37	0.31
4.1	Own	8.50	247.20	0.09	0.70	3.66	0.27	3.44	0.91	1.37	0.31
4.2	Other Licences Institutions								0.00		
5	Collateral of Properties	425.16	1956.38	62.07	136.25	327.74	48.05	1195.96	305.52	43.87	6.04
5.1	Fixed Assets	425.16	1941.38	62.07	136.25	327.74	48.05	1195.96	305.52	43.87	6.04
5.2	Current Assets		15.00								
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee	0.43	52.50		2.00	7.50		18.09	4.49		0.30
7.1	Government Guarantee										
7.2	Institutional Guarantee		52.50			7.50		15.00			
7.3	Personal Guarantee	0.28						3.09			
7.4	Collective Guarantee				2.00				4.49		
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee	0.15									0.30
8	Credit Card										
9	Others		74.42				3.92	0.14			
	<b>Total</b>	<b>434.09</b>	<b>2354.73</b>	<b>62.88</b>	<b>138.95</b>	<b>361.63</b>	<b>55.98</b>	<b>1225.14</b>	<b>310.93</b>	<b>45.24</b>	<b>37.58</b>

Sector wise credit		Sindhu	Sahara	Social	NCDBL	Cosmos	Manaslu	Samabrid dhi
1	Agricultural and Forest Related	1.66	1.56		2.00		2.88	13.43
2	Fishery Related							0.40
3	Mining Related							0.80
4	Manufacturing (Producing) Related	8.55	0.90	17.82	12.16	0.47	0.45	2.81
5	Construction	16.82	0.23	35.41	22.29	1.12	16.43	4.92
6	Electricity, Gas and Water							
7	Metal Products, Machinery & Electronic Equipment & Assemblage		1.00	20.00				
8	Transport, Communication and Public Utilities	82.86			10.35	14.76	18.46	2.91
9	Wholesaler & Retailer	80.23	32.71	75.43	74.36	9.66	21.09	27.67
10	Finance, Insurance and Real Estate	9.20		22.00				1.00
11	Hotel or Restaurant	4.80	0.61	178.90	8.88		0.10	11.70
12	Other Services	1.15	0.34	7.46	2.76	13.96	2.96	2.19
13	Consumption Loans	7.09		85.37	8.29		44.26	1.28
14	Local Government							
15	Others	20.85	8.26	104.38	33.24	1.95	13.70	9.09
	<b>TOTAL</b>	<b>233.21</b>	<b>45.60</b>	<b>546.77</b>	<b>174.33</b>	<b>41.93</b>	<b>120.31</b>	<b>78.20</b>

#### Product wise credit

1	Term Loan	51.24	0.50	133.98	2.96	20.08	7.59	7.05
2	Overdraft	64.52		247.70	59.80	0.90	7.80	4.87
3	Trust Receipt Loan / Import Loan							
4	Demand & Other Working Capital Loan		42.22		4.59		8.72	15.67
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)			5.41	17.15	1.12	16.43	10.06
6	Real Estate Loan	26.02		50.64				
7	Margin Nature Loan			84.60				
8	Hire Purchase Loan	82.86		8.75	16.53	14.76	19.79	3.69
9	Deprived Sector Loan	0.34	1.34	14.92	0.97	1.05	1.98	1.68
10	Bills Purchased							
11	Other Product	8.24	1.55	0.77	72.33	4.01	58.00	35.19
	<b>TOTAL LOAN &amp; ADVANCES</b>	<b>233.21</b>	<b>45.60</b>	<b>546.77</b>	<b>174.33</b>	<b>41.93</b>	<b>120.31</b>	<b>78.20</b>

#### Security wise credit

1	Gold and Silver	6.02					42.73	
2	Government Securities							
3	Non Governmental Securities			84.60				
4	Fixed Deposit Receipts	1.07		0.77	1.53		0.19	0.01
4.1	Own	1.07		0.77	1.53		0.19	0.01
4.2	Other Licences Institutions							
5	Collateral of Properties	226.05	45.60	447.40	172.41	41.93	77.39	78.19
5.1	Fixed Assets	226.05	45.60	447.40	172.41	41.93	77.39	78.19
5.2	Current Assets							
6	Against security of Bill							
6.1	Domestic Bills							
6.2	Foreign Bills							
7	Against Guarantee	0.08		14.00				
7.1	Government Guarantee							
7.2	Institutional Guarantee			14.00				
7.3	Personal Guarantee	0.08						
7.4	Collective Guarantee							
7.5	International Rated Foreign Bank's Guarantee							
7.6	Other Guarantee							
8	Credit Card							
9	Others				0.39			
	<b>Total</b>	<b>233.21</b>	<b>45.60</b>	<b>546.77</b>	<b>174.33</b>	<b>41.93</b>	<b>120.31</b>	<b>78.20</b>



## Statement of Credit of Finance Companies

Sector wise credit		NHDFCL	NFL	NIDC Capital	NNFL	AFCL	NSMFL	Peoples	Merchant ile	KFL	Himalaya
1	Agricultural and Forest Related		34.80	19.56	79.62	13.20	42.81	15.00		10.15	8.74
2	Fishery Related				2.00						
3	Mining Related			2.50				82.00			
4	Manufacturing (Producing) Related		21.79	82.36	186.11	203.80	128.63	117.00			
5	Construction	428.50	123.37	203.74	420.12	580.87	2061.65	366.00	2.83	59.28	207.17
6	Electricity, Gas and Water		28.56	2.50			27.65				
7	Metal Products, Machinery & Electronic Equipment & Assemblage			6.28	17.03	164.30	3.45				
8	Transport, Communication and Public Utilities		6.98	64.63	84.33	856.70	6.11	3.00	25.87	9.19	
9	Wholesaler & Retailer		235.14	345.11	310.90	469.30	170.13	139.00	7.36	37.78	372.38
10	Finance, Insurance and Real Estate			58.49	299.56	328.50	507.84			39.09	
11	Hotel or Restaurant		38.49	110.51	26.19	213.50	43.09	97.00			
12	Other Services		9.64	8.44	120.63	122.70	337.35			2.60	
13	Consumption Loans	44.30	83.91	224.08	90.00	129.30	139.70	45.00	35.23	111.32	104.39
14	Local Government						33.18			8.37	
15	Others		129.70	4.18	998.21	276.90	982.90	34.00		135.34	22.74
	<b>TOTAL</b>	<b>472.80</b>	<b>712.37</b>	<b>1132.37</b>	<b>2634.72</b>	<b>3359.07</b>	<b>4484.50</b>	<b>898.00</b>	<b>71.29</b>	<b>413.12</b>	<b>715.42</b>

### Product wise credit

1	Term Loan		1.19	471.95	127.53	346.10	479.99	296.00	7.01	77.03	372.37
2	Overdraft										
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan		370.58		474.22	754.60	783.59			135.34	
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	365.50	52.22	61.53	318.98	528.67	404.31	34.00		50.08	185.67
6	Real Estate Loan		71.15	214.67	326.22	328.50	2201.88	481.00	1.60	48.29	21.50
7	Margin Nature Loan	45.00	46.19	256.67	50.07	8.50	67.96	21.00		82.22	
8	Hire Purchase Loan		7.09	51.63	103.89	1012.10	336.27	13.00	25.87	9.19	19.09
9	Deprived Sector Loan	18.00	18.01	10.44	49.32	69.15	95.95	23.00	1.58	8.37	22.76
10	Bills Purchased										
11	Other Product	44.30	145.95	65.48	1184.49	311.45	114.55	30.00	35.23	2.60	94.03
	<b>TOTAL LOAN &amp; ADVANCES</b>	<b>472.80</b>	<b>712.37</b>	<b>1132.37</b>	<b>2634.72</b>	<b>3359.07</b>	<b>4484.50</b>	<b>898.00</b>	<b>71.29</b>	<b>413.12</b>	<b>715.42</b>

