

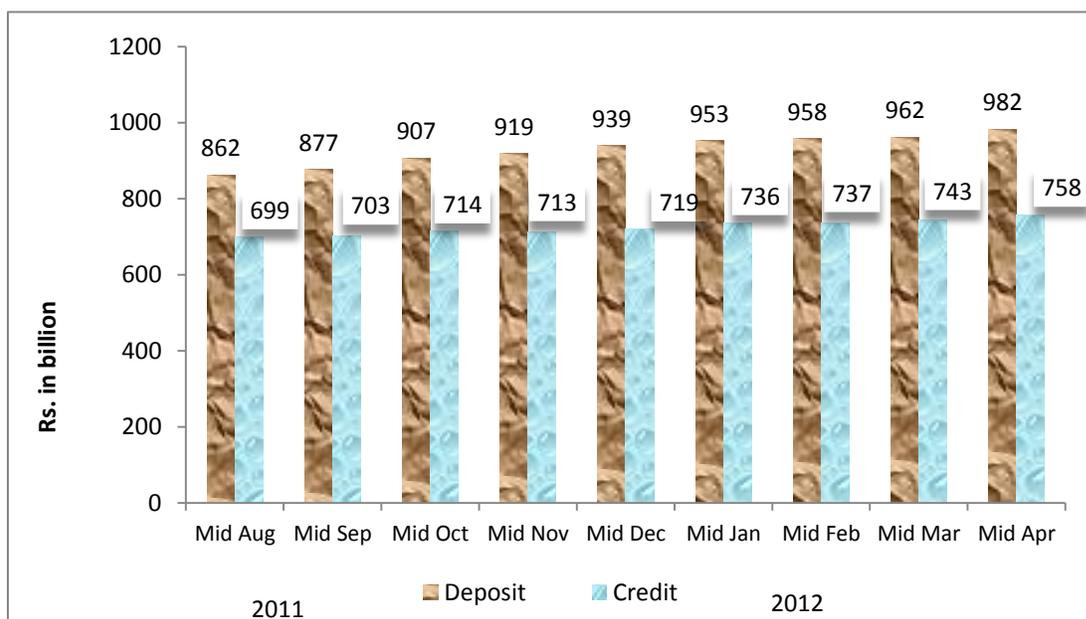
BANKING & FINANCIAL STATISTICS

Monthly

NEPAL RASTRA BANK

Bank & Financial Institution Regulation Department

Statistics Division



2068 Chaitra
(Mid April, 2012)
(Provisional)

Contents

	Page
1. Explanatory note	1
2. Major financial indicators	2
3. Statement of Assets & Liabilities of Bank & Financial Institutions (Aggregate)	3
4. Profit & Loss Account of Bank & Financial Institutions (Aggregate)	9
5. Statement of Sector wise, Product wise and Security wise Credit (Aggregate)	10
4. Geographical distribution of:	
a. Bank & financial institutions' branches	11
b. Deposit	12
c. Credit	13
d. District wise distribution of bank & financial institutions' branches	14
e. District wise distribution of credit & deposit	16
5. Statement of Assets and Liabilities	
a. Commercial banks	18
b. Development banks	20
c. Finance companies	26
6. Profit & Loss account	
a. Commercial banks	32
b. Development banks	35
c. Finance companies	47
7. Sector- wise, product-wise and security-wise credit	
a. Commercial banks	57
b. Development banks	59
c. Finance companies	64
9. Micro-credit development banks	
a. Major financial indicators	69
b. Statement of assets and liabilities	70
c. Profit & loss account	72
d. Progress report	75
10. List of bank and financial institutions with short name	79

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:

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

- 4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	32	88	75	22	217
Total Number of Licensed BFIs	32	88	77	22	219

- 5 All the amount in this statistics are in million of rupees.
- 6 Short Names of BFIs are used in notification and their full names have been provided in the last page (List of Bank & Financial Institutions).
- 7 Urban represents all the municipalities (existing 58 and newly declared 41) as well as all VDCs in Kathmandu District.
- 8 Extension counters, micro finance branches and regional offices have not been included in total number of bank branches.
- 9 Deposit Collection & Loan Disbursement of BFIs are assumed to be of same district in which the Banks/Branches are located.

Major Financial Indicators

as on Chaitra End, 2068

		Class "A"	Class "B"	Class "C"	Total
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	47.8	6.8	5.4	60.0
2	Total Credit/GDP	37.8	5.7	5.1	48.6
3	Total Credit/ Total Deposit	74.3	84.3	94.7	77.1
4	Lcy Credit/Lcy Deposit & Core Capital	72.2	71.0	77.9	72.6
5	Fixed Deposit/Total Deposit	37.4	29.4	47.2	34.1
6	Saving Deposit/Total Deposit	34.2	48.3	45.8	36.1
7	Current Deposit/Total Deposit	9.7	1.8	0.1	7.0
8	NPL/ Total Loan	3.5	6.0	11.5	4.7
9	Total LLP/Total Loan	4.1	5.0	11.6	5.0
10	Deprived SectorLoan/Total Loan	3.5	3.6	2.6	3.4
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	14.4	34.1	30.5	17.9
2	Investment in Gov. Security/Total Deposit	16.1	2.1	2.7	13.4
3	Total Liquid Assets/Total Deposit	30.4	36.2	33.3	31.3
C. Capital Adequacy Ratios					
1	Core Capital/RWA (%)	8.8	19.2	19.9	10.9
2	Total Capital/RWA (%)	10.3	20.0	19.4	12.2
3	Total Deposit/Paid up Capital (times)	12.7	5.3	4.3	9.6
D. Other Information					
1	No. of Branches	1,356	650	345	2,351
2	No. of ATM	1,097	170	93	1,360
3	No. of Debit Card	2,559,905	214,904	131,631	2,906,440
4	No. of Credit Card	39,130	-	-	39,130
5	No. of Deposit Accounts	7,491,883	1,513,206	819,411	9,824,500
6	No. of Loan	539,184	118,131	60,798	718,113
7	Wt. Avg Interest on Deposit	6.52	9.92	10.22	7.23
	(a) Saving	4.81	8.98	9.44	5.99
	(b) Fixed	9.47	12.59	12.36	10.05
	(c) Call	7.04	9.39	9.38	7.38
8	Wt. Avg Interest on Credit	13.42	16.85	16.87	14.15

Note: Bank balance includes money at call

Nominal GDP (At Producer's Price) for 2011/012 Rs. 1558174 million (P)

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

Rs in million

Liabilities	Mid-July			Mid-Mar	Mid-Apr	Percentage change				
	2009	2010	2011	2012	2012	Column	Column	Column	Column	
	1	2	3	4	5	2/1	3/2	4/3	5/4	
1 CAPITAL FUND	50,265.6	75,485.9	103,407.5	108,027.4	107,548.8	50.2	37.0	4.5	(0.4)	
a. Paid-up Capital	59,200.3	78,357.1	98,418.2	101,910.7	101,748.4	32.4	25.6	3.5	(0.2)	
b. Statutory Reserves	10,768.4	14,234.2	17,727.3	21,542.3	21,527.7	32.2	24.5	21.5	(0.1)	
c. Retained Earning	(27,890.5)	(27,003.3)	(24,280.9)	(27,750.7)	(28,045.7)	(3.2)	(10.1)	14.3	1.1	
d. Others Reserves	8,187.3	9,897.9	11,543.0	12,324.9	12,318.4	20.9	16.6	6.8	(0.1)	
2 BORROWINGS	26,136.5	27,377.6	34,058.7	22,781.0	22,856.8	4.7	24.4	(33.1)	0.3	
a. NRB	2,238.6	7,559.8	13,307.2	4,894.2	3,979.4	237.7	76.0	(63.2)	(18.7)	
b. "A"Class Licensed Institution	14,110.2	9,794.3	10,916.0	7,649.5	8,592.9	(30.6)	11.5	(29.9)	12.3	
c. Foreign Banks and Fin. Ins.	4,120.8	2,043.5	2,232.3	2,531.8	2,525.4	(50.4)	9.2	13.4	(0.3)	
d. Other Financial Ins.	2,135.0	4,247.5	1,453.4	1,206.3	949.6	98.9	(65.8)	(17.0)	(21.3)	
e. Bonds and Securities	3,531.9	3,732.6	6,149.8	6,499.2	6,809.4	5.7	64.8	5.7	4.8	
3 DEPOSITS	668,679.5	785,238.0	869,951.4	961,993.5	982,416.5	17.4	10.8	10.6	2.1	
a. Current	72,662.6	82,134.1	80,934.3	73,540.2	78,788.6	13.0	(1.5)	(9.1)	7.1	
b. Savings	314,013.3	305,780.5	305,589.2	350,683.7	360,327.9	(2.6)	(0.1)	14.8	2.8	
c. Fixed	183,054.1	265,134.6	332,726.3	362,064.6	366,753.5	44.8	25.5	8.8	1.3	
d. Call Deposits	91,663.2	122,927.9	139,308.2	162,419.6	162,056.6	34.1	13.3	16.6	(0.2)	
e. Others	7,286.3	9,260.9	11,393.4	13,285.4	14,489.9	27.1	23.0	16.6	9.1	
4 Bills Payable	1,766.8	1,256.4	964.9	847.2	1,034.8	(28.9)	(23.2)	(12.2)	22.1	
5 Other Liabilities	103,852.0	93,435.3	106,260.3	134,871.1	132,930.5	(10.0)	13.7	26.9	(1.4)	
1. Loan Loss Provision	27,897.5	25,878.4	30,215.8	38,426.9	38,707.8	(7.2)	16.8	27.2	0.7	
2. Interest Suspense a/c	29,443.1	27,923.6	28,130.0	35,281.5	32,254.4	(5.2)	0.7	25.4	(8.6)	
3. Others	46,511.5	39,633.3	47,914.5	61,162.6	61,968.3	(14.8)	20.9	27.6	1.3	
6 Reconciliation A/c	97,611.6	4,061.7	9,873.0	(1,488.8)	(6,622.2)	(95.8)	143.1	(115.1)	344.8	
7 Profit & Loss A/c	19,293.2	21,114.2	20,201.9	8,664.5	12,236.1	9.4	(4.3)	(57.1)	41.2	
TOTAL	967,605.3	1,007,969.1	1,144,717.7	1,235,695.9	1,252,401.2	4.2	13.6	7.9	1.4	
Assets										
1 LIQUID FUNDS	138,395.4	150,503.2	147,994.0	186,967.5	175,768.0	8.7	(1.7)	26.3	(6.0)	
a. Cash Balance	17,754.0	20,454.9	23,950.2	24,825.4	24,087.5	15.2	17.1	3.7	(3.0)	
Nepalese Notes & Coins	16,894.5	19,977.5	23,410.2	24,072.5	23,379.9	18.2	17.2	2.8	(2.9)	
Foreign Currency	859.5	477.4	540.0	752.9	707.6	(44.5)	13.1	39.4	(6.0)	
b. Bank Balance	96,767.1	97,818.2	90,221.7	129,749.6	118,594.9	1.1	(7.8)	43.8	(8.6)	
1. In Nepal Rastra Bank	60,247.8	54,779.2	54,649.3	90,736.9	75,326.1	(9.1)	(0.2)	66.0	(17.0)	
2. "A"Class Licensed Institution	23,652.8	23,351.1	15,882.0	19,485.1	20,696.3	(1.3)	(32.0)	22.7	6.2	
3. Other Financial Ins.	4,878.9	9,394.3	9,176.5	7,265.7	8,338.4	92.5	(2.3)	(20.8)	14.8	
4. In Foreign banks	7,987.6	10,293.7	10,513.9	12,261.9	14,234.1	28.9	2.1	16.6	16.1	
c. Money at Call	23,874.2	32,230.1	33,822.1	32,392.5	33,085.7	35.0	4.9	(4.2)	2.1	
2 INVESTMENTS	70,346.5	84,641.5	107,562.4	128,738.2	132,691.0	20.3	27.1	19.7	3.1	
a. Govt. Securities	69,944.5	81,922.1	105,115.1	127,891.9	131,834.3	17.1	28.3	21.7	3.1	
b. Others	402.0	2,719.3	2,447.2	846.3	856.7	576.4	(10.0)	(65.4)	1.2	
3 SHARE & OTHER INVESTMENT	68,688.6	60,629.2	53,582.9	53,437.2	55,896.0	(11.7)	(11.6)	(0.3)	4.6	
4 LOANS & ADVANCES	499,892.6	609,921.9	698,779.0	735,193.7	750,088.4	22.0	14.6	5.2	2.0	
a. Private Sector	432,730.1	593,596.8	675,113.9	712,395.4	728,438.5	37.2	13.7	5.5	2.3	
b. Financial Institutions	12,581.8	12,812.2	17,300.0	16,818.3	14,792.6	1.8	35.0	(2.8)	(12.0)	
c. Government Organizations	54,580.7	3,513.0	6,365.1	5,980.0	6,857.3	(93.6)	81.2	(6.1)	14.7	
5 BILL PURCHD	3,907.6	2,257.0	5,149.7	7,110.2	7,414.3	(42.2)	128.2	38.1	4.3	
6 LOANS AGT. COLLECTED BILLS	17.9	98.6	96.0	301.1	352.9	452.2	(2.7)	213.8	17.2	
7 FIXED ASSETS	15,004.6	20,405.9	24,260.6	26,483.6	26,700.5	36.0	18.9	9.2	0.8	
8 OTHER ASSETS	64,802.8	69,231.8	79,138.1	103,267.2	103,874.2	6.8	14.3	30.5	0.6	
a. Accrued Interests	29,905.2	29,133.1	29,689.7	42,302.6	34,810.8	(2.6)	1.9	42.5	(17.7)	
b. Others	34,897.6	40,098.7	49,448.4	60,964.6	69,063.3	14.9	23.3	23.3	13.3	
9 Expenses not Written off	622.8	617.8	775.3	652.9	693.4	(0.8)	25.5	(15.8)	6.2	
10 Non Banking Assets	2,306.4	1,829.1	1,549.7	2,317.7	2,320.7	(20.7)	(15.3)	49.6	0.1	
11 Reconciliation Account	95,774.6	7,397.6	21,980.3	(13,275.3)	(6,406.6)	(92.3)	197.1	(160.4)	(51.7)	
12 Profit & Loss A/c	7,845.3	435.5	3,849.8	4,501.8	3,008.5	(94.4)	784.0	16.9	(33.2)	
TOTAL	967,605.3	1,007,969.1	1,144,717.7	1,235,695.9	1,252,401.3	4.2	13.6	7.9	1.4	