### Security wise credit

1	Gold and Silver										
2	Government Securities										
3	Non Governmental Securities					7.30	67.96	23.00		82.22	
4	Fixed Deposit Receipts	44.30	32.62	64.63	76.08	61.20	71.74	13.00	35.23	29.10	80.72
4.1	Own	44.30	32.62	64.63	76.08	61.20	71.74	13.00	35.23	29.10	80.72
4.2	Other Licences Institutions										
5	Collateral of Properties	428.50	616.90	889.21	2482.33	3261.57	4249.12	847.00	34.63	301.80	611.95
5.1	Fixed Assets	428.50	616.90	888.41	2482.33	3261.57	4249.12	847.00	34.63	301.80	611.95
5.2	Current Assets			0.80							
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee			110.16		28.20	95.67		0.08		
7.1	Government Guarantee					13.20	33.17				
7.2	Institutional Guarantee					15.00					
7.3	Personal Guarantee			38.92					0.08		
7.4	Collective Guarantee										
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee			71.24			62.50				
8	Credit Card										
9	Others		62.85	68.37	76.32	0.80		15.00	1.35		22.75
	<b>Total</b>	<b>472.80</b>	<b>712.37</b>	<b>1132.37</b>	<b>2634.72</b>	<b>3359.07</b>	<b>4484.50</b>	<b>898.00</b>	<b>71.29</b>	<b>413.12</b>	<b>715.42</b>

Sector wise credit		Union	Gorkha	PFCL	NHMFL	Universal	Samjhana	Goodwill	SFL	SIFCL	Lumbini
1	Agricultural and Forest Related	9.84		83.99	76.78	35.83		76.46		53.91	4.43
2	Fishery Related			0.30							
3	Mining Related			4.59	2.80	42.00					1.33
4	Manufacturing (Producing) Related	117.23	2.76	131.62	110.73	164.02			123.46	173.61	202.58
5	Construction	275.01	58.88	99.48	270.20	223.51		376.14	101.24	180.21	276.85
6	Electricity, Gas and Water			0.20	0.29	1.35					
7	Metal Products, Machinery & Electronic Equipment & Assemblage	73.79	0.08	5.77	14.21	0.02		45.22		0.50	10.39
8	Transport, Communication and Public Utilities	96.01	33.37	164.31	116.03	16.74		107.83	101.78	39.92	171.08
9	Wholesaler & Retailer	17.72	27.48	385.68	100.77	145.70		548.25	357.49	259.07	259.59
10	Finance, Insurance and Real Estate	90.04	59.32	81.44	407.62	141.35				110.16	116.26
11	Hotel or Restaurant	11.09	7.50	25.20	35.80	129.59				52.92	192.45
12	Other Services	37.15	2.65	28.53	91.99	70.95		33.92	20.21	197.70	157.78
13	Consumption Loans	139.65	37.51	49.54	159.98	37.25		69.66	44.75	75.24	55.01
14	Local Government										
15	Others	186.81	149.05	290.67	151.40	42.81		52.51	120.95	0.14	146.78
	<b>TOTAL</b>	<b>1054.32</b>	<b>378.60</b>	<b>1351.29</b>	<b>1538.60</b>	<b>1051.12</b>		<b>1309.99</b>	<b>869.87</b>	<b>1143.38</b>	<b>1594.54</b>

#### Product wise credit

1	Term Loan	274.82		423.03	398.11	554.79		502.86		282.23	
2	Overdraft										
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan	145.06	176.02	441.80					446.83	323.26	870.10
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	155.99	43.94	65.60	180.30	197.18		237.70	70.60	143.22	66.95
6	Real Estate Loan	163.34	86.89	150.28	423.29	163.86		338.30	30.64	155.56	315.69
7	Margin Nature Loan	57.82	26.73	3.30	64.52	16.87		51.81	12.59	39.36	4.24
8	Hire Purchase Loan	120.64	33.38	162.41	109.53	18.53		117.30	101.78	34.19	122.73
9	Deprived Sector Loan	21.99	8.99	37.54	25.95	25.18		49.54	31.62	25.11	21.50
10	Bills Purchased										
11	Other Product	114.66	2.65	67.34	336.90	74.71		12.47	175.82	140.45	193.33
	<b>TOTAL LOAN &amp; ADVANCES</b>	<b>1054.32</b>	<b>378.60</b>	<b>1351.29</b>	<b>1538.60</b>	<b>1051.12</b>		<b>1309.99</b>	<b>869.87</b>	<b>1143.38</b>	<b>1594.54</b>

#### Security wise credit

1	Gold and Silver			12.26							
2	Government Securities										
3	Non Governmental Securities	57.82	26.74							39.35	
4	Fixed Deposit Receipts	44.93	10.77	18.62	125.37	16.03		69.66	44.75	35.89	50.79
4.1	Own	44.93	10.77	18.62	125.37	16.03		69.66	44.75	35.89	50.79
4.2	Other Licences Institutions										
5	Collateral of Properties	912.74	341.09	1320.41	1328.26	997.43		1142.59	825.13	1067.94	1501.62
5.1	Fixed Assets	912.74	341.09	1320.41	1328.26	997.43		1142.59	825.13	1067.94	1501.62
5.2	Current Assets										
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee	38.83				27.67		45.22		0.20	21.50
7.1	Government Guarantee	3.25				9.97					
7.2	Institutional Guarantee	18.30									21.50
7.3	Personal Guarantee	17.28				0.83				0.20	
7.4	Collective Guarantee										
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee					16.87		45.22			
8	Credit Card										
9	Others				84.98	10.00		52.51			20.63
	<b>Total</b>	<b>1054.32</b>	<b>378.60</b>	<b>1351.29</b>	<b>1538.60</b>	<b>1051.12</b>		<b>1309.99</b>	<b>869.87</b>	<b>1143.38</b>	<b>1594.54</b>

Sector wise credit		Investa	YFL	Standard	ILFCO	Mahalaxmi	Lalitpur	Bhajaratra	United FC	General	Progressive
1	Agricultural and Forest Related		8.19	4.43	0.99	5.18		2.65	2.87	1.00	5.80
2	Fishery Related			2.00							
3	Mining Related				6.39	4.49	4.25		1.00		
4	Manufacturing (Producing) Related		151.92	732.85	289.84	137.78		6.60	35.39	28.00	26.00
5	Construction		41.08	150.32	97.14	556.46	84.76	45.27	904.10	184.00	14.56
6	Electricity, Gas and Water			106.24							
7	Metal Products, Machinery & Electronic Equipment & Assemblage		4.40	5.80	155.86	9.11			253.51		0.50
8	Transport, Communication and Public Utilities		39.72	583.90	1041.86	194.45		33.11	17.00		60.51
9	Wholesaler & Retailer		190.04	279.36	177.23	290.82	549.84	37.42	15.69	391.00	6.30
10	Finance, Insurance and Real Estate		73.99	245.23	352.40	13.90	788.18		101.17		74.71
11	Hotel or Restaurant		31.78	265.55	13.60	73.89					1.00
12	Other Services		55.06	116.19	632.69	14.87	208.08		0.52	36.00	6.60
13	Consumption Loans		135.49	24.12	56.78	77.84	210.59	11.14	960.66	29.00	45.14
14	Local Government										
15	Others		169.14	328.92	107.74	428.99	122.42	20.09	138.95	328.00	35.50
	<b>TOTAL</b>		<b>900.81</b>	<b>2844.92</b>	<b>2932.53</b>	<b>1807.78</b>	<b>1968.12</b>	<b>156.28</b>	<b>2430.87</b>	<b>997.00</b>	<b>276.62</b>