Statement of Assets and Liabilities of Commercial Banks

Rs in million

Liabilities	Mid-July			Mid-Mar	Mid-Apr	Percentage change			
	2009	2010	2011	2012	2012	Column	Column	Column	Column
	1	2	3	4	5	2/1	3/2	4/3	5/4
1 CAPITAL FUND	30,399.5	40,719.8	59,064.4	68,082.4	68,416.0	33.9	45.1	15.3	0.5
a. Paid-up Capital	40,738.3	46,630.4	58,294.9	62,564.5	62,555.5	14.5	25.0	7.3	(0.0)
b. Statutory Reserves	9,514.2	12,146.3	14,925.9	17,982.5	17,984.2	27.7	22.9	20.5	0.0
c. Retained Earning	(27,143.0)	(26,722.0)	(24,831.2)	(23,821.7)	(23,480.0)	(1.6)	(7.1)	(4.1)	(1.4)
d. Others Reserves	7,290.1	8,665.1	10,674.8	11,357.0	11,356.3	18.9	23.2	6.4	(0.0)
2 BORROWINGS	18,320.2	19,783.9	24,852.8	17,164.1	18,037.1	8.0	25.6	(30.9)	5.1
a. NRB	2,154.3	6,752.6	10,226.1	4,661.9	3,706.1	213.5	51.4	(54.4)	(20.5)
b. "A"Class Licensed Institution	8,132.5	4,816.8	6,321.0	3,668.4	5,183.5	(40.8)	31.2	(42.0)	41.3
c. Foreign Banks and Fin. Ins.	4,012.7	1,933.3	1,868.1	2,172.0	2,165.6	(51.8)	(3.4)	16.3	(0.3)
d. Other Financial Ins.	520.7	2,553.4	379.9	234.1	234.1	390.4	(85.1)	(38.4)	0.0
e. Bonds and Securities	3,500.0	3,727.8	6,057.8	6,427.8	6,747.8	6.5	62.5	6.1	5.0
3 DEPOSITS	563,604.5	630,880.8	687,587.9	776,809.9	792,636.1	11.9	9.0	13.0	2.0
a. Current	71,651.0	80,606.2	78,982.9	71,832.3	76,841.3	12.5	(2.0)	(9.1)	7.0
b. Savings	259,925.4	237,709.3	231,094.4	264,891.5	270,825.8	(8.5)	(2.8)	14.6	2.2
c. Fixed	141,259.4	200,058.5	253,586.4	290,148.2	296,099.5	41.6	26.8	14.4	2.1
d. Call Deposits	84,709.7	105,687.2	116,624.7	141,433.7	139,288.3	24.8	10.3	21.3	(1.5)
e. Others	6,058.9	6,819.7	7,299.5	8,504.3	9,581.2	12.6	7.0	16.5	12.7
4 Bills Payable	1,738.5	1,226.0	942.9	839.4	1,016.8	(29.5)	(23.1)	(11.0)	21.1
5 Other Liabilities	87,709.2	77,413.0	84,386.3	99,859.2	100,934.0	(11.7)	9.0	18.3	1.1
1. Loan Loss Provision	23,682.5	21,631.8	21,340.1	24,630.7	24,989.4	(8.7)	(1.3)	15.4	1.5
2. Interest Suspense a/c	27,666.2	24,101.3	23,249.4	26,238.6	24,355.1	(12.9)	(3.5)	12.9	(7.2)
3. Others	36,360.4	31,679.9	39,796.8	48,989.9	51,589.5	(12.9)	25.6	23.1	5.3
6 Reconciliation A/c	95,621.7	1,234.6	5,931.6	(6,141.1)	(11,512.7)	(98.7)	380.4	(203.5)	87.5
7 Profit & Loss A/c	14,772.4	16,042.8	15,598.5	7,535.2	9,997.8	8.6	(2.8)	(51.7)	32.7
TOTAL	812,165.9	787,300.9	878,364.5	964,149.1	979,525.1	(3.1)	11.6	7.7	3.6
Assets									
1 LIQUID FUNDS	105,989.0	102,749.0	98,071.7	128,164.2	114,028.3	(3.1)	(4.6)	30.7	(11.0)
a. Cash Balance	15,839.2	17,573.1	20,265.2	20,579.8	20,025.0	10.9	15.3	1.6	(2.7)
Nepalese Notes & Coins	15,014.6	17,137.2	19,765.0	19,868.4	19,343.9	14.1	15.3	0.5	(2.6)
Foreign Currency	824.6	435.9	500.3	711.4	681.0	(47.1)	14.8	42.2	(4.3)
b. Bank Balance	75,438.8	69,551.5	63,293.3	97,941.9	85,579.5	(7.8)	(9.0)	54.7	(12.6)
1. In Nepal Rastra Bank	55,539.2	49,542.7	48,727.4	81,600.6	67,039.6	(10.8)	(1.6)	67.5	(17.8)
2. "A"Class Licensed Institution	11,505.6	8,460.4	3,826.0	4,104.1	4,337.9	(26.5)	(54.8)	7.3	5.7
3. Other Financial Ins.	415.4	1,333.7	284.6	10.0	12.6	221.1	(78.7)	(96.5)	25.3
4. In Foreign banks	7,978.6	10,214.7	10,455.2	12,227.2	14,189.4	28.0	2.4	16.9	16.0
c. Money at Call	14,711.1	15,624.4	14,513.2	9,642.4	8,423.9	6.2	(7.1)	(33.6)	(12.6)
2 INVESTMENTS	69,261.4	81,343.8	102,655.9	124,343.0	128,045.3	17.4	26.2	21.1	3.0
a. Govt. Securities	68,902.0	79,079.6	100,267.3	123,603.9	127,295.8	14.8	26.8	23.3	3.0
b. Others	359.4	2,264.2	2,388.6	739.1	749.5	530.0	5.5	(69.1)	1.4
3 SHARE & OTHER INVESTMEN	61,595.5	52,697.3	46,901.4	49,702.8	52,631.1	(14.4)	(11.0)	6.0	5.9
4 LOANS & ADVANCES	398,143.0	467,107.2	522,853.3	566,694.9	581,441.2	17.3	11.9	8.4	2.6
a. Private Sector	387,543.3	453,049.0	503,339.4	547,426.5	562,010.2	16.9	11.1	8.8	2.7
b. Financial Institutions	7,991.7	11,270.6	13,362.3	13,480.8	12,771.6	41.0	18.6	0.9	(5.3)
c. Government Organizations	2,608.0	2,787.6	6,151.5	5,787.6	6,659.3	6.9	120.7	(5.9)	15.1
5 BILL PURCHED	3,745.7	2,172.6	5,073.8	7,088.6	7,324.5	(42.0)	133.5	39.7	3.3
6 LOANS AGT. COLLECTED BILLS	17.9	98.6	96.0	299.4	352.8	452.2	(2.7)	212.1	17.8
7 FIXED ASSETS	11,004.8	13,896.1	16,098.8	18,316.9	18,495.8	26.3	15.9	13.8	1.0
8 OTHER ASSETS	59,152.5	60,702.9	66,675.1	84,852.7	86,400.4	2.6	9.8	27.3	1.8
a. Accrued Interests	28,776.5	25,188.4	24,341.4	33,011.9	26,688.1	(12.5)	(3.4)	35.6	(19.2)
b. Others	30,376.0	35,514.6	42,333.7	51,840.8	59,712.3	16.9	19.2	22.5	15.2
9 Expenses not Written off	475.2	458.8	600.7	496.7	539.6	(3.4)	30.9	(17.3)	8.6
10 Non Banking Assets	1,889.1	1,616.6	1,376.6	1,586.6	1,583.3	(14.4)	(14.8)	15.3	(0.2)
11 Reconciliation Account	93,915.3	4,457.9	17,961.1	(17,970.8)	(11,342.6)	(95.3)	302.9	(200.1)	(36.9)
12 Profit & Loss A/c	6,976.4	0.0	0.0	574.2	25.6	(100.0)	0.0	0.0	(95.5)
TOTAL	812,165.9	787,300.9	878,364.5	964,149.1	979,525.1	(3.1)	11.6	9.8	1.6

Statement of Assets and Liabilities of Development Banks

Rs in million

Liabilities	Mid July			Mid-Mar	Mid-Apr	Percentage changes			
	2009	2010	2011	2012	2012	Column	Column	Column	Column
	1	2	3		5	2/1	3/2	4/3	5/4
1 CAPITAL FUND	9,325.1	15,328.2	22,524.6	20,735.6	20,799.4	64.4	46.9	(7.9)	0.3
a. Paid-up Capital	9,140.9	14,535.3	20,895.1	19,648.7	19,691.0	59.0	43.8	(6.0)	0.2
b. Statutory Reserves	244.8	697.9	1,138.3	1,483.1	1,478.4	185.1	63.1	30.3	(0.3)
c. Retained Earning	(449.9)	(443.9)	67.7	(841.5)	(810.2)	(1.3)	(115.2)	(1343.8)	(3.7)
d. Others Reserves	389.3	538.9	423.6	445.3	440.2	38.4	(21.4)	5.1	(1.1)
2 BORROWINGS	2,622.6	4,442.8	4,700.0	3,182.1	2,363.7	69.4	5.8	(32.3)	(25.7)
a. NRB	84.3	660.7	2,433.7	223.3	273.3	683.7	268.4	(90.8)	22.4
b. "A"Class Licensed Institution	1,969.6	2,858.6	1,334.0	1,968.4	1,257.4	45.1	(53.3)	47.6	(36.1)
c. Foreign Banks and Fin. Ins.	38.1	110.2	364.2	359.8	359.8	189.2	230.5	(1.2)	0.0
d. Other Financial Ins.	528.7	808.6	557.1	559.2	411.6	52.9	(31.1)	0.4	(26.4)
e. Bonds and Securities	1.9	4.8	11.0	71.5	61.7	152.0	130.1	548.8	(13.7)
3 DEPOSITS	48,001.6	76,950.8	96,886.7	101,601.4	105,811.3	60.3	25.9	4.9	4.1
a. Current	519.7	1,417.4	1,860.5	1,610.1	1,866.6	172.7	31.3	(13.5)	15.9
b. Savings	26,551.0	36,106.4	42,968.3	49,037.0	51,074.6	36.0	19.0	14.1	4.2
c. Fixed	14,416.2	24,242.1	31,162.9	30,510.7	31,056.1	68.2	28.5	(2.1)	1.8
d. Call Deposits	5,975.3	14,605.3	20,407.7	19,727.3	21,120.6	144.4	39.7	(3.3)	7.1
e. Others	539.4	579.5	487.3	716.2	693.5	7.4	(15.9)	47.0	(3.2)
4 Bills Payable	27.4	6.0	17.8	6.8	16.2	(78.1)	196.1	(61.5)	136.1
5 Other Liabilities	5,584.5	8,151.2	10,858.3	15,768.4	14,041.9	46.0	33.2	45.2	(10.9)
1. Loan Loss Provision	2,162.1	1,921.5	3,520.4	4,786.2	4,474.3	(11.1)	83.2	36.0	(6.5)
2. Interest Suspense a/c	961.5	2,821.7	3,189.4	4,644.7	3,934.7	193.5	13.0	45.6	(15.3)
3. Others	2,460.9	3,407.9	4,148.5	6,337.5	5,632.9	38.5	21.7	52.8	(11.1)
6 Reconciliation A/c	877.8	1,412.6	2,577.4	3,256.8	3,596.3	60.9	82.5	26.4	10.4
7 Profit & Loss A/c	1,570.3	2,168.2	2,171.4	588.5	1,190.3	38.1	0.1	(72.9)	102.3
TOTAL	68,009.3	108,459.7	139,736.2	145,139.5	147,819.1	59.5	28.8	3.9	1.8
Assets									
1 LIQUID FUNDS	15,999.8	26,036.3	29,411.3	34,420.9	36,099.0	62.7	13.0	17.0	4.9
a. Cash Balance	1,309.4	1,932.3	2,465.0	2,868.8	2,675.4	47.6	27.6	16.4	(6.7)
Nepalese Notes & Coins	1,275.8	1,891.5	2,427.0	2,828.2	2,649.7	48.3	28.3	16.5	(6.3)
Foreign Currency	33.6	40.7	38.1	40.6	25.7	21.2	(6.5)	6.6	(36.8)
b. Bank Balance	10,901.5	13,190.5	13,229.8	15,105.9	15,957.4	21.0	0.3	14.2	5.6
1. In Nepal Rastra Bank	2,441.6	2,698.2	3,511.9	4,680.3	4,646.9	10.5	30.2	33.3	(0.7)
2. "A"Class Licensed Institution	6,185.5	6,785.6	5,973.6	7,319.7	7,633.6	9.7	(12.0)	22.5	4.3
3. Other Financial Ins.	2,265.4	3,627.7	3,685.7	3,071.1	3,632.1	60.1	1.6	(16.7)	18.3
4. In Foreign banks	9.0	79.0	58.6	34.7	44.7	777.7	(25.8)	(40.7)	28.8
c. Money at Call	3,788.9	10,913.5	13,716.4	16,446.3	17,466.2	188.0	25.7	19.9	6.2
2 INVESTMENTS	269.4	2,073.1	2,519.6	2,098.1	2,260.1	669.5	21.5	(16.7)	7.7
a. Govt. Securities	256.8	1,633.3	2,497.0	2,079.8	2,241.8	536.0	52.9	(16.7)	7.8
b. Others	12.6	439.8	22.6	18.3	18.3	3390.7	(94.9)	(18.9)	0.0
3 SHARE & OTHER INVESTMEN	4,643.3	4,728.7	3,343.5	2,143.6	1,835.7	1.8	(29.3)	(35.9)	(14.4)
4 LOANS & ADVANCES	41,828.4	65,827.9	88,923.3	87,288.7	89,125.4	57.4	35.1	(1.8)	2.1
a. Private Sector	0.0	65,642.9	88,169.2	84,795.0	87,941.7	0.0	34.3	(3.8)	3.7
b. Financial Institutions	0.0	177.8	609.7	2,345.7	1,030.3	0.0	243.0	284.7	(56.1)
c. Government Organizations	41,828.4	7.2	144.4	148.0	153.4	(100.0)	1899	2.5	3.7
5 BILL PURCHED	5.0	10.2	45.7	9.4	62.6	103.4	349.5	(79.4)	564.8
6 LOANS AGT. COLLECTED BILLS	0.0	0.0	0.0	1.7	0.0	0.0	0.0	0.0	(97.3)
7 FIXED ASSETS	1,321.6	2,774.8	3,828.1	3,825.6	3,845.8	110.0	38.0	(0.1)	0.5
8 OTHER ASSETS	2,757.7	5,186.0	7,635.1	9,957.3	9,209.2	88.1	47.2	30.4	(7.5)
a. Accrued Interests	261.2	2,903.6	3,339.1	4,752.7	4,051.1	1011.6	15.0	42.3	(14.8)
b. Others	2,496.5	2,282.4	4,296.0	5,204.5	5,158.1	(8.6)	88.2	21.1	(0.9)
9 Expenses not Written off	85.2	79.2	110.6	99.1	100.1	(7.1)	39.7	(10.4)	0.9
10 Non Banking Assets	112.0	24.3	12.7	544.6	544.2	(78.3)	(47.7)	4180.5	(0.1)
11 Reconciliation Account	779.1	1,511.7	2,617.5	3,251.0	3,591.3	94.0	73.1	24.2	10.5
12 Profit & Loss A/c	207.8	207.5	1,288.8	1,499.6	1,145.7	(0.1)	521.1	16.4	(23.6)
TOTAL	68,009.3	108,459.7	139,736.2	145,139.5	147,819.2	59.5	28.8	3.9	1.8