#### Product wise credit

1	Term Loan		55.21	464.02	861.42	258.62	549.84	46.67	4.18		19.40
2	Overdraft										
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan		557.00	792.31	270.14	446.02	4.25		66.49		39.40
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)		30.68	87.24	56.30	236.75	84.76		614.59		16.20
6	Real Estate Loan		72.56	349.91	604.81	368.15	788.18	45.27	127.05	184.00	32.50
7	Margin Nature Loan		13.54	164.47	30.91	84.38	35.98	8.83	100.79	15.00	32.76
8	Hire Purchase Loan		111.24	183.56	1006.50	205.76	40.21	33.13	1067.81	23.00	61.79
9	Deprived Sector Loan		22.63	53.34	46.25	37.66	40.68	4.73	53.41	10.00	7.92
10	Bills Purchased			17.05							
11	Other Product		37.95	733.02	56.21	170.44	424.22	17.65	396.55	765.00	66.65
	<b>TOTAL LOAN &amp; ADVANCES</b>		<b>900.81</b>	<b>2844.92</b>	<b>2932.53</b>	<b>1807.78</b>	<b>1968.12</b>	<b>156.28</b>	<b>2430.87</b>	<b>997.00</b>	<b>276.62</b>

#### Security wise credit

1	Gold and Silver										
2	Government Securities										
3	Non Governmental Securities			163.67	30.91		35.98	13.61	0.39	15.00	32.90
4	Fixed Deposit Receipts		34.72	395.18	56.36	77.84	134.40	11.14	84.86	29.00	11.70
4.1	Own		34.72	395.18	56.31	77.84	134.40	11.14	84.86	29.00	11.70
4.2	Other Licences Institutions				0.04						
5	Collateral of Properties		852.55	2234.13	2784.31	1615.08	1507.92	131.53	2128.30	953.00	181.98
5.1	Fixed Assets		852.55	2234.13	2784.31	1595.70	917.40	131.53	2128.30	953.00	181.98
5.2	Current Assets					19.38	590.52				
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee			50.61	15.83	0.31			43.65		23.00
7.1	Government Guarantee				15.25						
7.2	Institutional Guarantee			50.61		0.02			42.39		3.00
7.3	Personal Guarantee				0.58	0.29			1.27		20.00
7.4	Collective Guarantee										
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others		13.54	1.33	45.13	114.55	289.82		173.67		27.04
	<b>Total</b>		<b>900.81</b>	<b>2844.92</b>	<b>2932.53</b>	<b>1807.78</b>	<b>1968.12</b>	<b>156.28</b>	<b>2430.87</b>	<b>997.00</b>	<b>276.62</b>

Sector wise credit		AEFL	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Butwal	Srijana
1	Agricultural and Forest Related	34.91	33.48		5.46		32.49	20.40	20.35	30.95	0.53
2	Fishery Related	0.68								0.80	
3	Mining Related		0.25				12.13			30.77	
4	Manufacturing (Producing) Related	146.43	223.43	66.74	115.51	137.28	181.56		3.55	133.63	
5	Construction	103.76	15.66	166.40	88.64	135.24	154.70	80.30	18.87	52.70	20.11
6	Electricity, Gas and Water	4.25	1.50				15.57			2.30	
7	Metal Products, Machinery & Electronic Equipment & Assemblage	6.85	5.39			5.48	50.62	12.34		38.07	
8	Transport, Communication and Public Utilities	45.38	4.33		66.62	74.17	134.12			188.40	
9	Wholesaler & Retailer	49.23	261.35	240.27	394.20	777.45	92.55	55.18	15.33	225.02	57.41
10	Finance, Insurance and Real Estate	133.10	138.85	16.44	226.27	275.84	170.67			190.37	
11	Hotel or Restaurant	10.25	58.57	15.90	78.91	4.47	21.07	22.60		13.20	
12	Other Services	45.44	20.60	64.63	60.38	37.94	0.73	0.21	21.14	131.43	8.29
13	Consumption Loans	23.33	33.26	58.12	13.49	105.51	28.92	10.65	11.17	88.02	9.75
14	Local Government	4.02	1.52								
15	Others	141.24	11.64	25.90	234.46	33.24	134.14	60.02	3.39	107.32	37.20
	<b>TOTAL</b>	<b>748.85</b>	<b>809.83</b>	<b>654.40</b>	<b>1283.94</b>	<b>1586.62</b>	<b>1029.27</b>	<b>261.70</b>	<b>93.80</b>	<b>1232.98</b>	<b>133.29</b>

#### Product wise credit

1	Term Loan		1.50	307.01	204.44	11.51	60.24		50.40	493.42	57.41
2	Overdraft										
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan	319.08	639.75		588.62	1011.83	434.20	91.37		115.57	
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	63.62	10.61	166.40	88.64	136.04	139.67	53.85	18.87	138.29	
6	Real Estate Loan	162.88	115.05	16.44	206.28	275.84	285.87	26.45		219.69	
7	Margin Nature Loan	5.52	18.91			43.99	20.02	9.70		41.75	20.11
8	Hire Purchase Loan	56.33	1.61	7.84	66.63	74.17	45.48	7.98	7.26	144.19	5.27
9	Deprived Sector Loan	28.22	17.48	15.72	32.58	33.24	21.98	5.09	3.39	41.03	3.36
10	Bills Purchased										
11	Other Product	113.20	4.92	140.99	96.75		21.81	67.27	13.88	39.04	47.14
	<b>TOTAL LOAN &amp; ADVANCES</b>	<b>748.85</b>	<b>809.83</b>	<b>654.40</b>	<b>1283.94</b>	<b>1586.62</b>	<b>1029.27</b>	<b>261.70</b>	<b>93.80</b>	<b>1232.98</b>	<b>133.29</b>

#### Security wise credit

1	Gold and Silver										
2	Government Securities										
3	Non Governmental Securities		18.91			43.99	20.02				
4	Fixed Deposit Receipts	11.87	14.35	47.18	13.49	61.52	4.68	2.64	11.17	88.02	4.48
4.1	Own	11.87	14.35	47.18	13.49	61.52	4.68	2.64	11.17	88.02	4.48
4.2	Other Licences Institutions										
5	Collateral of Properties	724.00	763.41	601.95	1270.45	1481.11	991.71	199.04	82.63	1144.96	25.38
5.1	Fixed Assets	724.00	763.41	601.95	1270.45	1481.11	991.71	199.04	82.63	1144.96	25.38
5.2	Current Assets										
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee	7.45					12.86				
7.1	Government Guarantee	4.02					2.00				
7.2	Institutional Guarantee						10.00				
7.3	Personal Guarantee	3.43					0.86				
7.4	Collective Guarantee										
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others	5.53	13.16	5.27				60.02			103.43
	<b>Total</b>	<b>748.85</b>	<b>809.83</b>	<b>654.40</b>	<b>1283.94</b>	<b>1586.62</b>	<b>1029.27</b>	<b>261.70</b>	<b>93.80</b>	<b>1232.98</b>	<b>133.29</b>