Statement of Assets and Liabilities of Finance Companies

Rs in million

Liabilities	Mid July			Mid-Mar	Mid-Apr	Percentage changes				
	2009	2010	2011	2012	2012	Column	Column	Column	Column	
	1	2	3	4	5	2/1	3/2	4/3	5/4	
1 CAPITAL FUND	10,541.0	19,437.9	21,818.4	19,209.4	18,333.4	84.4	12.2	(12.0)	(4.6)	
a. Paid-up Capital	9,321.1	17,191.3	19,228.2	19,697.5	19,501.8	84.4	11.8	2.4	(1.0)	
b. Statutory Reserves	1,009.5	1,390.0	1,663.1	2,076.7	2,065.1	37.7	19.6	24.9	(0.6)	
c. Retained Earning	(297.6)	162.6	482.6	(3,087.5)	(3,755.5)	(154.6)	196.7	(739.8)	21.6	
d. Others Reserves	507.9	693.9	444.5	522.7	521.9	36.6	(35.9)	17.6	(0.1)	
2 BORROWINGS	5,193.7	3,151.0	4,505.8	2,434.8	2,455.9	(39.3)	43.0	(46.0)	0.9	
a. NRB	0.0	146.5	647.5	9.0	0.0	0.0	342.0	(98.6)	(100.0)	
b. "A"Class Licensed Institution	4,008.1	2,119.0	3,261.0	2,012.7	2,152.0	(47.1)	53.9	(38.3)	6.9	
c. Foreign Banks and Fin. Ins.	70.0	0.0	0.0	0.0	0.0	(100.0)	0.0	0.0	0.0	
d. Other Financial Ins.	1,085.6	885.5	516.4	413.1	303.9	(18.4)	(41.7)	(20.0)	(26.4)	
e. Bonds and Securities	30.0	0.0	81.0	0.0	0.0	(100.0)	0.0	(100.0)	0.0	
3 DEPOSITS	57,073.4	77,406.3	85,476.9	83,582.2	83,969.1	35.6	10.4	(2.2)	0.5	
a. Current	491.9	110.5	90.9	97.9	80.8	(77.5)	(17.7)	7.7	(17.5)	
b. Savings	27,536.9	31,964.8	31,526.5	36,755.2	38,427.6	16.1	(1.4)	16.6	4.6	
c. Fixed	27,378.5	40,834.0	47,977.0	41,405.7	39,597.8	49.1	17.5	(13.7)	(4.4)	
d. Call Deposits	978.2	2,635.4	2,275.9	1,258.6	1,647.7	169.4	(13.6)	(44.7)	30.9	
e. Others	688.0	1,861.8	3,606.6	4,064.8	4,215.2	170.6	93.7	12.7	3.7	
4 Bills Payable	1.0	24.4	4.2	1.0	1.9	2449.2	(82.8)	(76.5)	88.4	
5 Other Liabilities	10,558.3	7,871.1	11,015.7	19,243.5	17,954.6	(25.5)	40.0	74.7	(6.7)	
1. Loan Loss Provision	2,052.8	2,325.1	5,355.3	9,010.1	9,244.0	13.3	130.3	68.2	2.6	
2. Interest Suspense a/c	815.3	1,000.5	1,691.2	4,398.2	3,964.6	22.7	69.0	160.1	(9.9)	
3. Others	7,690.1	4,545.5	3,969.2	5,835.2	4,746.0	(40.9)	(12.7)	47.0	(18.7)	
6 Reconciliation A/c	1,112.1	1,414.6	1,364.0	1,395.5	1,294.2	27.2	(3.6)	2.3	(7.3)	
7 Profit & Loss A/c	2,950.6	2,903.2	2,432.0	540.9	1,048.0	(1.6)	(16.2)	(77.8)	93.8	
TOTAL	87,430.1	112,208.5	126,617.0	126,407.3	125,057.0	28.3	12.8	(0.2)	(1.1)	
Assets										
1 LIQUID FUNDS	16,406.6	21,717.9	20,511.0	24,382.4	25,640.7	32.4	(5.6)	18.9	5.2	
a. Cash Balance	605.4	949.5	1,219.9	1,376.9	1,387.1	56.8	28.5	12.9	0.7	
Nepalese Notes & Coins	604.2	948.7	1,218.3	1,376.0	1,386.2	57.0	28.4	12.9	0.7	
Foreign Currency	1.3	0.8	1.7	0.9	0.9	(37.6)	108.0	(47.7)	4.4	
b. Bank Balance	10,426.9	15,076.2	13,698.6	16,701.7	17,058.0	44.6	(9.1)	21.9	2.1	
1. In Nepal Rastra Bank	2,267.0	2,538.3	2,410.0	4,455.9	3,639.6	12.0	(5.1)	84.9	(18.3)	
2. "A"Class Licensed Institution	5,961.7	8,105.1	6,082.4	8,061.3	8,724.7	36.0	(25.0)	32.5	8.2	
3. Other Financial Ins.	2,198.2	4,432.8	5,206.2	4,184.6	4,693.7	101.7	17.4	(19.6)	12.2	
4. In Foreign banks	0.0	0.0	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	6,303.8	7,195.6	5.9	(1.8)	12.7	14.1	
2 INVESTMENTS	815.7	1,224.6	2,386.8	2,297.1	2,385.6	50.1	94.9	(3.8)	3.9	
a. Govt. Securities	785.7	1,209.3	2,350.8	2,208.2	2,296.7	53.9	94.4	(6.1)	4.0	
b. Others	30.0	15.3	36.0	88.9	88.9	(49.2)	136.0	146.9	0.0	
3 SHARE & OTHER INVESTMEN	2,449.8	3,203.2	3,337.9	1,590.9	1,429.2	30.8	4.2	(52.3)	(10.2)	
4 LOANS & ADVANCES	59,921.2	76,986.8	87,002.3	81,210.1	79,521.8	28.5	13.0	(6.7)	(2.1)	
a. Private Sector	45,186.8	74,904.8	83,605.2	80,173.9	78,486.6	65.8	11.6	(4.1)	(2.1)	
b. Financial Institutions	4,590.1	1,363.8	3,327.9	991.8	990.6	(70.3)	144.0	(70.2)	(0.1)	
c. Government Organizations	10,144.3	718.2	69.2	44.4	44.6	(92.9)	(90.4)	(35.8)	0.4	
5 BILL PURCHED	156.9	74.3	30.2	12.2	27.2	(52.7)	(59.4)	(59.5)	122.3	
6 LOANS AGT. COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
7 FIXED ASSETS	2,678.2	3,734.9	4,333.7	4,341.2	4,358.9	39.5	16.0	0.2	0.4	
8 OTHER ASSETS	2,892.6	3,342.9	4,828.0	8,457.2	8,264.6	15.6	44.4	75.2	(2.3)	
a. Accrued Interests	867.6	1,041.1	2,009.2	4,538.0	4,071.7	20.0	93.0	125.9	(10.3)	
b. Others	2,025.1	2,301.8	2,818.8	3,919.2	4,192.9	13.7	22.5	39.0	7.0	
9 Expenses not Written off	62.4	79.7	64.0	57.0	53.7	27.7	(19.7)	(10.9)	(5.8)	
10 Non Banking Assets	305.3	188.2	160.4	186.5	193.2	(38.4)	(14.8)	16.3	3.6	
11 Reconciliation Account	1,080.2	1,428.0	1,401.7	1,444.5	1,344.7	32.2	(1.8)	3.1	(6.9)	
12 Profit & Loss A/c	661.1	228.0	2,561.1	2,428.0	1,837.3	(65.5)	1023	(5.2)	(24.3)	
TOTAL	87,430.1	112,208.5	126,617.0	126,407.3	125,056.9	28.3	12.8	(0.2)	(1.1)	

Statement of Assets and Liabilities

as on Chaitra End, 2068

Rs. In million

Liabilities	Class "A"	Class "B"	Class "C"	Total
1 CAPITAL FUND	68,416.0	20,799.4	18,333.4	107,548.8
a. Paid-up Capital	62,555.5	19,691.0	19,501.8	101,748.4
b. Calls in Advance		114.5	221.0	335.5
c. General Reserves	17,984.2	1,478.4	2,065.1	21,527.7
d. Share Premium	209.3	56.5	69.4	335.2
e. Retained Earning	-23,480.0	-810.2	-3,755.5	-28,045.7
f. Others Reserves Fund	10,326.5	266.1	231.5	10,824.2
g. Exchange Fluctuation Fund	820.5	3.1		823.5
2 BORROWINGS	18,037.1	2,363.7	2,455.9	22,856.8
a. NRB	3,706.1	273.3		3,979.4
b. "A"Class Licensed Institution	5,183.5	1,257.4	2,152.0	8,592.9
c. Foreign Banks and Fin. Ins.	2,165.6	359.8		2,525.4
d. Other Financial Ins.	234.1	411.6	303.9	949.6
e. Bonds and Securities	6,747.8	61.7		6,809.4
3 DEPOSITS	792,636.1	105,811.3	83,969.1	982,416.5
a. Current	76,841.3	1,866.6	80.8	78,788.6
Domestic	66,925.2	1,849.6	80.8	68,855.6
Foreign	9,916.1	16.9		9,933.0
b. Savings	270,825.8	51,074.6	38,427.6	360,327.9
Domestic	265,006.1	51,031.7	38,427.6	354,465.3
Foreign	5,819.7	42.9		5,862.6
c. Fixed	296,099.5	31,056.1	39,597.8	366,753.5
Domestic	264,554.4	30,762.4	39,597.8	334,914.7
Foreign	31,545.1	293.7		31,838.8
d. Call Deposits	139,288.3	21,120.6	1,647.7	162,056.6
Domestic	129,956.9	21,094.2	1,647.7	152,698.7
Foreign	9,331.4	26.4		9,357.8
e. Others	9,581.2	693.5	4,215.2	14,626.2
Domestic	8,394.8	693.5	4,215.2	13,439.8
Foreign	1,186.4			1,186.4
4 Bills Payable	1,016.8	16.2	1.9	1,034.8
5 Other Liabilities	100,934.0	14,041.9	17,954.6	132,930.5
1. Sundry Creditors	19,474.0	383.2	497.0	20,354.2
2. Loan Loss Provision	24,989.4	4,474.3	9,244.0	38,707.8
3. Interest Suspense a/c	24,355.1	3,934.7	3,964.6	32,254.4
4. Others	32,115.5	5,249.7	4,249.0	41,614.1
6 Reconciliation A/c	-11,512.7	3,596.3	1,294.2	-6,622.2
7 Profit & Loss A/c	9,997.8	1,190.3	1,048.0	12,236.1
TOTAL LIABILITIES	979,525.1	147,819.1	125,057.0	1,252,401.2

Assets	Class "A"	Class "B"	Class "C"	Total
1 LIQUID FUNDS	114,028.3	36,099.0	25,640.7	175,768.0
a. Cash Balance	20,025.0	2,675.4	1,387.1	24,087.5
Nepalese Notes & Coins	19,343.9	2,649.7	1,386.2	23,379.9
Foreign Currency	681.0	25.7	0.9	707.6
b. Bank Balance	85,579.5	15,957.4	17,058.0	118,594.9
1. In Nepal Rastra Bank	67,039.6	4,646.9	3,639.6	75,326.1
Domestic Currency	66,073.0	4,638.7	3,639.6	74,351.4
Foreign Currency	966.5	8.2	0.0	974.7
2. "A"Class Licensed Institution	4,337.9	7,633.6	8,724.7	20,696.3
Domestic Currency	3,882.8	7,624.8	8,724.6	20,232.2
Foreign Currency	455.1	8.8	0.1	464.1
3. Other Financial Ins.	12.6	3,632.1	4,693.7	8,338.4
4. In Foreign Banks	14,189.4	44.7		14,234.1
c. Money at Call	8,423.9	17,466.2	7,195.6	33,085.7
Domestic Currency	3,859.1	17,273.8	7,195.6	28,328.5
Foreign Currency	4,564.8	192.4		4,757.2
2 INVESTMENT IN SECURITIES	128,045.3	2,260.1	2,385.6	132,691.0
a. Govt.Securities	127,295.8	2,241.8	2,296.7	131,834.3
b. NRB Bond			37.0	37.0
c. Govt.Non-Fin. Ins.	290.8			290.8
d. Other Non-Fin Ins.	100.0	18.3	51.6	169.9
e Non Residents	358.6		0.3	359.0
3 SHARE & OTHER INVESTMENT	52,631.1	1,835.7	1,429.2	55,896.0
a. Non Residents	43,847.5	136.8	45.8	44,030.1
b. Others	8,783.6	1,699.0	1,383.4	11,866.0
4 LOANS & ADVANCES	581,441.2	89,125.4	79,521.8	750,088.4
a. Private Sector	562,010.2	87,941.7	78,486.6	728,438.5
b. Financial Institutions	12,771.6	1,030.3	990.6	14,792.6
c. Government Organizations	6,659.3	153.4	44.6	6,857.3
5 BILL PURCHASED	7,324.5	62.6	27.2	7,414.3
a. Domestic Bills Purchased	830.7	62.5	27.2	920.5
b. Foreign Bills Purchased	2,531.2	0.1		2,531.2
c. Import Bills & Imports	3,962.5			3,962.5
6 LOANS AGAINST COLLECTED BILLS	352.8	0.0		352.9
a. Against Domestic Bills	331.6			331.6
b. Against Foreign Bills	21.2	0.0		21.2
7 FIXED ASSETS	18,495.8	3,845.8	4,358.9	26,700.5
8 OTHER ASSETS	86,400.4	9,209.2	8,264.6	103,874.2
a. Accrued Interest:	26,688.1	4,051.1	4,071.7	34,810.8
Financial Institutions	1,192.5	120.3	169.8	1,482.5
Government Enterprises	335.5	56.3	3.2	395.0
Private Sector	25,160.0	3,874.5	3,898.8	32,933.3
b. Staff Loans / Adv.	14,359.5	529.3	315.2	15,203.9
c. Sundry Debtors	20,223.8	850.4	722.4	21,796.7
d. Cash In Transit	848.3	1.6	0.8	850.8
e. Others	24,280.7	3,776.8	3,154.5	31,211.9
9 Expenses not Written off	539.6	100.1	53.7	693.4
10 Non Banking Assets	1,583.3	544.2	193.2	2,320.7
11 Reconciliation Account	-11,342.6	3,591.3	1,344.7	-6,406.6
12 Profit & Loss A/c	25.6	1,145.7	1,837.3	3,008.5
TOTAL ASSETS	979,525.1	147,819.2	125,056.9	1,252,401.3

Aggregate Profit & Loss Account

Rs. In million

Expenses	Class "A"	Class "B"	Class "C"	Total
1 Interest Expenses	38,538.7	7,716.0	7,246.8	53,501.4
1.1 Deposit Liabilities	38,112.6	7,422.9	6,933.1	52,468.7
1.1.1 Saving A/c	9,881.0	3,085.7	2,553.0	15,519.6
1.1.2 Fixed A/c	21,020.9	2,906.5	4,200.4	28,127.8
1.1.2.1 Upto 3 Months Fixed A/c	1,340.5	152.5	160.0	1,652.9
1.1.2.2 3 to 6 Months fixed A/c	1,233.8	110.6	130.3	1,474.7
1.1.2.3 6 Months to 1 Year Fixed A/c	7,375.8	1,484.4	2,094.9	10,955.1
1.1.2.4 Above 1 Year	11,070.9	1,159.0	1,815.2	14,045.2
1.1.3 Call Deposit	7,203.3	1,430.8	179.5	8,813.7
1.1.4 Certificate of Deposits	7.3		0.2	7.5
1.2 Others	426.1	293.0	313.7	1,032.8
2 Commission/Fee Expense	235.2	4.0	1.3	240.4
3 Employees Expenses	7,644.6	1,059.5	704.4	9,408.5
4 Office Operating Expenses	6,318.5	1,342.3	906.6	8,567.4
5 Exchange Fluctuation Loss	8.5	8.0		16.5
5.1 Due to Change in Exchange Rates	7.0	8.0		15.0
5.2 Due to Foreign Currency Transactions	1.5	0.0		1.5
6 Non-Operating Expenses	479.7	54.9	25.6	560.2
7. Provision for Risk	6,725.1	1,865.9	2,237.3	10,828.3
7.1 Loan loss Provision	6,620.3	1,344.1	2,144.1	10,108.4
7.1.1 General Loan loss Provision	1,988.8	100.9	177.5	2,267.2
7.1.2 Special Loan Loss Provision	4,586.1	1,240.5	1,904.6	7,731.2
7.1.3 Additional Loan Loss Provision	45.4	2.7	62.0	110.1
7.2. Provision for Non-Banking Assets	3.8	462.2	51.9	517.9
7.3. Provision for Loss on Investment	80.9	57.7	40.8	179.4
7.4. Provision for Loss of Other Assets	20.1	1.9	0.5	22.6
8 Loan Written Off	257.3	41.7	23.7	322.8
9 Provision for Staff Bonus	1,007.1	113.2	77.6	1,197.8
10 Provision for Income Tax	2,920.5	324.3	235.2	3,480.0
11 Others	15.8	162.6	4.1	182.5
12 Net Profit	9,997.8	1,190.3	1,048.0	12,236.1
TOTAL EXPENSES	74,148.8	13,882.8	12,510.4	100,542.0

Income	Class "A"	Class "B"	Class "C"	Total
1. Interest Income	61,093.2	11,323.5	9,645.9	82,062.6
1.1. On Loans and Advance	54,651.9	9,599.2	8,364.4	72,615.6
1.2. On Investment	5,032.0	86.2	108.1	5,226.3
1.2.1 Government Bonds	4,488.5	63.8	90.2	4,642.5
1.2.2 Foreign Bonds	33.8			33.8
1.2.3 NRB Bonds	477.0	6.1	9.7	492.7
1.2.4 Deventure & Bonds	32.7	16.3	8.3	57.3
1.3 Agency Balance	398.8	108.1	100.2	607.2
1.4 On Call Deposit	345.1	1,166.0	593.5	2,104.7
1.5 Others	665.3	364.0	479.6	1,508.8
2. Comission & Discount	3,727.2	402.3	165.4	4,294.9
2.1 Bills Purchase & Discount	152.2	3.8	0.0	156.0
2.2 Comission	2,991.2	169.4	78.5	3,239.1
2.3 Others	583.8	229.2	86.9	899.8
3 Income From Exchange Fluctuation	1,993.3	13.0	23.9	2,030.2
3.1 Due to Change in Exchange Rate	555.0	1.8	23.9	580.7
3.2 Due to Foreign Currency Trans.	1,438.3	11.2		1,449.5
4 Other Operating Income	1,892.1	505.8	343.3	2,741.2
5 Non Operating Income	645.1	97.4	43.2	785.7
6 Provision Written Back	3,863.5	377.8	437.5	4,678.8
7 Recovery from Written off Loan	588.3	0.8	14.0	603.1
8 Income from Extra Ordinary Expenses	320.6	16.3		336.9
9 Net Loss	25.6	1,145.7	1,837.3	3,008.5
TOTAL INCOME	74,148.8	13,882.8	12,510.4	100,542.0

Aggregate Statement of Sector wise, Product wise and Security wise Credit

Rs. In million

Sectorwise	Class "A"	Class "B"	Class "C"	Total
1 Agricultural and Forest Related	20,948.4	3,228.7	1,646.8	25,823.9
2 Fishery Related	1,750.4	28.3	11.6	1,790.4
3 Mining Related	3,182.6	194.1	132.0	3,508.7
4 Manufacturing (Producing) Related	133,679.4	6,636.3	6,548.6	146,864.3
5 Construction	59,016.4	11,000.6	11,981.2	81,998.2
6 Electricity, Gas and Water	10,712.6	1,177.6	272.7	12,162.8
7 Metal Products, Machinery & Electronic Equipment & Assemblage	7,981.1	1,407.4	1,143.6	10,532.1
8 Transport, Communication and Public Utilities	24,982.7	7,913.7	7,025.6	39,922.0
9 Wholesaler & Retailer	120,454.5	18,256.7	12,113.8	150,825.0
10 Finance, Insurance and Real Estate	61,390.7	8,189.1	9,436.2	79,016.0
11 Hotel or Restaurant	13,806.5	3,286.9	2,681.1	19,774.6
12 Other Services	27,883.1	5,806.6	3,536.1	37,225.7
13 Consumption Loans	36,325.9	5,496.4	5,865.5	47,687.8
14 Local Government	1,016.4	32.0	705.2	1,753.5
15 Others	65,987.8	16,533.6	16,449.2	98,970.6
TOTAL	589,118.5	89,188.1	79,549.0	757,855.5