Sector wise credit		Om	CMB	WMBFL	CMBFL	Crystal	Royal	Guheshwori	Patan	Fewa	Everest
1	Agricultural and Forest Related			1.59	390.48		9.25	0.50	7.49	18.39	6.05
2	Fishery Related			0.19						2.20	1.88
3	Mining Related				0.30		30.00				
4	Manufacturing (Producing) Related		11.13	59.67	986.72		254.38	18.47	26.53	95.08	3.32
5	Construction	178.79	73.56	61.94	26.26	960.69	147.20	239.80	86.70	409.46	54.79
6	Electricity, Gas and Water				0.95						
7	Metal Products, Machinery & Electronic Equipment & Assemblage		0.90		12.09		16.25	1.00	0.50	6.56	1.50
8	Transport, Communication and Public Utilities	190.07	68.17	50.66	15.71		57.21	33.73		493.28	119.49
9	Wholesaler & Retailer	1367.67	3.84	83.19	204.08		143.09	0.60	11.87	337.21	
10	Finance, Insurance and Real Estate	117.72	7.50	281.56	47.14		422.20	85.60	30.82	13.37	0.58
11	Hotel or Restaurant			7.78	100.60		18.57	4.50	3.60	89.89	
12	Other Services	0.89	23.00	39.96	7.37		2.82	13.10	12.80	66.97	1.05
13	Consumption Loans	219.89	35.07	78.38	306.33	33.00	60.34	128.00	82.82	50.32	12.32
14	Local Government										
15	Others	28.99	242.39	257.42	1091.13	9.19	524.12	226.92	99.77	294.93	47.62
	<b>TOTAL</b>	<b>2104.03</b>	<b>465.56</b>	<b>922.34</b>	<b>3189.16</b>	<b>1002.88</b>	<b>1685.43</b>	<b>752.22</b>	<b>362.90</b>	<b>1877.66</b>	<b>248.61</b>

#### Product wise credit

1	Term Loan	1315.12	17.89	194.61	1479.68	755.10	64.35	182.19		92.54	36.54
2	Overdraft										
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan		90.28	133.37	349.07		520.08		72.72	608.43	
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	28.99	56.58	0.78	16.29	116.58	89.82	167.45	51.32	108.56	
6	Real Estate Loan	296.52	36.13	281.56	821.76	104.89	437.10	149.68	32.27	219.36	54.79
7	Margin Nature Loan	3.17	17.39	12.89	16.86		37.06	36.69	63.05		
8	Hire Purchase Loan	190.07	27.71	67.47	55.66	9.19	49.87	19.48	6.61	470.24	119.49
9	Deprived Sector Loan	52.55	12.82	11.64	44.92	17.12	32.60	16.51	4.92	49.80	37.79
10	Bills Purchased										
11	Other Product	217.61	206.76	220.02	404.92		454.55	180.22	132.01	328.73	
	<b>TOTAL LOAN &amp; ADVANCES</b>	<b>2104.03</b>	<b>465.56</b>	<b>922.34</b>	<b>3189.16</b>	<b>1002.88</b>	<b>1685.43</b>	<b>752.22</b>	<b>362.90</b>	<b>1877.66</b>	<b>248.61</b>

#### Security wise credit

1	Gold and Silver	141.99							4.58		
2	Government Securities					3.10					
3	Non Governmental Securities	3.17		12.61	16.86		37.06		65.21		
4	Fixed Deposit Receipts	74.73	20.27	33.60	250.44	29.90	23.29	70.09	13.59	45.21	22.57
4.1	Own	74.73	20.27	33.60	250.44	29.90	23.29	70.09	13.59	45.21	22.57
4.2	Other Licences Institutions										
5	Collateral of Properties	1884.14	414.98	833.00	2875.93	960.69	1573.98	637.39	273.14	1832.45	225.76
5.1	Fixed Assets	1884.14	414.98	833.00	2875.93	960.69	1573.98	637.39	273.14	1832.45	225.76
5.2	Current Assets								0.03		
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee		0.11	22.23	44.92		34.12		6.33		
7.1	Government Guarantee								0.30		
7.2	Institutional Guarantee		0.11	8.86	44.92		30.30		2.51		
7.3	Personal Guarantee			13.37			3.82		3.52		
7.4	Collective Guarantee										
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										
8	Credit Card										
9	Others		30.20	20.90	1.01	9.19	16.98	44.74	0.05		0.29
	<b>Total</b>	<b>2104.03</b>	<b>465.56</b>	<b>922.34</b>	<b>3189.16</b>	<b>1002.88</b>	<b>1685.43</b>	<b>752.22</b>	<b>362.90</b>	<b>1877.66</b>	<b>248.61</b>

Sector wise credit		Prudential	ICFC	IME	Sagarmat	Shikhar	Civil	Prabhu	Imperial	Kuber	NEFL
1	Agricultural and Forest Related	13.30	8.54	40.45	52.57	27.52		101.37		2.50	5.08
2	Fishery Related										
3	Mining Related		2.00						6.50	4.98	
4	Manufacturing (Producing) Related	40.21	274.54	253.98	39.55	34.34		215.33	69.85	31.10	29.90
5	Construction	33.07	154.22	362.86	60.18	22.28	13.16	285.10	55.87	83.11	36.74
6	Electricity, Gas and Water			17.30	1.50			13.80			
7	Metal Products, Machinery & Electronic Equipment & Assemblage	73.09	28.74	34.66	7.65	0.25		6.68	11.62		5.38
8	Transport, Communication and Public Utilities	41.89	21.32	61.35	174.17	7.52	202.27	200.34	51.97	11.86	70.93
9	Wholesaler & Retailer	132.67	379.56	564.71	107.10	126.53	1.03	369.62	125.02	134.69	41.78
10	Finance, Insurance and Real Estate	202.40	625.07	539.04	102.53	170.20	124.48	955.96	91.36	391.47	36.19
11	Hotel or Restaurant	39.21	158.36	238.42	6.90	1.30		361.38	0.50	7.89	26.37
12	Other Services	76.82	63.17	199.34	52.32	12.30	2.53	187.33	20.50	78.21	10.48
13	Consumption Loans	91.68	130.59	176.68	83.13	28.92	14.66	284.92	17.97	87.68	17.75
14	Local Government										1.30
15	Others	402.57	578.50	1134.80	343.06	190.30	78.59	998.20	160.73	356.80	166.28
	<b>TOTAL</b>	<b>1146.91</b>	<b>2424.61</b>	<b>3623.60</b>	<b>1030.66</b>	<b>621.46</b>	<b>436.72</b>	<b>3980.03</b>	<b>611.89</b>	<b>1190.29</b>	<b>448.18</b>

#### Product wise credit

1	Term Loan	790.48	0.89	135.04	16.30		0.04	39.82		23.62	206.54
2	Overdraft										
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan		1521.76	1285.54	237.91	210.14	260.27	1677.02	377.73	292.98	48.40
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	6.20	56.18	186.95	60.19	8.51	17.66	76.33	40.87	76.59	35.47
6	Real Estate Loan	174.16	515.53	641.24	97.25	183.97	124.55	741.01	93.48	224.57	53.89
7	Margin Nature Loan	69.80	125.32	92.72	82.52	7.49	11.95	100.71	17.69	27.20	4.10
8	Hire Purchase Loan	54.84	73.57	60.47	177.22	17.48	10.20	360.33	56.20	42.92	78.83
9	Deprived Sector Loan	16.20	45.91	84.01	23.79	12.94	9.53	98.56	12.19	5.44	10.06
10	Bills Purchased							0.06		2.60	
11	Other Product	35.23	85.44	1137.63	335.48	180.93	2.53	886.19	13.74	494.37	10.89
	<b>TOTAL LOAN &amp; ADVANCES</b>	<b>1146.91</b>	<b>2424.61</b>	<b>3623.60</b>	<b>1030.66</b>	<b>621.46</b>	<b>436.72</b>	<b>3980.03</b>	<b>611.89</b>	<b>1190.29</b>	<b>448.18</b>

#### Security wise credit

1	Gold and Silver							5.44			
2	Government Securities		1.15		4.85						
3	Non Governmental Securities	69.81			85.38	7.40				24.54	4.10
4	Fixed Deposit Receipts	12.40	73.39	37.47	26.08	11.47	10.35	42.98	13.29	30.29	5.75
4.1	Own	12.40	73.39	37.47	26.08	11.47	10.35	42.98	13.29	30.29	5.75
4.2	Other Licences Institutions										
5	Collateral of Properties	1048.50	2187.47	3556.13	905.82	597.89	387.08	3571.17	568.71	1124.09	431.03
5.1	Fixed Assets	1048.50	2187.47	3556.13	905.82	597.89	387.08	3571.17	568.71	1124.09	431.03
5.2	Current Assets										
6	Against security of Bill					0.09					
6.1	Domestic Bills					0.09					
6.2	Foreign Bills										
7	Against Guarantee		8.38	30.00	8.19	4.61	24.68	181.69		4.28	
7.1	Government Guarantee										
7.2	Institutional Guarantee		5.00	30.00	7.20			30.72		0.82	
7.3	Personal Guarantee		0.28		0.99	4.61	17.79	144.60		3.46	
7.4	Collective Guarantee		3.10					6.36			
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee						6.89				
8	Credit Card										
9	Others	16.20	154.23		0.34		14.61	178.75	29.88	7.09	7.30
	<b>Total</b>	<b>1146.91</b>	<b>2424.61</b>	<b>3623.60</b>	<b>1030.66</b>	<b>621.46</b>	<b>436.72</b>	<b>3980.03</b>	<b>611.89</b>	<b>1190.29</b>	<b>448.18</b>

Sector wise credit		Valley	Seti	hama	reliable	Lord Buddha	Swastik	Api	Namaste	Kaski	Suryadarsan
1	Agricultural and Forest Related	0.76	4.63			0.85			1.90	20.61	
2	Fishery Related								0.75		
3	Mining Related										4.00
4	Manufacturing (Producing) Related	25.00	15.34			31.63		10.53	1.55	43.66	25.38
5	Construction	53.17	5.79	6.29	230.00	55.04	113.33	70.07	14.11	203.09	71.91
6	Electricity, Gas and Water										
7	Metal Products, Machinery & Electronic Equipment & Assemblage			6.82					1.75		1.78
8	Transport, Communication and Public Utilities			49.72	75.00	67.29		136.91	3.46	236.90	35.15
9	Wholesaler & Retailer	270.06	76.09	9.09	348.00	75.23	53.18	197.08	7.22	210.76	29.30
10	Finance, Insurance and Real Estate	52.01		150.10	43.00	7.63			1.75	42.38	46.39
11	Hotel or Restaurant			2.10		23.35			1.17	4.41	4.12
12	Other Services	0.95	8.65	68.87	35.00	0.26	62.16	6.92	1.23	2.64	71.80
13	Consumption Loans	84.66	6.02	5.45	86.00	5.85	34.11	29.41	2.05	15.18	52.88
14	Local Government										
15	Others	340.91	29.27	167.91	516.00	136.46	8.80	86.11	26.24	216.40	103.55
	<b>TOTAL</b>	<b>827.52</b>	<b>145.80</b>	<b>466.33</b>	<b>1333.00</b>	<b>403.59</b>	<b>271.58</b>	<b>537.03</b>	<b>63.17</b>	<b>996.03</b>	<b>446.26</b>

#### Product wise credit

1	Term Loan	337.15	1.92	25.93	6.00	17.53			13.34	12.39	130.11
2	Overdraft										
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan	259.29	113.21	207.30	282.00	135.69	58.27	277.84		242.03	102.52
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	43.43	5.81	6.29	85.00	28.99	28.38	59.12	13.94	177.36	52.12
6	Real Estate Loan	61.75		139.99	141.00	18.18	12.90	10.95	1.75	68.11	58.30
7	Margin Nature Loan	23.18		11.56	58.00	26.64	31.16				33.76
8	Hire Purchase Loan	29.61	4.09	58.70	92.00	67.30	58.15	146.70	3.67	236.90	54.08
9	Deprived Sector Loan	17.12	4.23	10.10	53.00	9.76	6.02	11.82	2.17	20.61	9.62
10	Bills Purchased				1.00						
11	Other Product	56.00	16.54	6.46	615.00	99.50	76.70	30.60	28.29	238.63	5.75
	<b>TOTAL LOAN &amp; ADVANCES</b>	<b>827.52</b>	<b>145.80</b>	<b>466.33</b>	<b>1333.00</b>	<b>403.59</b>	<b>271.58</b>	<b>537.03</b>	<b>63.17</b>	<b>996.03</b>	<b>446.26</b>

#### Security wise credit

1	Gold and Silver	45.78									
2	Government Securities										
3	Non Governmental Securities					26.64	31.16				33.76
4	Fixed Deposit Receipts	9.27	3.59	5.45	11.00	7.98	2.95	19.62	0.84	15.18	5.75
4.1	Own	9.27	3.59	5.45	11.00	7.98	2.95	19.62	0.84	15.18	5.75
4.2	Other Licences Institutions										
5	Collateral of Properties	772.47	142.21	421.54	749.00	359.21	232.09	517.41	62.23	971.32	397.14
5.1	Fixed Assets	772.47	142.21	421.54	749.00	359.21	232.09	517.41	62.23	971.32	397.14
5.2	Current Assets										
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee			27.79		9.76	1.00			9.53	9.61
7.1	Government Guarantee					0.26				1.60	1.74
7.2	Institutional Guarantee			10.10		9.50					4.63
7.3	Personal Guarantee			17.69			1.00				
7.4	Collective Guarantee									7.93	
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee										3.25
8	Credit Card										
9	Others			11.55	573.00		4.38		0.10		
	<b>Total</b>	<b>827.52</b>	<b>145.80</b>	<b>466.33</b>	<b>1333.00</b>	<b>403.59</b>	<b>271.58</b>	<b>537.03</b>	<b>63.17</b>	<b>996.03</b>	<b>446.26</b>