Product wise	Class "A"	Class "B"	Class "C"	Total
1 Term Loan	84,029.5	11,766.6		95,796.1
2 Overdraft	101,206.7	22,807.0		124,013.7
3 Trust Receipt Loan / Import Loan	33,494.3	95.5		33,589.8
4 Demand & Other Working Capital Loan	146,923.8	11,569.4	20,322.3	178,815.5
5 Residential Personal Home Loan (Up to Rs. 80 Lakh)	32,793.3	7,657.2	6,512.2	46,962.7
6 Real Estate Loan	70,311.5	10,800.5	14,255.9	95,367.9
7 Margin Nature Loan	6,195.4	1,900.7	2,298.4	10,394.5
8 Hire Purchase Loan	34,960.1	9,298.5	8,190.3	52,449.0
9 Deprived Sector Loan	20,947.2	3,262.9	2,023.5	26,233.5
10 Bills Purchased	7,431.9	62.6	27.2	7,521.8
11 Other Product	50,824.8	10,384.4	14,152.7	75,361.9
TOTAL LOAN & ADVANCES	589,118.5	89,188.1	79,549.0	757,855.5

Collateral Wise	Class "A"	Class "B"	Class "C"	Total
1 Gold and Silver	19,982.8	1,393.6	369.1	21,745.5
2 Government Securities	2,176.5	27.6	36.9	2,241.0
3 Non Governmental Securities	4,767.2	1,629.7	1,032.6	7,429.5
4 Fixed Deposit Receipts	6,741.8	1,256.4	2,444.3	10,442.5
4.1 Own	6,285.2	1,256.0	2,435.9	9,977.0
4.2 Other Licences Institutions	456.6	0.4	8.4	465.5
5 Collateral of Properties	497,666.1	80,306.6	71,801.0	649,773.7
5.1 Fixed Assets	400,312.6	79,847.2	71,280.0	551,439.7
5.2 Current Assets	97,353.5	459.4	521.0	98,333.9
6 Against security of Bill	8,323.3	21.6		8,344.9
6.1 Domestic Bills	468.9	21.5		490.4
6.2 Foreign Bills	7,854.4	0.1		7,854.5
7 Against Guarantee	12,679.4	1,645.5	957.1	15,282.0
7.1 Government Guarantee	2,341.0	74.0	75.9	2,490.8
7.2 Institutional Guarantee	6,759.5	569.1	432.0	7,760.6
7.3 Personal Guarantee	806.8	659.2	298.2	1,764.1
7.4 Collective Guarantee	100.7	334.8	20.2	455.6
7.5 International Rated Foreign Bank's Guarantee	133.3		6.3	139.6
7.6 Other Guarantee	2,538.1	8.5	124.6	2,671.2
8 Credit Card	436.1			436.1
9 Others	36,345.4	2,907.0	2,908.1	42,160.5
Total	589,118.5	89,188.1	79,549.0	757,855.5

Geographical Distribution of Bank & Financial Institution Branches by Number

Geographical Region wise

Region		Commercial Bank		Development Bank		Finance Company		Total		Population	
		No.	%	No.	%	No.	%	No.	%	%	Per branch
Terai	Urban	429	31.6%	180	27.7%	94	27.2%	703	29.9%		
	Rural	114	8.4%	129	19.8%	17	4.9%	260	11.1%		
	Total	543	40.0%	309	47.5%	111	32.2%	963	41.0%	50.2%	13863
Hill	Urban	237	17.5%	147	22.6%	72	20.9%	456	19.4%		
	Rural	77	5.7%	96	14.8%	14	4.1%	187	8.0%		
	Total	314	23.2%	243	37.4%	86	24.9%	643	27.4%	33.7%	13941
Mountain	Urban	24	1.8%	10	1.5%	0	0.0%	34	1.4%		
	Rural	52	3.8%	14	2.2%	5	1.4%	71	3.0%		
	Total	76	5.6%	24	3.7%	5	1.4%	105	4.5%	6.7%	17099
KV	Urban	414	30.5%	73	11.2%	143	41.4%	630	26.8%		
	Rural	9	0.7%	1	0.2%	0	0.0%	10	0.4%		
	Total	423	31.2%	74	11.4%	143	41.4%	640	27.2%	9.4%	3923
Total	Urban	1104	81.4%	410	63.1%	309	89.6%	1823	77.5%		
	Rural	252	18.6%	240	36.9%	36	10.4%	528	22.5%		
	Total	1356	100.0%	650	100.0%	345	100.0%	2351	100.0%	100.0%	11323

Political Region wise

Eastern	Urban	190	14.0%	48	7.4%	37	10.7%	275	11.7%		
	Rural	52	3.8%	42	6.5%	5	1.4%	99	4.2%		
	Total	242	17.8%	90	13.8%	42	12.2%	374	15.9%	21.9%	15599
Central	Urban	606	44.7%	193	29.7%	186	53.9%	985	41.9%		
	Rural	74	5.5%	49	7.5%	9	2.6%	132	5.6%		
	Total	680	50.1%	242	37.2%	195	56.5%	1117	47.5%	36.5%	8696
Western	Urban	179	13.2%	132	20.3%	74	21.4%	385	16.4%		
	Rural	63	4.6%	109	16.8%	18	5.2%	190	8.1%		
	Total	242	17.8%	241	37.1%	92	26.7%	575	24.5%	18.6%	8600
Mid-Western	Urban	76	5.6%	26	4.0%	12	3.5%	114	4.8%		
	Rural	33	2.4%	28	4.3%	2	0.6%	63	2.7%		
	Total	109	8.0%	54	8.3%	14	4.1%	177	7.5%	13.5%	20251
Far-Western	Urban	53	3.9%	11	1.7%	0	0.0%	64	2.7%		
	Rural	30	2.2%	12	1.8%	2	0.6%	44	1.9%		
	Total	83	6.1%	23	3.5%	2	0.6%	108	4.6%	9.6%	23550
Total	Urban	1104	81.4%	410	63.1%	309	89.6%	1823	77.5%		
	Rural	252	18.6%	240	36.9%	36	10.4%	528	22.5%		
	Total	1356	100.0%	650	100.0%	345	100.0%	2351	100.0%	100.0%	11323

Geographical Distribution of Deposit

Rs. in million

Region		Commercial Bank		Development Bank		Finance Company		Total	
		Amount	%	Amount	%	Amount	%	Amount	%
Terai	Urban	130,242	16.4%	28,141	26.6%	12,296	14.6%	170,679	17.4%
	Rural	17,154	2.2%	12,524	11.8%	926	1.1%	30,603	3.1%
	Total	147,396	18.6%	40,664	38.4%	13,222	15.7%	201,282	20.5%
Hill	Urban	60,390	7.6%	26,930	25.5%	13,352	15.9%	100,672	10.2%
	Rural	10,424	1.3%	5,729	5.4%	939	1.1%	17,092	1.7%
	Total	70,814	8.9%	32,659	30.9%	14,291	17.0%	117,764	12.0%
Mountain	Urban	2,742	0.3%	550	0.5%	-	0.0%	3,292	0.3%
	Rural	6,863	0.9%	875	0.8%	408	0.5%	8,146	0.8%
	Total	9,604	1.2%	1,425	1.3%	408	0.5%	11,437	1.2%
KV	Urban	562,702	71.0%	31,043	29.3%	56,048	66.7%	649,794	66.1%
	Rural	2,119	0.3%	20	0.0%	-	0.0%	2,139	0.2%
	Total	564,821	71.3%	31,063	29.4%	56,048	66.7%	651,933	66.4%
Total	Urban	756,076	95.4%	86,664	81.9%	81,696	97.3%	924,436	94.1%
	Rural	36,560	4.6%	19,147	18.1%	2,273	2.7%	57,980	5.9%
	Total	792,636	100.0%	105,811	100.0%	83,969	100.0%	982,416	100.0%

Eastern	Urban	46,667	5.9%	6,104	5.8%	2,219	2.6%	54,991	5.6%
	Rural	11,383	1.4%	3,402	3.2%	457	0.5%	15,242	1.6%
	Total	58,050	7.3%	9,506	9.0%	2,676	3.2%	70,232	7.1%
Central	Urban	621,621	78.4%	49,056	46.4%	63,506	75.6%	734,182	74.7%
	Rural	7,185	0.9%	2,781	2.6%	170	0.2%	10,136	1.0%
	Total	628,806	79.3%	51,837	49.0%	63,675	75.8%	744,318	75.8%
Western	Urban	58,775	7.4%	27,382	25.9%	14,996	17.9%	101,153	10.3%
	Rural	9,434	1.2%	9,954	9.4%	1,327	1.6%	20,715	2.1%
	Total	68,209	8.6%	37,337	35.3%	16,323	19.4%	121,868	12.4%
Mid-Western	Urban	17,617	2.2%	2,886	2.7%	976	1.2%	21,479	2.2%
	Rural	4,931	0.6%	1,825	1.7%	182	0.2%	6,938	0.7%
	Total	22,548	2.8%	4,711	4.5%	1,157	1.4%	28,417	2.9%
Far-Western	Urban	11,395	1.4%	1,236	1.2%	-	0.0%	12,631	1.3%
	Rural	3,627	0.5%	1,184	1.1%	138	0.2%	4,950	0.5%
	Total	15,023	1.9%	2,420	2.3%	138	0.2%	17,581	1.8%
Total	Urban	756,076	95.4%	86,664	81.9%	81,696	97.3%	924,436	94.1%
	Rural	36,560	4.6%	19,147	18.1%	2,273	2.7%	57,980	5.9%
	Total	792,636	100.0%	105,811	100.0%	83,969	100.0%	982,416	100.0%

Geographical Distribution of Credit

Region		Commercial bank		Development Bank		Finance Company		Total	
		No.	%	No.	%	No.	%	No.	%
Terai	Urban	143,237	24.3%	23,762	26.6%	9,397	11.8%	176,396	23.3%
	Rural	15,196	2.6%	8,339	9.3%	380	0.5%	23,914	3.2%
	Total	158,432	26.9%	32,101	36.0%	9,776	12.3%	200,310	26.4%
Hill	Urban	40,174	6.8%	22,901	25.7%	11,014	13.8%	74,090	9.8%
	Rural	5,218	0.9%	3,212	3.6%	410	0.5%	8,840	1.2%
	Total	45,393	7.7%	26,113	29.3%	11,424	14.4%	82,930	10.9%
Mountain	Urban	1,520	0.3%	314	0.4%	-	0.0%	1,834	0.2%
	Rural	1,975	0.3%	394	0.4%	51	0.1%	2,420	0.3%
	Total	3,495	0.6%	708	0.8%	51	0.1%	4,255	0.6%
KV	Urban	380,933	64.7%	30,263	33.9%	58,298	73.3%	469,494	62.0%
	Rural	865	0.1%	3	0.0%	-	0.0%	868	0.1%
	Total	381,798	64.8%	30,266	33.9%	58,298	73.3%	470,362	62.1%
Total	Urban	565,864	96.1%	77,241	86.6%	78,709	98.9%	721,814	95.2%
	Rural	23,255	3.9%	11,947	13.4%	841	1.1%	36,042	4.8%
	Total	589,118	100.0%	89,188	100.0%	79,550	100.0%	757,856	100.0%

Eastern	Urban	57,388	9.7%	4,985	5.6%	1,937	2.4%	64,310	8.5%
	Rural	7,266	1.2%	2,264	2.5%	45	0.1%	9,575	1.3%
	Total	64,654	11.0%	7,249	8.1%	1,983	2.5%	73,885	9.7%
Central	Urban	442,693	75.1%	45,962	51.5%	64,185	80.7%	552,839	72.9%
	Rural	5,684	1.0%	1,880	2.1%	47	0.1%	7,610	1.0%
	Total	448,377	76.1%	47,841	53.6%	64,232	80.7%	560,450	74.0%
Western	Urban	44,478	7.5%	22,465	25.2%	12,090	15.2%	79,033	10.4%
	Rural	6,986	1.2%	6,379	7.2%	567	0.7%	13,932	1.8%
	Total	51,464	8.7%	28,844	32.3%	12,657	15.9%	92,965	12.3%
Mid-Western	Urban	12,661	2.1%	2,723	3.1%	497	0.6%	15,880	2.1%
	Rural	1,567	0.3%	824	0.9%	40	0.0%	2,431	0.3%
	Total	14,228	2.4%	3,547	4.0%	536	0.7%	18,311	2.4%
Far-Western	Urban	8,644	1.5%	1,107	1.2%	-	0.0%	9,751	1.3%
	Rural	1,752	0.3%	600	0.7%	142	0.2%	2,494	0.3%
	Total	10,396	1.8%	1,707	1.9%	142	0.2%	12,245	1.6%
Total	Urban	565,864	96.1%	77,241	86.6%	78,709	98.9%	721,814	95.2%
	Rural	23,255	3.9%	11,947	13.4%	841	1.1%	36,042	4.8%
	Total	589,118	100.0%	89,188	100.0%	79,550	100.0%	757,856	100.0%

District-wise Distribution of Bank & Financial Institutions Branches

Zone/District	Commercial Bank	Development Bank	Finance Company	Total	Popn. per branch
Mechi	69	26	11	106	13522
Jhapa	50	22	9	81	10008
Ilam	11	2	0	13	22756
Panchthar	4	1	1	6	33060
Taplejung	4	1	1	6	21425
Koshi	123	57	22	202	11511
Sunsari	48	19	11	78	9630
Morang	54	26	9	89	10839
Dhankuta	5	5	1	11	14921
Terhathum	5	2	1	8	12714
Sankhuwasabha	8	4	0	12	13304
Bhojpur	3	1	0	4	45980
Sagarmatha	50	7	9	66	31448
Saptari	12	0	3	15	43083
Udayapur	12	3	1	16	20123
Siraha	15	0	4	19	33849
Khotang	3	1	0	4	52283
Okhaldhunga	2	1	0	3	49440
Solukhumbu	6	2	1	9	11864
Janakpur	63	27	8	98	29302
Sarlahi	12	7	1	20	38432
Dhanusha	22	3	5	30	25613
Mahottari	10	3	1	14	46172
Dolakha	10	7	0	17	11070
Ramechhap	4	1	1	6	34219
Sindhuli	5	6	0	11	26784
Narayani	127	93	35	255	11738
Bara	16	5	4	25	28041
Rautahat	9	5	0	14	49730
Parsa	39	13	5	57	10556
Chitawan	46	58	18	122	4645
Makawanpur	17	12	8	37	11554
Bagmati	490	122	152	764	5038
Kathmandu	317	58	117	492	3539
Bhaktapur	31	7	9	47	6447
Lalitpur	75	9	17	101	4622
Rasuwa	4	0	0	4	10950
Dhading	16	11	0	27	12454
Sindhupalchok	19	9	1	29	9981
Kavre	19	23	7	49	7958
Nuwakot	9	5	1	15	18584
Gandaki	106	117	45	268	5799
Lamjung	9	7	3	19	8900
Tanahu	18	20	4	42	7871
Gorkha	13	8	0	21	12828

Zone/District	Commercial Bank	Development Bank	Finance Company	Total	Popn. per branch
Manang	2	0	0	2	3264
Syangja	11	22	3	36	8001
Kaski	53	60	35	148	3314
Lumbini	111	112	33	256	11119
Gulmi	5	12	1	18	15754
Nawalparasi	15	25	6	46	13822
Palpa	9	6	2	17	15845
Arghakhanchi	8	2	1	11	18222
Rupandehi	63	58	20	141	6289
Kapilbastu	11	9	3	23	24809
Dhaulagiri	25	12	14	51	10679
Baglung	11	4	6	21	12858
Parbat	5	3	1	9	16342
Mustang	3	1	2	6	2300
Myagdi	6	4	5	15	7582
Rapti	36	24	8	68	21684
Rolpa	3	0	1	4	56769
Dang	25	16	5	46	12127
Rukum	2	1	1	4	52720
Salyan	3	0	1	4	60894
Pyuthan	3	7	0	10	23517
Karnali	13	0	0	13	30260
Jumla	4	0	0	4	27184
Mugu	2	0	0	2	27656
Humla	3	0	0	3	17003
Kalikot	2	0	0	2	70810
Dolpa	2	0	0	2	18351
Bheri	60	30	6	96	17880
Dailekh	5	0	1	6	43973
Surkhet	12	7	0	19	18953
Jajarkot	2	0	0	2	86283
Bardiya	9	6	0	15	28463
Banke	32	17	5	54	9130
Seti	49	12	2	63	24951
Bajhang	2	0	0	2	98139
Doti	6	1	0	7	30261
Bajura	2	0	0	2	67753
Kailali	35	9	2	46	16745
Achham	4	2	0	6	43004
Mahakali	34	11	0	45	21588
Darchula	3	0	0	3	44488
Baitadi	5	1	0	6	42019
Dadeldhura	6	2	0	8	17693
Kanchanpur	20	8	0	28	15868
Total	1356	650	345	2351	11323

District-wise Distribution of Deposit and Credit

Rs. in million

Zone/District	Total Loan & Advances	Deposit					C/D Ratio
		Current	Saving	Fixed	Other	Total	
Mechi	15,879.2	2,609.5	11,738.7	2,948.4	2,853.1	20,149.7	78.8%
Jhapa	13,819.2	1,622.5	9,316.0	2,442.3	2,333.7	15,714.5	87.9%
Ilam	1,544.5	630.6	1,550.6	381.4	349.2	2,911.8	53.0%
Panchthar	359.4	190.9	458.9	45.3	85.6	780.8	46.0%
Taplejung	156.2	165.5	413.2	79.3	84.6	742.5	21.0%
Koshi	51,385.3	3,478.6	20,318.1	9,761.9	6,032.7	39,591.3	129.8%
Sunsari	15,097.1	1,012.5	8,738.3	2,970.7	1,651.9	14,373.5	105.0%
Morang	34,618.1	1,926.6	9,882.9	6,304.6	4,224.7	22,338.8	155.0%
Dhankuta	611.9	85.1	645.6	152.3	89.9	972.9	62.9%
Terhathum	255.5	109.1	286.9	73.8	26.5	496.3	51.5%
Sankhuwasabha	646.8	285.9	578.2	216.6	33.6	1,114.4	58.0%
Bhojpur	155.8	59.4	186.1	43.9	6.1	295.5	52.7%
Sagarmatha	6,620.7	1,596.5	7,188.2	1,278.4	428.1	10,491.2	63.1%
Saptari	1,832.6	304.0	2,365.1	419.6	75.1	3,163.9	57.9%
Udayapur	965.9	285.6	903.1	258.3	79.2	1,526.1	63.3%
Siraha	2,701.4	540.9	2,338.0	346.8	126.5	3,352.2	80.6%
Khotang	250.8	45.2	289.7	16.3	7.0	358.2	70.0%
Okhaldhunga	206.4	182.2	279.9	54.9	72.7	589.7	35.0%
Solukhumbu	663.7	238.7	1,012.3	182.6	67.5	1,501.1	44.2%
Janakpur	11,405.3	2,371.4	12,965.4	2,880.9	1,986.1	20,203.7	56.5%
Sarlahi	1,906.6	454.6	1,780.6	215.2	303.8	2,754.2	69.2%
Dhanusha	5,507.4	689.7	7,267.7	1,789.8	768.1	10,515.3	52.4%
Mahottari	1,924.9	401.8	1,988.5	344.0	360.1	3,094.3	62.2%
Dolakha	827.2	205.9	870.2	298.6	358.7	1,733.3	47.7%
Ramechhap	311.5	276.2	354.9	87.9	32.5	751.5	41.5%
Sindhuli	927.7	343.2	703.5	145.4	163.0	1,355.2	68.5%
Narayani	65,873.9	5,525.3	26,642.5	14,474.6	7,660.4	54,302.9	121.3%
Bara	3,211.3	633.7	1,893.3	375.2	200.3	3,102.5	103.5%
Rautahat	1,424.0	405.1	1,498.2	216.4	178.2	2,297.9	62.0%
Parsa	33,599.3	1,801.0	6,229.9	4,979.5	3,439.9	16,450.3	204.2%
Chitawan	21,160.3	1,528.5	13,693.2	6,836.4	2,680.9	24,739.0	85.5%
Makawanpur	6,479.1	1,157.0	3,327.9	2,067.2	1,161.0	7,713.1	84.0%
Bagmati	483,170.4	58,452.5	191,525.0	302,183.5	117,649.7	669,810.8	72.1%
Kathmandu	428,839.8	46,305.6	154,706.1	272,664.0	100,741.7	574,417.4	74.7%
Bhaktapur	5,993.7	1,370.1	6,777.6	4,693.3	2,655.5	15,496.5	38.7%
Lalitpur	35,528.5	8,750.9	22,946.7	20,680.8	9,640.0	62,018.4	57.3%
Rasuwa	181.3	89.3	100.2	51.5	6.3	247.2	73.3%
Dhading	1,403.9	411.9	1,094.4	254.9	168.3	1,929.5	72.8%
Sindhupalchok	1,008.2	286.0	976.6	321.1	287.3	1,871.0	53.9%
Kavre	8,413.7	764.5	3,879.2	3,111.0	3,731.2	11,485.9	73.3%
Nuwakot	1,801.3	474.2	1,044.2	407.1	419.4	2,344.9	76.8%
Gandaki	47,644.8	3,787.4	31,861.8	16,165.2	9,678.1	61,492.5	77.5%
Lamjung	1,524.3	250.6	1,637.4	323.7	154.2	2,365.9	64.4%
Tanahu	4,147.7	678.5	3,657.1	907.8	555.9	5,799.2	71.5%

Zone/District	Total Loan & Advances	Deposit					C/D Ratio
		Current	Saving	Fixed	Other	Total	
Gorkha	1,281.8	326.7	1,774.2	335.9	157.6	2,594.5	49.4%
Manang	46.0	54.7	52.4	12.8	1.7	121.8	37.8%
Syangja	2,399.7	314.0	2,167.0	661.0	299.2	3,441.2	69.7%
Kaski	38,245.3	2,162.8	22,573.6	13,924.0	8,509.5	47,169.9	81.1%
Lumbini	41,323.4	4,006.2	30,880.3	10,558.0	8,314.1	53,758.6	76.9%
Gulmi	1,180.3	30.9	1,619.5	275.5	39.1	1,965.1	60.1%
Nawalparasi	4,539.9	316.8	3,326.4	710.3	524.1	4,877.6	93.1%
Palpa	1,779.7	215.5	2,078.0	814.9	230.9	3,339.4	53.3%
Arghakhanchi	623.0	154.4	890.8	206.4	94.4	1,346.0	46.3%
Rupandehi	31,400.3	2,830.4	20,489.4	8,081.3	7,200.8	38,601.9	81.3%
Kapilbastu	1,800.2	458.0	2,476.2	469.4	224.9	3,628.5	49.6%
Dhaulagiri	3,997.0	889.2	3,698.2	1,378.0	651.9	6,617.3	60.4%
Baglung	1,835.6	426.3	1,530.7	640.8	199.2	2,796.9	65.6%
Parbat	698.8	171.4	663.3	248.4	124.0	1,207.1	57.9%
Mustang	155.1	77.3	480.5	207.2	39.6	804.6	19.3%
Myagdi	1,307.5	214.2	1,023.6	281.7	289.2	1,808.7	72.3%
Rapti	5,904.7	1,490.0	6,013.6	1,258.5	989.0	9,751.1	60.6%
Rolpa	112.9	157.2	316.0	28.8	10.0	512.1	22.1%
Dang	5,042.2	677.1	4,708.0	1,049.3	740.0	7,174.4	70.3%
Rukum	145.1	187.4	249.3	56.1	90.2	583.0	24.9%
Salyan	175.6	202.9	199.1	41.6	28.6	472.2	37.2%
Pyuthan	428.9	265.4	541.2	82.7	120.1	1,009.4	42.5%
Karnali	408.0	728.9	1,030.6	132.1	49.9	1,941.7	21.0%
Jumla	256.2	205.9	465.1	54.2	35.7	760.9	33.7%
Mugu	44.3	118.4	128.8	16.3	3.4	267.0	16.6%
Humla	33.8	94.2	213.1	14.9	5.2	327.4	10.3%
Kalikot	35.5	166.3	141.9	30.5	5.4	344.1	10.3%
Dolpa	38.2	144.2	81.6	16.3	0.3	242.3	15.8%
Bheri	11,998.3	2,601.5	9,565.1	2,122.7	2,435.0	16,724.3	71.7%
Dailekh	145.1	184.7	258.0	47.7	31.9	522.3	27.8%
Surkhet	2,173.7	497.5	2,065.5	404.1	560.6	3,527.7	61.6%
Jajarkot	32.2	208.1	85.5	25.5	4.6	323.7	9.9%
Bardiya	772.1	366.6	1,293.2	138.9	94.3	1,892.9	40.8%
Banke	8,875.3	1,344.7	5,862.9	1,506.5	1,743.6	10,457.8	84.9%
Seti	7,503.6	1,933.0	5,898.5	1,294.8	1,228.4	10,354.6	72.5%
Bajhang	39.9	239.9	199.5	54.9	3.1	497.3	8.0%
Doti	239.6	369.0	388.2	115.0	24.7	897.0	26.7%
Bajura	40.0	109.8	152.4	23.0	3.7	289.0	13.9%
Kailali	7,098.2	917.6	4,782.4	1,027.2	1,189.5	7,916.7	89.7%
Achham	85.8	296.6	375.9	74.6	7.4	754.6	11.4%
Makakali	4,741.5	1,131.0	4,740.8	986.9	367.3	7,226.0	65.6%
Darchula	82.1	212.2	306.6	48.1	6.7	573.6	14.3%
Baitadi	203.6	231.8	368.7	120.3	11.6	732.5	27.8%
Dadeldhura	476.1	227.8	634.9	139.1	81.9	1,083.7	43.9%
Kanchanpur	3,979.7	459.3	3,430.5	679.3	267.1	4,836.2	82.3%
Total	757,856.1	90,601.0	364,066.8	367,423.9	160,323.9	982,415.5	77.1%

Statement of Assets and Liabilities

as on Chaitra end 2068

Rs. in million

Liabilities	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBBL	EBL	BOK	NCC
CAPITAL FUND	-4221.00	-8373.71	4566.52	5161.31	3677.78	3995.54	2822.05	2144.50	3113.54	2435.19	1747.07
a. Paid-up Capital	380.00	1172.30	2029.77	3012.92	1610.17	2400.00	2093.99	2009.40	1391.57	1604.19	1400.00
b. Calls in Advance											
c. General Reserves	1609.00	2725.35	1836.50	1324.53	1636.33	1191.42	475.78	956.84	803.45	585.31	342.26
d. Share Premium			0.07	11.85				35.87	14.78		0.08
e. Retained Earning	-6869.00	-13489.57	493.62	255.53	96.66	32.99	4.25	-991.19	36.09	13.37	-37.67
f. Others Reserves Fund	591.00	1122.31	109.05	519.28	75.43	341.35	237.75	74.67	844.75	195.33	41.52
g. Exchange Fluctuation Fund	68.00	95.90	97.50	37.19	259.19	29.77	10.28	58.91	22.90	37.00	0.89
BORROWINGS	2065.00	2813.06	882.02	1601.36		500.00	600.00		382.25	1445.00	
a. NRB		2699.58		331.90							5.00
b. "A" Class Licensed Institution			582.02	219.46					82.25	1240.00	
c. Foreign Banks and Fin. Ins.	2065.00										
d. Other Financial Ins.		113.48									
e. Bonds and Securities			300.00	1050.00		500.00	600.00		300.00	200.00	
DEPOSITS	48918.00	79823.70	54639.59	54287.51	36143.20	47001.69	52234.86	13556.31	45983.01	22278.79	14179.89
a. Current	8695.00	15998.29	6430.08	4639.22	11573.22	3905.26	3427.28	840.88	5430.07	2319.19	641.61
Domestic	8451.00	15940.76	4785.54	3748.58	6408.63	3036.02	3116.92	780.02	5348.54	2157.30	628.65
Foreign	244.00	57.53	1644.54	890.64	5164.59	869.24	310.36	60.86	81.53	161.90	12.95
b. Savings	28511.00	40763.76	16405.90	16210.30	13786.84	19622.69	9232.14	6207.82	15605.66	7375.30	5393.43
Domestic	28501.00	40746.19	15152.94	15602.20	11591.36	18905.51	9149.78	6192.61	15519.94	7216.22	5236.69
Foreign	10.00	17.57	1252.96	608.10	2195.47	717.18	82.36	15.21	85.72	159.08	156.74
c. Fixed	10174.00	19855.37	15783.82	20816.08	5555.17	13578.95	35522.22	2708.40	14407.24	8472.34	4731.33
Domestic	10169.00	19855.37	14833.51	19229.63	4733.20	12847.68	17740.40	2614.49	14169.44	7334.39	4648.98
Foreign	5.00		1400.31	1586.45	821.96	731.27	17781.82	93.91	237.80	1137.95	82.35
d. Call Deposits	1151.00	2543.90	15316.59	11757.56	4267.02	8964.24	3857.48	3563.61	9176.66	3733.45	3266.53
Domestic	1151.00	2537.20	11995.24	10741.42	4195.75	7772.34	3647.59	3536.98	7883.45	3335.24	3230.41
Foreign		6.70	3321.35	1016.13	71.27	1191.90	209.89	26.63	1293.21	398.22	36.11
e. Others	387.00	662.38	703.20	864.34	960.97	930.55	195.73	235.60	1363.38	378.50	147.00
Domestic	387.00	662.38	687.74	738.39	320.15	664.53	183.56	235.19	1363.38	338.63	146.22
Foreign			15.46	125.95	640.82	266.02	12.17	0.41		39.87	0.78
Bills Payable	54.00	18.40	49.90	5.34	87.56	57.53	94.11	15.82	450.17	29.93	5.35
Other Liabilities	9923.00	21258.72	13600.01	4738.59	1996.95	3121.69	1502.35	3758.92	1251.58	1447.35	2101.88
1. Sundry Creditors	4343.00	875.72	9049.79	620.59	322.37		176.33	152.01	151.41	159.60	178.65
2. Loan Loss Provision	1641.00	4748.99	1244.78	1000.82	250.68	1560.24	361.27	1142.62	645.86	543.59	402.90
3. Interest Suspense a/c	3454.00	14191.33	292.03	353.86	177.31	797.30	142.77	613.16	118.69	53.44	161.47
4. Others	485.00	1442.68	3013.41	2763.32	1246.60	764.15	821.98	1851.14	335.62	690.72	1358.87
Reconciliation A/c	-12592.00			17.41		789.98	-0.02	-13.95	9.32		
Profit & Loss A/c	317.00	714.61	1129.75	801.00	850.05	896.16	319.01	616.94	786.41	400.46	115.30
	44464.00	96254.78	74867.80	66612.53	42755.54	56362.60	57572.36	20078.53	51976.28	28036.73	18149.49
Assets											
LIQUID FUNDS	8747.00	10197.40	4593.10	9239.64	6477.59	5864.33	6431.74	2505.86	7301.49	2161.25	1161.49
a. Cash Balance	1455.00	1702.00	808.74	1533.26	560.57	699.05	1252.22	468.43	996.18	540.20	432.50
Nepalese Notes & Coins	1391.00	1675.87	771.25	1466.81	509.62	635.65	1231.91	439.03	974.44	527.25	425.14
Foreign Currency	64.00	26.13	37.49	66.44	50.95	63.41	20.31	29.40	21.74	12.95	7.36
b. Bank Balance	7292.00	8495.40	3445.92	7179.61	3092.74	4698.16	5179.52	2037.43	5664.83	1621.05	728.99
1. In Nepal Rastra Bank	5476.00	7532.35	2668.85	5985.02	2257.17	3143.73	1737.90	1723.16	5510.16	1003.21	415.57
Domestic Currency	5425.00	7505.99	2428.78	5895.98	2210.38	3083.48	1651.59	1714.84	5484.60	984.75	412.23
Foreign Currency	51.00	26.36	240.08	89.04	46.79	60.24	86.30	8.31	25.56	18.46	3.34
2. "A" Class Licensed Institution	930.00	67.22	51.91	64.71	47.99	123.69	109.71	85.30	60.35	119.64	126.12
Domestic Currency	925.00	67.22	51.91	62.21	47.99	122.76	104.58	84.45	60.13	116.24	123.71
Foreign Currency	5.00			2.50		0.93	5.13	0.85	0.22	3.40	2.41
3. Other Financial Ins.								0.72			
4. In Foreign Banks	886.00	895.83	725.16	1129.88	787.59	1430.75	3331.91	228.25	94.32	498.20	187.30
c. Money at Call			338.44	526.78	2824.28	467.11			640.48		
Domestic Currency			150.00	500.00		308.00			640.48		
Foreign Currency			188.44	26.78	2824.28	159.11					
INVESTMENT IN SECURITIES	5706.00	22234.49	8486.90	5799.81	11031.34	8580.93	5622.14	3508.09	5942.48	5473.18	3164.75
a. Govt. Securities	5706.00	22022.17	8280.60	5799.81	11022.85	8580.93	5622.14	3508.09	5942.48	5473.18	3064.75
b. NRB Bond											
c. Govt. Non-Fin. Ins.		212.32			8.49						
d. Other Non-Fin Ins.											100.00
e. Non Residents			206.29								
SHARE & OTHER INVESTMENT	2317.00	3491.54	6823.48	4215.51	4439.96	2625.03	17932.39	153.45	1507.82	371.50	294.01
a. Non Residents	2036.00	2619.03	5534.75	3844.66	4330.53	2130.50	17892.74	106.99	1398.25	295.21	149.18
b. Others	281.00	872.51	1288.73	370.85	109.43	494.54	39.65	46.46	109.57	76.29	144.83
LOANS & ADVANCES	28726.00	37315.20	41514.55	42891.06	17363.63	33445.48	25300.22	10607.65	35203.92	17620.57	11077.25
a. Private Sector	28726.00	36851.68	40375.74	41662.61	16800.18	33445.48	24206.11	10277.24	29458.43	16890.06	10615.73
b. Financial Institutions		125.05	858.82	720.68	424.65		1094.11	228.74	3923.20	580.65	251.40
c. Government Organizations		338.47	279.99	507.77	138.81			101.67	1822.29	149.86	210.12
BILL PURCHASED	99.00	76.24	38.78	262.88	1623.04	1526.65	86.70	81.27	136.32	924.49	22.01
a. Domestic Bills Purchased		55.39	1.68	154.06	0.18	44.08	1.19	57.80	14.16	11.59	
b. Foreign Bills Purchased	15.00	20.76	37.10	42.12	1622.86	68.22	85.51	23.47	122.16	85.58	22.01
c. Import Bills & Imports	84.00	0.09		66.70		1414.36				827.33	
LOANS AGAINST COLLECTED BILLS			36.01							23.16	
a. Against Domestic Bills			29.45							23.16	
b. Against Foreign Bills			6.56								
FIXED ASSETS	403.00	1042.50	900.58	1099.74	505.01	1146.77	1116.78	191.36	598.55	943.22	512.43
OTHER ASSETS	10138.00	21215.97	12474.39	3103.89	1290.36	2978.88	1048.09	2726.26	1233.91	515.42	1277.06
a. Accrued Interest:	3447.00	14403.98	634.12	451.37	484.15	971.42	295.25	686.75	234.45	215.45	197.83
b. Staff Loans / Adv.		399.71	77.32	2.76	33.89	187.31			94.41	158.95	35.68
c. Sundry Debtors		6.51	0.04	0.47	19.37			0.01			0.88
d. Cash In Transit	3447.00	13997.76	556.77	448.14	430.89	784.11	295.25	686.74	140.04	56.49	161.27
e. Others	1980.00	3482.07	797.51	130.61	210.82	813.42	232.97	358.80	746.42	79.93	148.51
Expenses not Written off	40.00	-0.01			24.61	186.21					