Sector wise credit		Zenith	Unique	Manjushree	Subhalaxmi	Jebils	Reliance	Lotus	Baibhav	Bhaktapur
1	Agricultural and Forest Related	14.29	5.75	8.35	0.60	6.38		2.08		1.50
2	Fishery Related									
3	Mining Related									
4	Manufacturing (Producing) Related	49.11	23.54	23.46	24.40	3.50	31.20	13.09		9.79
5	Construction	45.87	36.73	98.38	34.74	22.53	122.73	11.40	0.90	11.40
6	Electricity, Gas and Water									
7	Metal Products, Machinery & Electronic Equipment & Assemblage	8.44		32.28		1.19	18.04			
8	Transport, Communication and Public Utilities	16.43	97.23	52.72	62.61	16.28	191.44	2.99		
9	Wholesaler & Retailer	90.65	53.00	80.73	58.49	67.61	69.47	67.27	29.50	21.06
10	Finance, Insurance and Real Estate	135.71	8.80	75.80	8.85	24.69	52.27	4.30	6.40	
11	Hotel or Restaurant	36.96		13.80	6.61	6.49	4.93			2.50
12	Other Services	18.44	0.81	26.27	34.29	2.10	3.80	24.41	11.05	
13	Consumption Loans	80.72	8.24	19.84	59.59	42.68	35.88	97.92	4.54	1.63
14	Local Government	1.39								
15	Others	198.11	191.81	227.71	200.77	100.21	117.81	42.24	27.97	12.02
	<b>TOTAL</b>	<b>696.11</b>	<b>425.91</b>	<b>659.34</b>	<b>490.95</b>	<b>293.66</b>	<b>647.58</b>	<b>265.70</b>	<b>82.85</b>	<b>57.40</b>

#### Product wise credit

1	Term Loan	38.61		10.22		1.19		24.07		6.00
2	Overdraft									
3	Trust Receipt Loan / Import Loan								34.40	
4	Demand & Other Working Capital Loan	184.94	126.01	342.25	164.31	83.99		88.80		34.85
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)		28.82	42.70	13.66	22.33	85.85		0.90	11.40
6	Real Estate Loan	129.52	95.36	126.48	66.64	20.69	88.05	11.40	6.40	
7	Margin Nature Loan	69.98	9.49	46.84	47.99	28.73	8.00	13.38		3.00
8	Hire Purchase Loan	29.69	69.59	47.80	56.46	23.61	210.10	83.20	1.49	2.69
9	Deprived Sector Loan	14.17	9.09	14.65	11.68	5.44	8.20	4.97		
10	Bills Purchased									
11	Other Product	229.20	87.55	28.40	130.21	107.68	247.38	39.88	36.66	2.46
	<b>TOTAL LOAN &amp; ADVANCES</b>	<b>696.11</b>	<b>425.91</b>	<b>659.34</b>	<b>490.95</b>	<b>293.66</b>	<b>647.58</b>	<b>265.70</b>	<b>82.85</b>	<b>57.40</b>

#### Security wise credit

1	Gold and Silver									
2	Government Securities									
3	Non Governmental Securities	69.98								
4	Fixed Deposit Receipts	3.96	7.99	26.58	30.74	4.01	2.50	4.67	0.05	0.45
4.1	Own	3.96	7.99	26.58	30.74	4.01	2.50	4.67	0.05	0.45
4.2	Other Licences Institutions									
5	Collateral of Properties	614.28	399.63	554.65	412.22	246.90	604.14	238.71	79.81	56.95
5.1	Fixed Assets	614.28	399.63	551.25	412.22	246.90	604.14	238.71	79.81	56.95
5.2	Current Assets			3.40						
6	Against security of Bill									
6.1	Domestic Bills									
6.2	Foreign Bills									
7	Against Guarantee	7.89				13.91	7.81	18.77		
7.1	Government Guarantee	1.39								
7.2	Institutional Guarantee	6.50				4.00	7.00	4.30		
7.3	Personal Guarantee					9.61	0.81	1.39		
7.4	Collective Guarantee					0.30				
7.5	International Rated Foreign Bank's Guarantee									
7.6	Other Guarantee							13.08		
8	Credit Card									
9	Others		18.29	78.11	47.99	28.83	33.13	3.55	3.00	
	<b>Total</b>	<b>696.11</b>	<b>425.91</b>	<b>659.34</b>	<b>490.95</b>	<b>293.66</b>	<b>647.58</b>	<b>265.70</b>	<b>82.85</b>	<b>57.40</b>



## Statement of Credit of Micro Development Banks

Sector wise credit		PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	Swabalam ban
1	Agricultural and Forest Related				91.04					885.29	
2	Fishery Related										
3	Mining Related										
4	Manufacturing (Producing) Related										
5	Construction										
6	Electricity, Gas and Water				2.20						
7	Metal Products, Machinery & Electronic Equipment & Assemblage										
8	Transport, Communication and Public Utilities				1.70						
9	Wholesaler & Retailer				583.88					247.39	
10	Finance, Insurance and Real Estate							2168.19			
11	Hotel or Restaurant										
12	Other Services									668.43	
13	Consumption Loans										
14	Local Government										
15	Others								1092.45	66.54	
	<b>TOTAL</b>				<b>678.82</b>			<b>2168.19</b>	<b>1092.45</b>	<b>1867.65</b>	

### Product wise credit

1	Term Loan										
2	Overdraft										
3	Trust Receipt Loan / Import Loan										
4	Demand & Other Working Capital Loan										
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)										
6	Real Estate Loan										
7	Margin Nature Loan										
8	Hire Purchase Loan										
9	Deprived Sector Loan				678.82			2168.19		1867.65	
10	Bills Purchased										
11	Other Product								1092.45		
	<b>TOTAL LOAN &amp; ADVANCES</b>				<b>678.82</b>			<b>2168.19</b>	<b>1092.45</b>	<b>1867.65</b>	

### Security wise credit

1	Gold and Silver										
2	Government Securities										
3	Non Governmental Securities										
4	Fixed Deposit Receipts										
4.1	Own										
4.2	Other Licences Institutions										
5	Collateral of Properties				273.91					106.09	
5.1	Fixed Assets				273.91					106.09	
5.2	Current Assets										
6	Against security of Bill										
6.1	Domestic Bills										
6.2	Foreign Bills										
7	Against Guarantee				404.90			2168.19			
7.1	Government Guarantee										
7.2	Institutional Guarantee										
7.3	Personal Guarantee										
7.4	Collective Guarantee				404.90						
7.5	International Rated Foreign Bank's Guarantee										
7.6	Other Guarantee							2168.19			
8	Credit Card										
9	Others								1092.45	1761.56	
	<b>Total</b>				<b>678.82</b>			<b>2168.19</b>	<b>1092.45</b>	<b>1867.65</b>	

Sector wise credit		Sanakisan	NERUDE	Naya Nepal	Summit	Sworojgar	First	Nagbeli	Kalika	Mirmire	Janautthan	Mithila
1	Agricultural and Forest Related	1887.91				73.82		1.49	15.37	0.03		4.71
2	Fishery Related											
3	Mining Related											
4	Manufacturing (Producing) Related	52.96						1.31				
5	Construction							0.58				
6	Electricity, Gas and Water											
7	Metal Products, Machinery & Electronic Equipment & Assemblage	24.32										
8	Transport, Communication and Public Utilities							0.05				
9	Wholesaler & Retailer	71.22				10.77		43.39	12.01			20.72
10	Finance, Insurance and Real Estate						386.49					
11	Hotel or Restaurant	3.23				15.72		0.49	4.80	0.01		0.49
12	Other Services											
13	Consumption Loans											
14	Local Government											
15	Others		590.69	60.61				0.12		0.09		
	<b>TOTAL</b>	<b>2039.63</b>	<b>590.69</b>	<b>60.61</b>		<b>100.31</b>	<b>386.49</b>	<b>47.42</b>	<b>32.17</b>	<b>0.13</b>		<b>25.93</b>

#### Product wise credit

1	Term Loan											
2	Overdraft											
3	Trust Receipt Loan / Import Loan											
4	Demand & Other Working Capital Loan											
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)											
6	Real Estate Loan											
7	Margin Nature Loan											
8	Hire Purchase Loan											
9	Deprived Sector Loan	2039.63	590.69	60.50		100.31	386.49	47.42	32.17	0.13		25.93
10	Bills Purchased											
11	Other Product			0.10								
	<b>TOTAL LOAN &amp; ADVANCES</b>	<b>2039.63</b>	<b>590.69</b>	<b>60.61</b>		<b>100.31</b>	<b>386.49</b>	<b>47.42</b>	<b>32.17</b>	<b>0.13</b>		<b>25.93</b>

#### Security wise credit

1	Gold and Silver											
2	Government Securities											
3	Non Governmental Securities											
4	Fixed Deposit Receipts											
4.1	Own											
4.2	Other Licences Institutions											
5	Collateral of Properties		3.82	5.99				4.40	0.04			3.08
5.1	Fixed Assets		3.82	5.99				4.40	0.04			3.08
5.2	Current Assets											
6	Against security of Bill											
6.1	Domestic Bills											
6.2	Foreign Bills											
7	Against Guarantee			54.62		100.31	386.49	47.42	27.78	0.09		22.85
7.1	Government Guarantee											
7.2	Institutional Guarantee						386.49					
7.3	Personal Guarantee							47.42	27.78			22.85
7.4	Collective Guarantee			54.51		100.31				0.09		
7.5	International Rated Foreign Bank's Guarantee											
7.6	Other Guarantee			0.10								
8	Credit Card											
9	Others	2039.63	586.87									
	<b>Total</b>	<b>2039.63</b>	<b>590.69</b>	<b>60.61</b>		<b>100.31</b>	<b>386.49</b>	<b>47.42</b>	<b>32.17</b>	<b>0.13</b>		<b>25.93</b>

## Name list of Bank and Financial Institutions

SN	Full Name of Bank and Financial Institutions	Short Name
<b>A. Commercial Banks</b>		
1	Nepal Bank Limited	NBL
2	Rastriya Banijya Bank	RBB
3	Nabil Bank Limited	NABIL
4	Nepal Investment Bank Limited	NIBL
5	Standard Chartered Bank Nepal Limited	SCBNL
6	Himalayan Bank Limited	HBL
7	Nepal SBI Bank Limited	NSBI
8	Nepal Bangladesh Bank Limited	NBB
9	Everest Bank Limited	EBL
10	Bank of Kathmandu Limited	BOK
11	Nepal Credit and Commerce Bank Limited	NCC
12	Nepal Industrial and Commercial Bank Limited	NIC
13	Lumbini Bank Limited	Lumbini
14	Machhapuchhre Bank Limited	MBL
15	Kumari Bank Limited	Kumari
16	Laxmi Bank Limited	Laxmi
17	Siddhartha Bank Limited	SBL
18	Agriculture Development Bank	ADBNL
19	Global Bank Limited	Global
20	Citizens Bank International	Citizens
21	Prime Commercial Bank Limited	Prime
22	Bank of Asia Nepal Limited	BOA
23	Sunrise Bank Limited	Sunrise
24	DCBL Bank Limited	DCBL
25	NMB Bank Limited	NMB
26	Kist Bank Limited	Kist
27	Janata Bank Nepal Limited	Janata
28	Mega Bank Nepal Limited	Mega
29	Commerz and Trust Bank Nepal Limited	CTBNL
30	Civil Bank Limited	Civil
31	Century Commercial Bank	Century

<b>B. Development Banks</b>		
1	Nepal Industrial Development Corporation	NIDC
2	Udhyam Development Bank Limited	Uddhyam
3	Malika Development Bank Limited	Malika
4	Siddhartha Development Bank Limited	SDBL
5	United Development Bank Limited	UDBL
6	Manakamana Development Bank Limited	MDBL
7	Narayani Development Bank Limited	Narayani
8	Pashimanchal Development Bank Limited	PDBL
9	Sahayogi Bikas Bank Limited	Sahayogi
10	Pashupati Development Bank Limited	Pashupati
11	Karnali Bikash Bank Limited	Karnali
12	Triveni Development Bank Limited	Triveni
13	Annapurna Development Bank Limited	Annapurna
14	Bhrikuti Bikas Bank Limited	Bhrikuti
15	Shubhechchha Bikas Bank Limited	Suvekchha
16	Bageshowri Development Bank Limited	Bageshwori
17	Sanima Bikas Bank Limited	Sanima
18	Gaurishankar Development Bank Limited	Gaurishankar
19	Gorkha Bikas Bank Limited	Gorkha
20	Gandaki Bikas Bank Limited	Gandaki
21	Infrastructure Development Bank Limited	Infrastructure
22	Business Development Bank Limited	Business
23	Biratlaxmi Bikas Bank Limited	Biratlaxmi

SN	Full Name of Bank and Financial Institutions	Short Name
24	Excel Development Bank Limited	Excel
25	Western Development Bank Limited	WDBL
26	H. & B. Development Bank Limited	H & B
27	Arniko Development Bank Limited	Araniko
28	NDEP Development Bank Limited	NDEP
29	Clean Energy Development Bank Limited	CEDBL
30	Miteri Development Bank Limited	Miteri
31	Tinau Bikas Bank Limited	Tinau
32	Rising Development Bank Limited	Rising
33	Muktinath Bikas Bank Limited	Muktinath
34	Sewa Bikas Bank Limited	Sewa
35	Kankai Bikas Bank Limited	Kankai
36	Public Development Bank Limited	Public
37	Mahakali Bikas Bank Limited	Mahakali
38	Ace Development Bank Limited	Ace
39	Bhargab Bikas Bank Limited	Bhargav
40	Sangrila Bikas Bank Limited	Shangrila
41	Resunga Bikas Bank Limited	Resunga
42	Rara Bikas Bank Limited	Rara
43	Diyalo Bikas Bank Limited	diyalo
44	Country Development Bank Limited	Country
45	Alpine Development Bank Limited	Alpine
46	Nilgiri Bikas Bank Limited	Nilgiri
47	Kasthamandap Development Bank Limited	Kasthamandap
48	Garima Bikas Bank Limited	Garima
49	City Development Bank Limited	City
50	Biswo Bikas Bank Limited	Bishow
51	Professional Bikas Bank Limited	Professional
52	Kabeli Bikas Bank Limited	Kabeli
53	Kamana Bikas Bank Limited	Kamana
54	Corporate Development Bank Limited	Corporate
55	Pathibhara Bikas Bank Limited	Pathibhara
56	Purnima Bikas Bank Limited	Purnima
57	Jyoti Development Bank Limited	Jyoti
58	Bagmati Development Bank Limited	Bagmati
59	Hamro Bikas Bank Limited	Hamro
60	Kakre Bihar Bikas Bank Limited	Kakre
61	Shine Development Bank Limited	Shine
62	Pacific Development Bank Limited	Pacific
63	Civic Development Bank Limited	Civic
64	International Development Bank Limited	IDBL
65	Gulmi Bikas Bank Limited	Gulmi
66	Kanchan Development Bank Limited	Kanchan
67	Matribhumi Bikas Bank Limited	Matribhumi
68	Bright Development Bank Limited	Bright
69	Innovative Development Bank Limited	Innovative
70	Jhimruk Bikas Bank Limited	Jhimruk
71	Metro Development Bank Limited	Metro
72	Vivor Bikash Bank Limited	Vivor
73	Gaumukhi Bikas Bank Limited	Gaumukhi
74	Raptibheri Bikas Bank Limited	Raptiveri
75	Nepal Consumer Development Bank Limited	Consumer
76	Khandbari Development Bank Limited	Khadbari
77	Tourism Development Bank Limited	Tourism
78	Mission Development Bank Limited	Mission
79	Surya Development Bank Limited	Surya