Statement of Assets and Liabilities

as on Chaitra end 2068

Rs. in million

Liabilities	NMB	Kist	Janata	Mega	CTBNL	Civil Bank	Century	Sanima	NDC	Uddhyam	Malika	SDBL	UDBL	MDBL	Narayani
CAPITAL FUND	2211.46	2143.33	1476.87	1711.53	1423.33	1204.60	1158.02	2118.69	865.87	61.58	250.14	747.21	13.85	884.67	116.38
a. Paid-up Capital	2000.00	2000.00	1400.00	1631.00	1400.00	1200.00	1080.00	2016.00	415.82	55.00	204.83	645.00	80.40	1000.00	65.62
b. Calls in Advance															
c. General Reserves	186.06	78.42	8.07	4.86	7.47	0.23	1.65	69.60	423.60	3.49	22.62	38.07	1.84	83.82	11.11
d. Share Premium	10.08							10.56			0.34				
e. Retained Earning	7.13	57.83	32.16	19.19	15.87	0.82	6.49	20.71	-60.99	2.18	22.34	62.36	-68.39	-198.61	36.33
f. Others Reserves Fund	1.78	6.98	36.53	56.47		3.44	69.77	0.02	87.44	0.92		1.78		-0.57	3.33
g. Exchange Fluctuation Fund	6.41	0.10	0.11			0.11	0.11	1.80						0.03	
BORROWINGS	3.00	189.64	998.82	60.00	246.30								58.65	33.60	
a. NRB		3.00		5.00											
b. "A" Class Licensed Institution			189.64	993.82	60.00	246.30									33.60
c. Foreign Banks and Fin. Ins.															
d. Other Financial Ins.															
e. Bonds and Securities													58.65		
DEPOSITS	14915.35	18831.78	6887.22	9506.19	5309.79	7030.77	2983.62	9131.28	365.10	233.17	1560.50	4246.27	9.83	2292.14	990.14
a. Current	602.21	376.28	403.69	227.12	113.67	110.75	101.98	166.48	17.10	2.20	36.70	59.77		38.62	
Domestic	598.85	369.32	403.42	177.41	108.98	103.81	69.80	166.11	17.10	2.20	36.70	59.72		34.98	
Foreign	3.36	6.96	0.27	49.71	4.69	6.94	32.18	0.37					0.04	3.64	
b. Savings	2911.14	9399.99	765.42	3302.22	706.58	800.95	1151.06	3232.96	68.71	68.89	1359.54	2112.53	9.32	441.74	648.76
Domestic	2897.79	9398.15	765.29	3292.57	701.58	797.01	1147.59	3210.14	68.71	68.89	1359.54	2112.53	9.32	441.72	648.76
Foreign	13.35	1.84	0.12	9.65	4.99	3.94	3.47	22.82						0.02	
c. Fixed	7620.67	6428.01	3099.72	3165.93	2205.83	3194.00	1273.31	4345.66	231.01	81.41	119.47	1278.21	0.50	651.85	340.12
Domestic	6599.33	6355.62	3099.72	3134.50	2074.95	2947.70	1191.36	4291.22	231.01	81.41	119.47	1278.21	0.50	651.85	340.12
Foreign	1021.34	72.39		31.42	130.88	246.30	81.95	54.43							
d. Call Deposits	3701.19	2556.37	2555.00	2715.41	2232.56	2788.24	438.47	1371.94	48.28	80.67	44.25	791.18		1117.14	
Domestic	3401.88	2523.65	2555.00	2265.00	2185.26	2681.51	438.47	1369.45	48.28	80.67	44.25	791.18		1117.14	
Foreign	299.31	32.71		450.41	47.30	106.72		2.49							
e. Others	80.15	71.14	63.39	95.51	51.16	136.83	18.80	14.25			0.54	4.59		42.80	1.26
Domestic	63.05	71.14	63.39	95.51	50.61	135.68	18.80	14.25			0.54	4.59		42.80	1.26
Foreign	17.10			0.55	1.15										
Bills Payable	15.43	1.04	4.31	2.77		1.96									
Other Liabilities	614.73	1232.09	243.99	351.15	129.64	180.22	128.24	297.64	4093.90	27.43	170.35	226.96	59.12	380.65	87.07
1. Sundry Creditors	21.79	27.47	4.06	4.40	4.40	1.47	4.06	25.43	86.02	0.89	12.87	21.41	7.47	9.91	
2. Loan Loss Provision	288.57	607.19	66.48	88.44	49.96	64.65	29.44	108.36	898.20	13.77	35.82	112.27	13.39	145.27	29.60
3. Interest Suspense a/c	86.42	219.33	6.86	21.47	0.95	6.73	6.21	36.82	2456.05	7.92	13.63	49.07	19.41	87.42	31.82
4. Others	217.95	378.10	166.59	241.24	74.33	107.36	88.54	127.03	653.63	4.85	108.02	44.20	18.85	147.96	15.74
Reconciliation A/c								0.40							344.23
Profit & Loss A/c	66.75	-153.74	43.78	40.02	6.20	10.60		78.34	139.04		34.28		0.35		
	17823.72	22057.50	8845.82	12610.48	6928.96	8674.45	4269.88	11625.95	5464.31	322.19	2015.27	5220.44	141.80	3557.46	1571.42
Assets															
LIQUID FUNDS	3005.38	2054.07	785.03	816.84	1064.24	1228.15	613.54	1224.54	688.43	108.45	526.08	1073.38	39.02	602.98	313.37
a. Cash Balance	316.71	542.15	172.56	202.11	117.63	221.56	89.79	187.00	11.19	6.91	59.45	87.24	1.33	47.04	25.74
Nepalese Notes & Coins	306.33	532.08	169.97	197.93	113.43	207.97	87.29	183.79	11.19	6.91	58.61	86.89	1.33	46.68	25.74
Foreign Currency	10.37	10.08	2.59	4.18	4.21	13.59	2.50	3.21			0.84	0.35		0.35	
b. Bank Balance	2359.23	1258.97	482.74	522.24	541.56	906.59	249.76	1033.05	677.23	101.54	100.27	246.89	37.69	555.95	287.63
1. In Nepal Rastra Bank	1625.17	1136.19	414.77	493.41	418.64	711.02	146.34	884.99	57.99	0.11	81.20	229.27	4.44	46.61	0.58
Domestic Currency	1576.19	1128.80	394.37	483.78	412.26	706.08	145.82	883.24	57.99	0.11	81.20	229.27	4.44	46.61	0.58
Foreign Currency	48.98	7.39	20.40	9.63	6.39	4.94	0.52	1.75							
2. "A" Class Licensed Institution	75.14	47.98	48.79	72.61	4.89	80.97	103.42	131.13	613.64	32.01	19.07	17.62	1.57	417.52	95.05
Domestic Currency	75.14	47.53	48.79	72.61	4.89	79.11	4.97	131.09	613.64	32.01	19.07	17.62	1.57	413.38	95.05
Foreign Currency		0.45				1.86	98.45	0.04						4.14	
3. Other Financial Ins.					0.60				5.61	69.43				31.68	192.01
4. In Foreign Banks	658.91	74.79	19.18	-43.78	117.43	114.60		16.94							
c. Money at Call	329.45	252.95	129.73	92.50	405.04	100.00	274.00	4.49			366.37	739.25			
Domestic Currency		183.04	100.00	92.50	317.73	100.00	274.00				366.37	730.17			
Foreign Currency	329.45	69.91	29.73		87.30			4.49				9.08			
INVESTMENT IN SECURITIES	1256.79	3169.90	1031.33	792.35	612.70	500.00	320.08	1108.51	47.91		61.15	203.89		158.79	
a. Govt. Securities	1236.79	3169.90	1031.33	792.35	612.70	500.00	320.08	1108.51	47.91		61.15	203.89		158.79	
b. NRB Bond															
c. Govt. Non-Fin. Ins.	20.00														
d. Other Non-Fin Ins.															
e. Non Residents															
SHARE & OTHER INVESTMENT	597.59	79.11		1555.51		138.18		135.78	264.39	1.50	17.19	38.97		4.05	123.64
a. Non Residents	115.52			248.46		138.18						27.98		10.08	
b. Others	482.08	79.11		1307.05				135.78	264.39	1.50	17.19	10.99		4.05	113.56
LOANS & ADVANCES	11665.29	14511.53	6599.18	8844.27	4995.86	6184.26	2943.97	8432.68	1480.52	164.63	1168.91	3427.64	67.32	2326.17	694.38
a. Private Sector	11101.43	14476.62	6435.55	8175.39	4819.03	5787.57	2943.97	8325.56	1440.91	164.23	1168.91	3427.64	67.32	2294.52	691.65
b. Financial Institutions	211.05		163.63	94.88	27.71	347.03		80.20						31.65	
c. Government Organizations	352.81	34.91		574.00	149.12	49.66		26.91	39.61	0.40					2.72
BILL PURCHASED	690.98	18.51	1.49			1.95						11.55		6.00	
a. Domestic Bills Purchased		17.60	0.11			1.95						11.55		6.00	
b. Foreign Bills Purchased		0.91	1.38												
c. Import Bills & Imports	690.98														
LOANS AGAINST COLLECTED BILLS						279.02									
a. Against Domestic Bills															

Statement of Assets and Liabilities

as on Chaitra end 2068

Rs. in million

Liabilities	PDBL	Sahayogi	Pashupati	Karnali	Triveni	Annapura	Bhrikuti	Suvekcha	Bageshwori	Gaurishanka	Curkha	Gandaki	Infrastructure	Business	Biratnaxmi
CAPITAL FUND	366.37	102.91	699.88	92.12	230.29	809.01	372.50	120.29	139.51	228.80	-436.79	246.38	762.81	926.19	171.50
a. Paid-up Capital	336.52	90.00	663.17	80.00	201.07	672.00	321.09	107.85	93.70	211.92	660.82	220.00	713.53	842.06	155.65
b. Calls in Advance									31.19		0.82				
c. General Reserves	23.93	12.77	14.05	1.70	16.28	33.25	35.44	10.44	12.76	13.05	34.15	19.63	40.05	79.23	14.35
d. Share Premium	0.54		0.89		11.53	2.11		0.96	0.29		2.38	0.08	5.69	0.38	
e. Retained Earning	0.16	0.01	21.49		1.41	101.37	15.25	0.54	0.94	3.74	-1187.83	4.50	-1.28	3.21	0.54
f. Others Reserves Fund	5.21	0.13	0.28	10.42		0.28	0.72	0.50	0.62	0.09	52.87	2.17	4.72	1.29	0.96
g. Exchange Fluctuation Fund											0.00		0.10	0.02	
BORROWINGS								20.00	0.74		103.80				
a. NRB															
b. "A"Class Licensed Institution											63.80				
c. Foreign Banks and Fin. Ins.															
d. Other Financial Ins.								20.00	0.74		40.00				
e. Bonds and Securities															
DEPOSITS	2002.49	1215.15	664.13	918.37	2039.70	1295.91	2586.91	983.63	1418.22	834.05	1255.93	1759.38	1682.24	2622.33	2228.73
a. Current	6.87	49.84	11.32		72.94	9.24	37.19	27.17	17.16	18.54	240.59	16.84	21.28	55.24	35.13
Domestic	6.87	49.84	11.32		72.94	9.24	37.19	27.17	17.16	18.54	240.59	16.84	21.28	55.24	35.13
Foreign															
b. Savings	1162.08	937.85	194.83	785.16	945.03	579.32	1481.89	355.45	958.67	523.70	595.12	795.74	492.86	987.81	1260.44
Domestic	1162.08	937.85	194.83	785.16	945.03	579.32	1481.89	355.45	958.67	523.70	595.05	795.74	492.86	987.81	1260.44
Foreign											0.07				
c. Fixed	495.39	200.16	227.00	130.52	658.40	309.97	527.41	345.26	136.73	118.56	123.58	517.93	710.57	1067.41	637.42
Domestic	495.39	200.16	227.00	130.52	658.40	309.97	527.41	345.26	136.73	118.56	123.58	517.93	710.57	1067.41	637.42
Foreign															
d. Call Deposits	333.53	27.30	230.72		360.64	397.21	537.06	255.75	267.67	173.25	289.28	426.95	451.44	506.55	293.30
Domestic	333.53	27.30	230.72		360.64	397.21	537.06	255.75	267.67	173.25	289.20	426.95	451.44	506.55	293.30
Foreign											0.08				
e. Others	4.63		0.26	2.69	2.69	0.18	3.37		38.00		7.35	1.93	6.09	5.33	2.44
Domestic	4.63		0.26	2.69	2.69	0.18	3.37		38.00		7.35	1.93	6.09	5.33	2.44
Foreign															
Bills Payable									5.05			0.03			0.90
Other Liabilities	90.67	42.81	94.19	34.70	48.26	269.12	112.83	55.54	41.15	49.42	3350.66	54.65	116.17	191.45	65.84
1. Sundry Creditors	7.98	4.34	2.61	3.40	12.34	0.25	2.99	3.53	1.68	3.64	1.04	1.17	2.19	10.56	8.94
2. Loan Loss Provision	36.02	14.14	59.25	11.21	30.62	151.43	35.10	18.39	29.30	16.72	1227.81	17.20	34.51	51.68	27.41
3. Interest Suspense a/c	5.74	3.45	30.28	11.87		22.02	10.82	7.85	3.89	7.30	388.34	7.42	46.41	55.49	2.16
4. Others	40.93	20.88	2.05	8.22	5.30	95.42	63.92	25.77	6.27	21.76	1733.46	28.86	33.07	73.72	27.34
Reconciliation A/c		0.81			371.82		667.57		-6.53	0.48	0.16	0.05			
Profit & Loss A/c	16.85	19.20	30.40	4.13	28.24		25.86	14.19	30.57	30.65		45.98	26.98	64.17	31.96
	2476.39	1380.87	1488.61	1049.33	2718.31	2374.04	3765.67	1193.65	1628.71	1143.41	4273.74	2106.47	2588.21	3805.05	2498.03
Assets															
LIQUID FUNDS	624.96	454.79	493.67	319.73	566.09	1005.18	846.84	301.98	440.09	388.97	88.68	604.01	682.88	853.38	676.06
a. Cash Balance	71.07	22.71	27.66	51.37	41.49	38.78	59.91	55.42	44.30	26.61	33.61	46.00	60.42	53.72	51.04
Nepalese Notes & Coins	71.07	22.71	27.66	51.37	41.48	38.78	59.91	55.42	42.93	26.61	32.35	44.41	60.10	53.55	51.04
Foreign Currency			0.00		0.01				1.37		1.26	1.58	0.31	0.17	0.01
b. Bank Balance	115.19	77.49	466.01	23.03	198.41	87.74	40.08	246.56	129.23	6.70	0.65	558.02	622.46	168.37	126.68
1. In Nepal Rastra Bank	4.20	64.27	6.21	23.03	0.11	35.59	18.63		115.43	0.99	0.53	83.94	56.80	167.59	125.06
Domestic Currency	4.20	64.27	6.21	23.03	0.11	35.59	18.63		115.43	0.99	0.25	83.94	56.31	167.59	125.06
Foreign Currency											0.28		0.49		
2. "A"Class Licensed Institution	110.67	13.22	402.91		192.04	52.02	13.23	106.27	1.80	5.71	0.12	253.35	473.86	0.78	1.62
Domestic Currency	110.67	13.22	402.91		192.04	52.02	13.23	106.27	1.80	5.71	0.12	253.35	472.95	0.78	1.62
Foreign Currency													0.90		
3. Other Financial Ins.	0.31		56.88		6.26	0.14	8.23	140.29				220.72	91.81		
4. In Foreign Banks									12.01						
c. Money at Call	438.69	354.59		245.33	326.19	878.66	746.85		266.56	355.66	54.42			631.30	498.33
Domestic Currency	438.69	354.59		245.33	326.19	878.66	746.85		266.56	355.66	54.15			631.30	498.33
Foreign Currency											0.28				
INVESTMENT IN SECURITIES	5.00				1.32		25.20		1.20					90.00	26.00
a. Govt. Securities	5.00						25.20		1.20					90.00	26.00
b. NRB Bond															
c. Govt. Non-Fin. Ins.															
d. Other Non-Fin Ins.					1.32										
e. Non Residents															
SHARE & OTHER INVESTMENT	17.50	40.63	0.40	3.00		1.67	40.10	0.50		2.40	67.06		86.00	5.07	6.10
a. Non Residents													83.00		
b. Others	17.50	40.63	0.40	3.00		1.67	40.10	0.50		2.40	67.06		3.00	5.07	6.10
LOANS & ADVANCES	1693.01	850.30	888.29	594.22	1667.39	1144.39	2090.90	820.36	1115.00	660.96	2145.11	1342.89	1691.88	2511.75	1681.19
a. Private Sector	1693.01	850.30	866.82	594.22	1667.39	1144.39	2090.90	820.36	1115.00	660.96	2145.11	1342.89	1691.88	2496.22	1681.19
b. Financial Institutions			19.97												
c. Government Organizations			1.50											15.53	
BILL PURCHASED															
a. Domestic Bills Purchased															
b. Foreign Bills Purchased															
c. Import Bills & Imports															
LOANS AGAINST COLLECTED BILLS															
a. Against Domestic Bills															
b. Against Foreign Bills															
FIXED ASSETS	53.46	9.16	30.21	36.30	69.92	35.74	42.08	37.47	36.86	56.33	102.36	111.84	42.63	212.88	51.55
OTHER ASSETS	69.88	25.97	76.08	90.27	42.43	116.02	52.50	33.34	34.64	34.75	731.92	46.08	82.60	129.46	57.19
a. Accrued Interest:	7.49	3.45	39.58	11.87		22.02	10.82	7.85	3.89	7.30	388.34	7.84	46.41	56.17	2.

Statement of Assets and Liabilities

as on Chaitra end 2068

Rs. in million

Liabilities	Excel	WDBL	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktimath	Sewa	Kankai	Public	Mahakali	Ace
CAPITAL FUND	139.77	87.67	1004.23	213.38	618.70	1166.18	100.44	115.23	185.33	269.74	126.67	58.23	138.90	42.18	889.86
a. Paid-up Capital	80.00	60.00	897.93	200.00	582.45	1088.00	90.29	100.00	140.00	200.00	115.00	40.00	150.00	40.00	797.74
b. Calls in Advance		21.60										8.62	1.77		
c. General Reserves	16.88	3.67	66.32	8.62	29.08	37.11	10.16	3.63	6.64	69.74	10.40	1.94	3.42	1.90	87.65
d. Share Premium					1.79	5.41			12.86						0.26
e. Retained Earning	22.69	2.40	39.98	4.65	5.31	21.19		11.60	25.82		0.97	7.68	-18.00	0.02	0.39
f. Others Reserves Fund	20.20			0.10		12.11					0.30		1.71	0.01	3.72
g. Exchange Fluctuation Fund				0.01	0.07	2.36									0.36
BORROWINGS			2.18		45.73	923.06			10.35	152.98					580.00
a. NRB						223.30									
b. "A"Class Licensed Institution						340.00									580.00
c. Foreign Banks and Fin. Ins.						359.76									
d. Other Financial Ins.			2.18		45.73				10.35	152.98					
e. Bonds and Securities															
DEPOSITS	1961.76	561.55	6429.87	415.17	4731.17	4440.14	630.81	1205.53	819.11	2388.06	1690.73	406.58	492.09	258.10	5283.85
a. Current	14.54	11.95	81.23	6.61	75.14	83.34	5.37	12.54	11.10	42.96	24.07	4.19	1.47		63.57
Domestic	14.54	11.95	81.23	6.61	75.14	82.56	5.37	12.54	11.10	42.96	24.07	4.19	1.47		60.18
Foreign						0.79									3.39
b. Savings	1293.89	377.33	2740.09	339.13	1587.40	1330.18	362.88	359.91	415.01	1582.40	1010.33	247.28	220.46	219.19	2767.16
Domestic	1293.89	377.33	2740.09	339.13	1586.71	1301.50	362.88	359.91	415.01	1582.40	1010.33	247.28	220.46	219.19	2760.93
Foreign					0.68	28.67									6.23
c. Fixed	375.25	112.99	2554.38	69.43	1231.43	2300.29	204.16	502.43	261.46	490.96	361.75	34.32	214.75	38.91	2051.82
Domestic	375.25	112.99	2554.38	69.43	1215.04	2022.94	204.16	502.43	261.46	490.96	361.75	34.32	214.75	38.91	2051.82
Foreign					16.39	277.35									
d. Call Deposits		58.67	1042.26		1831.51	692.28	58.40	330.65	130.97	271.74	293.98	120.54	55.41		388.64
Domestic		58.67	1042.26		1831.48	691.36	58.40	330.65	130.97	271.74	293.98	120.54	55.41		366.37
Foreign					0.04	0.92									22.27
e. Others	278.07	0.60	11.91		5.69	34.05			0.58		0.60	0.25			12.67
Domestic	278.07	0.60	11.91		5.69	34.05			0.58		0.60	0.25			12.67
Foreign															
Bills Payable			1.11			0.26									
Other Liabilities	61.37	36.30	327.58	42.85	260.13	363.40	11.69	49.30	56.56	127.10	65.94	15.62	125.15	9.90	373.91
1. Sundry Creditors	3.70	17.28	2.76	1.25	12.77	5.36	0.97	0.48	0.63	0.55	1.03	1.03	5.11	1.01	1.17
2. Loan Loss Provision	23.74	16.52	149.18	16.05	93.94	76.78	6.29	10.91	25.42	35.31	13.97	6.80	64.66	3.96	96.32
3. Interest Suspense a/c	9.26	0.74	68.31	10.70	66.96	16.65	0.47	4.03	12.08	15.26	7.16	1.74	19.81	1.94	57.09
4. Others	24.68	1.76	107.32	14.85	86.46	264.60	3.96	33.88	18.44	75.97	43.77	6.06	35.57	2.99	219.34
Reconciliation A/c	285.24				0.03		75.68			-1.19				0.82	
Profit & Loss A/c	23.39	10.43	36.64	11.47	-54.06	48.26	22.71	10.51	18.16	50.39	22.31	2.27		3.03	0.95
	2471.54	695.96	7801.60	682.87	5601.70	6941.29	841.32	1380.57	1089.52	2987.06	1905.66	482.70	756.15	314.03	7128.56
Assets															
LIQUID FUNDS	860.68	197.30	1560.51	218.19	1278.05	2241.60	153.76	498.03	211.13	754.62	639.11	140.90	155.33	115.00	1800.31
a. Cash Balance	52.67	18.85	144.58	12.79	120.12	70.69	5.20	26.04	24.99	57.66	62.29	19.93	7.77	3.38	92.40
Nepalese Notes & Coins	52.67	18.85	144.02	12.79	117.51	68.18	5.20	26.04	24.99	57.64	62.25	19.93	7.77	3.26	89.83
Foreign Currency			0.55		2.62	2.51				0.03	0.04	0.00		0.13	2.56
b. Bank Balance	104.73	178.45	1415.94	205.39	254.66	228.99	30.71	381.74	46.74	696.96	576.82	20.64	28.98	111.62	320.05
1. In Nepal Rastra Bank	0.21	0.03	473.08	2.25	247.75	183.92	14.11	0.14	0.17	122.63	34.63	0.05	27.22	4.82	296.50
Domestic Currency	0.21	0.03	473.08	2.25	247.66	182.31	14.11	0.14	0.17	122.63	34.63	0.05	27.22	4.82	295.67
Foreign Currency					0.09	1.60									0.82
2. "A"Class Licensed Institution	104.52	152.85	673.36	70.50	6.85	36.22	16.60	348.42	46.57	392.27	416.65	20.58	1.76	46.47	1.91
Domestic Currency	104.52	152.85	673.36	70.50	6.76	36.22	16.60	348.42	46.57	392.27	416.65	20.58	1.76	46.47	1.91
Foreign Currency					0.08										
3. Other Financial Ins.		25.58	269.50	132.63	0.07			33.18		182.05	125.54	0.01		60.33	0.01
4. In Foreign Banks						8.85									21.64
c. Money at Call	703.29				903.26	1941.93	117.85	90.24	139.40			100.33	118.59		1387.86
Domestic Currency	703.29				902.93	1803.65	117.85	90.24	139.40			100.33	118.59		1363.49
Foreign Currency					0.33	138.28									24.37
INVESTMENT IN SECURITIES		10.00	176.40	20.00	244.25	189.05					10.00		2.50	2.06	325.29
a. Govt. Securities		10.00	176.40	20.00	244.25	172.05					10.00		2.50	2.06	325.29
b. NRB Bond															
c. Govt. Non-Fin. Ins.															
d. Other Non-Fin Ins.						17.00									
e. Non Residents															
SHARE & OTHER INVESTMENT		10.50	125.43	5.10	39.95	89.99	40.10	30.20	36.50	32.64	0.30	0.10		0.50	175.27
a. Non Residents															
b. Others		10.50	125.43	5.10	39.95	89.99	40.10	30.20	36.50	32.64	0.30	0.10		0.50	175.27
LOANS & ADVANCES	1275.28	408.75	5515.48	382.77	3620.90	4055.14	552.29	806.03	779.02	2081.44	1178.97	318.58	485.24	182.41	4389.94
a. Private Sector	1272.43	408.75	5467.72	382.77	3610.56	3948.08	550.79	806.03	779.02	2081.44	1177.59	318.58	485.24	181.97	4270.38
b. Financial Institutions			35.68		0.00	91.18									104.41
c. Government Organizations	2.85		12.07		10.33	15.88	1.50				1.37			0.44	15.16
BILL PURCHASED			5.70		35.00										0.06
a. Domestic Bills Purchased			5.70		35.00										
b. Foreign Bills Purchased															0.06
c. Import Bills & Imports															
LOANS AGAINST COLLECTED BILLS															0.04
a. Against Domestic Bills															
b. Against Foreign Bills															0.04
FIXED ASSETS	23.18	12.84	172.74	31.62	242.98	109.93	8.76	24.06	34.96	50.69	31.77	14.97	59.99	3.71	128.96
OTHER ASSETS	27.09	52.17	230.12	24.88	140.57	255.57	10.74	15.27	27.58	66.89	40.21	7.67	33.59	10.34	308.68

Statement of Assets and Liabilities

as on Chaitra end 2068

Rs. in million

Liabilities	Bhargav	Shangrila	Resunga	Rara	diyalo	Country	Alpine	Nilgiri	Kashmandap	Garima	City	Bishow	Professional	Kabeli	Kamana
CAPITAL FUND	91.50	334.66	77.71	223.40	113.43	329.49	105.87	53.84	544.15	232.50	262.17	254.19	102.23	23.67	215.42
a. Paid-up Capital	94.49	320.00	70.38	200.10	100.00	320.00	100.00	50.00	514.43	200.00	220.00	240.00	100.00	20.00	200.00
b. Calls in Advance														1.50	
c. General Reserves	0.97	10.08	4.43	1.47	4.94	8.99	4.21	3.67	9.31	14.24	14.95	10.61	2.05	1.30	
d. Share Premium			1.28						0.01						9.51
e. Retained Earning	-3.96	2.66	1.08	21.83	8.33		0.88	0.17	20.40	18.26	26.71	0.56	0.17	0.87	5.91
f. Others Reserves Fund		1.91	0.54		0.16	0.50	0.77				0.50	3.03	0.01		
g. Exchange Fluctuation Fund															0.00
BORROWINGS															
a. NRB															
b. "A"Class Licensed Institution															
c. Foreign Banks and Fin. Ins.															
d. Other Financial Ins.															
e. Bonds and Securities															
DEPOSITS	211.91	2340.38	1051.71	389.68	494.38	1346.23	529.27	431.44	3471.32	1816.40	2014.52	2006.36	258.36	267.10	1407.79
a. Current	1.50				1.75	24.16	13.11	1.27	48.03	32.44	6.61	22.91	1.43	4.25	19.53
Domestic	1.50				1.75	24.16	13.11	1.27	48.02	32.44	6.61	22.91	1.43	4.25	19.53
Foreign									0.01						
b. Savings	129.46	1383.09	958.11	333.95	130.87	200.99	265.41	211.90	1663.01	1070.75	1113.83	713.35	84.24	203.05	747.56
Domestic	129.46	1383.09	958.11	333.95	130.87	200.99	265.41	211.90	1662.14	1070.75	1113.83	713.35	84.24	203.05	747.56
Foreign									0.87						
c. Fixed	47.84	659.60	93.29	52.53	138.64	441.60	119.47	138.57	877.04	437.98	595.36	769.19	34.47	41.64	341.30
Domestic	47.84	659.60	93.29	52.53	138.64	441.60	119.47	138.57	877.04	437.98	595.36	769.19	34.47	41.64	341.30
Foreign															
d. Call Deposits	33.12	294.01			222.83	679.48	131.23	79.28	881.13	275.23	297.97	500.91	138.21	18.16	299.40
Domestic	33.12	294.01			222.83	679.48	131.23	79.28	881.13	275.23	297.97	500.91	138.21	18.16	299.40
Foreign															
e. Others		3.67	0.31	3.20	0.30		0.05	0.43	2.10		0.75				
Domestic		3.67	0.31	3.20	0.30		0.05	0.43	2.10		0.75				
Foreign															
Bills Payable											0.20				0.22
Other Liabilities	12.96	100.13	33.03	20.23	14.07	46.98	41.40	30.98	188.36	75.56	135.04	134.45	9.64	6.08	66.44
1. Sundry Creditors	6.12	0.75	1.68	0.46	0.61	2.04	9.02	0.09	7.93	12.14	0.09	2.86	2.59	0.29	1.89
2. Loan Loss Provision	3.10	35.75	10.66	6.39	4.18	18.93	10.75	4.77	43.67	16.06	20.33	17.52	1.94	2.34	15.97
3. Interest Suspense a/c	1.14	17.08	5.41	3.96	4.40	10.22	8.38	5.03	25.93	8.34	14.40	11.14	0.70	1.96	13.72
4. Others	2.60	46.54	15.29	9.42	4.88	15.80	13.26	21.08	110.82	39.02	100.22	102.93	4.41	1.48	34.86
Reconciliation A/c		-0.03	429.21	67.14			23.40	-0.28	638.18	366.17			0.03		
Profit & Loss A/c	7.81	30.36	12.78	18.58	8.74	5.24	8.29	9.22	11.83	34.94	27.10	37.93	5.79	1.78	23.71
	324.18	2805.49	1604.44	719.02	630.61	1727.94	708.23	525.20	4853.83	2525.57	2439.02	2432.93	376.05	298.64	1713.57
Assets															
LIQUID FUNDS	129.83	713.10	512.21	322.15	238.53	646.84	165.27	155.11	1105.36	540.75	584.28	570.63	185.40	81.53	481.84
a. Cash Balance	4.26	42.51	22.69	13.08	5.52	27.88	22.51	14.70	68.71	40.33	41.15	19.52	8.01	17.41	22.86
Nepalese Notes & Coins	4.26	41.82	22.69	13.08	5.52	27.88	22.11	14.34	68.12	40.29	41.06	19.52	8.01	17.41	22.56
Foreign Currency		0.69					0.41	0.36	0.59	0.04	0.09				0.30
b. Bank Balance	125.57	670.59	85.80	103.34	233.02	77.06	32.20	21.58	1036.65	98.74	455.52	99.73	14.05	16.81	458.98
1. In Nepal Rastra Bank	11.66	93.39	4.63		23.78	58.48	2.40	0.01	172.39	88.74	106.99	99.73	0.09	2.18	77.03
Domestic Currency	11.66	93.39	4.63		23.78	58.48	2.40	0.01	172.39	88.74	106.99	99.73	0.09	2.18	77.03
Foreign Currency															
2. "A"Class Licensed Institution	78.40	337.72	29.15	20.50	6.10	18.42	23.59	21.57	511.85		284.36		13.95	14.63	156.87
Domestic Currency	78.40	337.72	29.15	20.50	6.10	18.42	23.59	21.57	508.17		284.36		13.95	14.63	156.87
Foreign Currency									3.67						
3. Other Financial Ins.	35.51	239.48	52.03	82.84	203.14	0.16	6.21		352.41	10.00	64.17		0.02		225.08
4. In Foreign Banks															
c. Money at Call			403.72	205.73		541.90	110.56	118.83		401.69	87.61	451.38	163.34	47.31	
Domestic Currency			403.72	205.73		541.90	110.56	118.83		401.69	87.61	451.38	163.34	47.31	
Foreign Currency															
INVESTMENT IN SECURITIES	3.20				10.00	17.11			173.08		55.00				
a. Govt. Securities	3.20				10.00	17.11			173.08		55.00				
b. NRB Bond															
c. Govt. Non-Fin. Ins.															
d. Other Non-Fin Ins.															
e. Non Residents															
SHARE & OTHER INVESTMENT		1.00		10.50		0.50	0.50		63.06		43.84	1.50	0.10		61.00
a. Non Residents															
b. Others		1.00		10.50		0.50	0.50		63.06		43.84	1.50	0.10		61.00
LOANS & ADVANCES	178.37	1983.99	628.74	288.76	365.83	1005.87	461.60	343.72	2602.40	1549.07	1624.87	1740.30	178.84	193.52	1094.02
a. Private Sector	178.37	1983.99	628.74	288.76	365.83	993.05	461.60	343.72	2525.30	1549.03	1620.81	1740.30	178.84	193.52	1094.02
b. Financial Institutions						0.96			73.53						
c. Government Organizations						11.86			3.58	0.03	4.07				
BILL PURCHASED									1.20						
a. Domestic Bills Purchased									1.20						
b. Foreign Bills Purchased															
c. Import Bills & Imports															
LOANS AGAINST COLLECTED BILLS															
a. Against Domestic Bills															
b. Against Foreign Bills															
FIXED ASSETS	6.23	49.82	10.90	10.40	5.43	31.24	16.42	8.48	123.69	30.25	55.06	56.49	6.70	18.15	40.15
OTHER ASSETS	4.85	57.57	21.99	18.67	10.59	26.39	63.94	17.89	132.59	37.23	72.06	64.00	5.01	5.43	36.52
a. Accrued Interest:	1.14	25.71	5.41	3.96	4.40	10.22	8.38	5.03	44.50	8.34	20.69	16.29	0.70	1.96	13.72
b. Staff Loans / Adv.		8.63					0.00		18.57		6.29	5.15			
c. Sundry Debtors											0.05				
d. Cash In Transit	1.14	17.08	5.41	3.96	4.40	10.22	8.38	5.03	25.93	8.34	14.35	11.14	0.70	1.96	