SN	Full Name of Bank and Financial Institutions	Short Name
80	Mount Makalu Development Bank Limited	Mt. Makalu
81	Sindhu Bikas Bank Limited	Sindhu
82	Sahara Development Bank Limited	Sahara
83	Social Development Bank Limited	Social
84	Nepal Community Development Bank Limited	NCDBL
85	Cosmos Development Bank Limited	Cosmos
86	Manasalu Development Bank Limited	Manaslu
87	Samabridhhi Development Bank Limited	Samabridhhi

### C. Finance Companies

1	Nepal Housing Development Finance Co.Limited	NHDFCL
2	Nepal Finance Limited	NFL
3	NIDC Capital Markets Limited	NIDC Capital
4	Narayani National Finance Limited	NNFL
5	Annapurna Finance Co.Limited	AFCL
6	Nepal Share Markets and Finance Limited	NSMFL
7	Peoples Finance Limited	Peoples
8	Mercantile Finance Co. Limited	Mercantile
9	Kathmandu Finance Limited	KFL
10	Himalaya Finance Limited	Himalaya
11	Union Finance Limited	Union
12	Gorkha Finance Limited	Gorkha
13	Paschhimanchal Finance Co.Limited	PFCL
14	Nepal Housing & Merchant Finance Limited	NHMFL
15	Universal Finance Limited	Universal
16	Samjhana Finance Co. Limited	Samjhana
17	Goodwill Finance Limited	Goodwill
18	Siddhartha Finance Limited	SFL
19	Shree Investment & Finance Co. Limited	SIFCL
20	Lumbini Finance & Leasing Co. Limited	Lumbini
21	Inbesta Finance Limited	Investa
22	Yeti Finance Limited	YFL
23	Standard Finance Limited	Standard
24	International Leasing & Finance Co. Limited	ILFCO
25	Mahalaxmi Finance Limited	Mahalaxmi
26	Lalitpur Finance Co. Limited	Lalitpur
27	Bhajuratna Finance & Saving Co. Limited	Bhajuratna
28	United Finance Co. Limited	United FC
29	General Finance Limited	General
30	Progressive Finance Limited	Progressive
31	Alpic Everest Finance Limited	AEFL
32	Nava Durga Finance Co.Limited	Navadurga
33	Janaki Finance Co. Limited	Janaki
34	Pokhara Finance Limited	Pokhara
35	Central Finance Limited	Central
36	Premier Finance Co. Limited	Premier
37	Arun Finance Limited	Arun
38	Multipurpose Finance Co. Limited	Multipurpose
39	Butwal Finance Limited	Butwal
40	Shrijana Finance Limited	Srijana
41	Om Finance Limited	Om
42	CMB Finance Limited	CMB
43	World Merchant Banking & Finance Limited	WMBFL
44	Capital Merchant Banking & Finance Co. Limited	CMBFCL
45	Crystal Finance Limited	Crystal
46	Royal Merchant Banking & Finance Limited	Royal

SN	Full Name of Bank and Financial Institutions	Short Name
47	Guheshworil Merchant Banking & Finance Limited	Guheshwori
48	Patan Finance Co. Limited	Patan
49	Fewa Finance Limited	Fewa
50	Everest Finance Limited	Everest
51	Prudential Finance Company Limited	Prudential
52	ICFC Finance Limited	ICFC
53	IME Financial Institution Limited	IME
54	Sagarmatha Merchant Banking and Finance Limited	Sagarmatha
55	Shikhar Finance Limited	Shikhar
56	Civil Merchant Bittiya Sanstha Limited	Civil
57	Prabhu Finance Co. Limited	Prabhu
58	Imperial Finance Limited	Imperial
59	Kuber Merchant Finance Limited	Kuber
60	Nepal Express Finance Limited	NEFL
61	Valley Finance Limited	Valley
62	Seti Bittiya Sanstha Limited	Seti
63	Hama Merchant & Finance Limited	hama
64	Reliable Finance Limited	reliable
65	Loard Buddha Finance Limited	Lord Buddha
66	Swostik Merchant Finance Company Limited	Swastik
67	Api Finance Limited	Api
68	Namaste Bitiya Sanstha Limited.	Namaste
69	Kaski Finance Limited	Kaski
70	Suryadarshan Finance Co. Limited	Suryadarshan
71	Zenith Finance Limited	Zenith
72	Unique Finance Limited	Unique
73	Manjushree Financial Institution Limited	Manjushree
74	Subhalaxmi Finance Limited	Subhalaxmi
75	Jebil's Finance Limited	Jebils
76	Reliance Finance Limited	Reliance
77	Lotus Investment Finance Limited	Lotus
78	Baibhab Finance Limited	Baibhav
79	Bhaktapur Finance Limited	Bhaktapur

### D. Micro-credit Development Banks

1	Purbanchal Grameen Bikas Bank Limited	PUGBB
2	Sudur Pashimanchall Grameen Bikas Bank Limited	SPGBB
3	Pashimanchall Grameen Bikas Bank Limited	PAGBB
4	Madhya Pashimanchal Grameen Bikas Bank Limited	MPGBB
5	Madhymanchall Grameen Bikas Bank Limited	MGBB
6	Nirdhan Utthan Bank Limited	NIRDHAN
7	Rural Microfinance Development Centre Limited	RMDC
8	Deprosc Microfinance Development Bank Limited	DIPROSC
9	Chhimek Microfinance Development Banks Limited	CHHIMEK
10	Shawalamban Laghu Bitta Bikas Banks Limited	Swabalamban
11	Sana Kisan Vikas Bank Limited	Sanakisan
12	Nerude Laghu Bitta Bikas Bank Limited	NERUDE
13	Naya Nepal Laghu Bitta Bikas Bank Limited	Naya Nepal
14	Summit Microfinance Development Bank Limited	Summit
15	Sworojagar Laghu Bitta Bika Bank Limited	Sworojgar
16	Frist Microfinance Development Bank Limited	First
17	Nagbeli Microfinance Development Bank Limited	Nagbeli
18	Kalika Microcredit Development Bank Limited	Kalika
19	Mirmire Microfinance Development Bank Limited	Mirmire
20	Janautthan SamudayikMicrofinance Dev. Bank Limited	Janautthan
21	Mithila Laghu Bitta Bikas Banks Limited	Mithila