Statement of Assets and Liabilities

as on Chaitra end 2068

Rs. in million

Liabilities	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Gulmi	Kanchan	Matrbhumi	Bright
CAPITAL FUND	274.66	109.78	106.53	762.37	49.85	41.87	21.21	211.00	43.37	28.19	493.03	18.00	75.84	30.75	109.64
a. Paid-up Capital	200.00	100.00	100.00	740.00	50.00	21.00	18.00	200.00	39.00	28.00	448.00	17.50	70.00	15.40	98.00
b. Calls in Advance							20.38							13.20	
c. General Reserves	7.61	2.60	2.65	17.81	-0.15	0.50		8.00	0.87	0.04	8.08	0.50	1.17	0.43	2.20
d. Share Premium		0.14													
e. Retained Earning	67.05	6.73	3.89	2.80			3.21	1.86	3.50	0.15	32.29		4.67	1.72	9.44
f. Others Reserves Fund		0.31		1.75				1.14			4.67				
g. Exchange Fluctuation Fund				0.00											
BORROWINGS													50.00		
a. NRB													50.00		
b. "A"Class Licensed Institution															
c. Foreign Banks and Fin. Ins.															
d. Other Financial Ins.															
e. Bonds and Securities															
DEPOSITS	1040.45	934.72	760.68	3076.81	123.06	276.91	221.46	1731.12	372.88	104.03	3596.91	302.55	637.96	155.75	360.75
a. Current	6.11	10.24	24.18	144.66	0.88	15.51	0.71	42.13	2.06		33.11			0.13	2.96
Domestic	6.11	10.24	24.18	144.61	0.88	15.51	0.71	42.13	2.06		33.11			0.13	2.96
Foreign				0.05											
b. Savings	365.20	560.83	429.00	1242.50	81.06	129.30	182.45	944.46	196.94	93.20	1464.91	270.80	565.67	85.31	102.95
Domestic	365.20	560.83	429.00	1236.36	81.06	129.30	182.45	944.46	196.94	93.20	1464.91	270.80	565.67	85.31	102.95
Foreign				6.13											
c. Fixed	513.65	95.22	189.93	932.99	13.63	73.25	38.31	418.34	44.91	10.83	1426.42	31.75	72.29	33.37	52.49
Domestic	513.65	95.22	189.93	932.99	13.63	73.25	38.31	418.34	44.91	10.83	1426.42	31.75	72.29	33.37	52.49
Foreign															
d. Call Deposits	151.63	268.44	117.58	730.19	27.23	58.86		325.38	128.89		668.31			36.93	202.08
Domestic	151.63	268.44	117.58	727.28	27.23	58.86		325.38	128.89		668.31			36.93	202.08
Foreign				2.90											
e. Others	3.85			26.47	0.26			0.82	0.07			4.16			0.27
Domestic	3.85			26.47	0.26			0.82	0.07			4.16			0.27
Foreign															
Bills Payable											2.80				
Other Liabilities	107.96	26.92	20.62	211.46	2.98	4.60	2.21	55.15	5.40	4.22	316.53	7.04	18.27	3.24	19.16
1. Sundry Creditors	28.22	0.27	1.79	1.03	0.09	0.40	0.14	16.16	0.29	1.67	10.67	0.70	0.22	0.22	0.03
2. Loan Loss Provision	22.34	12.84	8.31	61.21	1.13	2.21	1.61	15.38	3.43	1.22	200.79	1.73	6.09	1.93	4.64
3. Interest Suspense a/c	26.62	2.58	2.62	18.50	0.22	0.24	0.07	0.90	0.90	0.77	55.48	0.73	3.90	0.49	3.07
4. Others	30.78	11.23	7.91	130.73	1.53	1.76	0.39	22.71	0.78	0.56	49.59	3.88	8.05	0.60	11.43
Reconciliation A/c		131.74								15.66			121.62	15.62	
Profit & Loss A/c	11.69	6.16	6.08	37.35	2.02	3.75	2.93	32.21	7.12			4.07	11.47	1.11	6.28
	1434.75	1209.33	893.92	4087.99	177.91	327.13	247.81	2029.48	428.77	152.10	4409.27	331.66	915.16	206.46	495.83
Assets															
LIQUID FUNDS	344.11	319.38	362.56	797.57	65.81	103.97	78.03	501.66	88.87	24.51	1254.39	149.21	308.02	64.75	142.66
a. Cash Balance	4.34	39.94	12.73	53.01	6.01	5.64	9.25	31.92	8.08	1.42	159.48	5.76	11.64	4.15	15.41
Nepalese Notes & Coins	4.34	39.94	12.73	52.41	6.01	5.64	9.10	31.92	8.08	1.42	157.17	5.54	11.64	4.15	15.41
Foreign Currency				0.60			0.15			0.00	2.31	0.22			
b. Bank Balance	339.76	60.53	40.83	184.72	6.21	22.09	68.78	93.40	80.79	4.01	666.96	10.30	296.37	8.06	28.44
1. In Nepal Rastra Bank	45.12	5.80	39.46	152.63		0.09		0.44	10.02		652.39		1.64		13.34
Domestic Currency	45.12	5.80	39.46	152.63		0.09		0.44	10.02		652.39		1.64		13.34
Foreign Currency															
2. "A"Class Licensed Institution	193.86	54.72	1.37	32.09	6.21	22.00	53.97	89.10	25.17	2.04	12.33	10.30	149.12	8.06	15.10
Domestic Currency	193.86	54.72	1.37	32.05	6.21	22.00	53.97	89.10	25.17	2.04	12.33	10.30	149.12	8.06	15.10
Foreign Currency				0.04											
3. Other Financial Ins.	100.79	0.00					14.81	3.86	45.61	1.97	0.01	0.01	145.61		
4. In Foreign Banks											2.24				
c. Money at Call		218.91	309.00	559.84	53.60	76.24		376.34		19.08	427.95	133.14		52.54	98.81
Domestic Currency		218.91	309.00	549.86	53.60	76.24		376.34		19.08	421.49	133.14		52.54	98.81
Foreign Currency				9.98							6.46				
INVESTMENT IN SECURITIES				197.05		1.00		10.21			68.43				
a. Govt. Securities				197.05		1.00		10.21			68.43				
b. NRB Bond															
c. Govt. Non-Fin. Ins.															
d. Other Non-Fin Ins.															
e. Non Residents															
SHARE & OTHER INVESTMENT	14.63			79.60		0.61	0.10	1.00			44.55		0.10		0.10
a. Non Residents	14.63							1.00							
b. Others				79.60		0.61	0.10				44.55		0.10		0.10
LOANS & ADVANCES	985.44	714.97	493.11	2797.32	103.84	204.17	160.85	1445.16	325.73	101.21	2664.72	171.56	464.91	119.59	328.62
a. Private Sector	985.04	714.44	493.11	2784.27	103.84	204.17	160.85	1445.16	325.23	101.21	2594.54	167.26	464.91	119.59	326.87
b. Financial Institutions	0.40			8.44					0.50		70.18				1.75
c. Government Organizations		0.53		4.60								4.30			
BILL PURCHASED	3.09														
a. Domestic Bills Purchased	3.09														
b. Foreign Bills Purchased															
c. Import Bills & Imports															
LOANS AGAINST COLLECTED BILLS															
a. Against Domestic Bills															
b. Against Foreign Bills															
FIXED ASSETS	35.18	23.50	18.48	90.11	3.85	14.96	5.67	29.75	7.68	6.51	126.71	7.87	21.72	4.32	13.71
OTHER ASSETS	52.31	17.49	17.72	123.44	4.13	1.91	3.17	41.69	6.31	3.17	132.59	3.02	18.42	2.08	10.75
a. Accrued Interest:	27.70	2.58	6.13	26.56	0.22	0.24		3.07	0.90	0.76	56.08	0.73	6.51	0.49	3.07
b. Staff Loans / Adv.			3.51	8.07				2.17			0.60		6.51		
c. Sundry Debtors												0.00			
d. Cash In Transit	27.70	2.58	2.62	18.50	0.22	0.24		0.90	0.90	0.76	55.48	0.73		0.49	3.07
e. Others		2.15		17.06	1.28	0.50	0.52	8.74	1.13	0.48	41.93	0.14	0.23	0.14	3.29
Expenses Not Written off		2.25	2.05	2.92	0.27	0.51									

Statement of Assets and Liabilities

as on Chaitra end 2068

Rs. in million

Liabilities	NCDBL	Cosmos	Manaslu	Samabridhhi	Eketa	Kalinchowk	Nepal Aawas	Nepal Finance	NIDC Capital	Narayani National	AFCL	NSMFL	Peoples	Merchantile	Kathmandu
CAPITAL FUND	63.30	14.31	68.37	70.90	60.00	51.21	221.60	184.75	340.22	870.97	824.08	-167.20	-342.67	35.48	184.46
a. Paid-up Capital	70.00	17.50	70.00	70.00	60.00	51.00	176.10	135.86	233.56	647.48	704.29	2034.29	289.01	18.00	154.66
b. Calls in Advance				0.06											
c. General Reserves				0.22			44.30	40.00	77.86	126.36	105.96	58.80	26.20	6.07	27.21
d. Share Premium										12.79		2.48	10.74		0.22
e. Retained Earning	-7.69	-3.19	-1.63			0.21	0.80	0.28	25.70	80.03	11.49	-2272.06	-670.09	0.18	2.36
f. Others Reserves Fund	0.99			0.62			0.40	8.61	3.09	4.30	2.34	9.29	1.47	11.23	
g. Exchange Fluctuation Fund															
BORROWINGS		5.25						23.00	262.50			100.51	30.00		
a. NRB															
b. "A"Class Licensed Institution								23.00	262.50			58.69			
c. Foreign Banks and Fin. Ins.															
d. Other Financial Ins.		5.25										41.82	30.00		
e. Bonds and Securities															
DEPOSITS	368.72	77.37	202.21	111.93	159.14	30.86	397.40	581.03	1301.50	2822.04	4428.56	1548.05	529.83	18.00	403.90
a. Current	3.56		1.09	1.94	2.01	0.36			7.54		48.69				
Domestic	3.56		1.09	1.94	2.01	0.36			7.54		48.69				
Foreign															
b. Savings	101.40	72.56	121.42	49.56	107.85	10.16	89.20	153.45	410.26	1195.55	1522.30	1086.15	129.95		108.71
Domestic	101.40	72.56	121.42	49.56	107.85	10.16	89.20	153.45	410.26	1195.55	1522.30	1086.15	129.95		108.71
Foreign															
c. Fixed	74.84	4.81	18.77	31.16	13.67	3.79	286.70	424.33	837.38	1595.69	1835.66	461.90	385.41	17.93	295.19
Domestic	74.84	4.81	18.77	31.16	13.67	3.79	286.70	424.33	837.38	1595.69	1835.66	461.90	385.41	17.93	295.19
Foreign															
d. Call Deposits	188.92		60.93	29.24	35.61	16.55			46.32		1021.91				
Domestic	188.92		60.93	29.24	35.61	16.55			46.32		1021.91				
Foreign															
e. Others				0.03			21.50	3.25		30.80			14.47	0.07	
Domestic				0.03			21.50	3.25		30.80			14.47	0.07	
Foreign															
Bills Payable															
Other Liabilities	10.70	1.57	3.72	4.47	2.79	1.20	90.90	229.17	293.36	316.70	301.70	4225.17	710.61	2.77	44.83
1. Sundry Creditors		0.24	0.87	0.66	0.23		39.10	5.84	39.81	6.68	9.05	23.76	28.07	0.03	0.91
2. Loan Loss Provision	2.68	0.64	1.79	0.49	1.27	0.39	17.90	48.92	77.87	125.69	115.84	2696.61	586.44	1.87	21.51
3. Interest Suspense a/c	0.51	0.25	0.69		0.09		18.30	53.99	115.08	59.50	49.32	749.52	86.12		5.95
4. Others	7.51	0.44	0.37	3.32	1.20	0.82	15.60	120.42	60.60	124.83	127.49	755.28	9.99	0.87	16.46
Reconciliation A/c		0.06												4.00	
Profit & Loss A/c				1.45	0.61		17.10		4.62	17.83	67.27		141.70	5.29	4.41
	442.72	98.56	274.30	188.75	222.54	83.27	727.00	1017.95	2202.20	4027.53	5621.61	5706.53	1073.46	61.53	637.59
Assets															
LIQUID FUNDS	141.08	26.28	63.33	63.37	78.92	38.64	221.20	113.94	783.61	644.48	1222.82	347.67	152.58	10.43	242.27
a. Cash Balance	8.55	3.97	7.37	4.48	6.53	0.51	0.70	1.81	2.27	44.61	108.17	6.68	6.04	5.12	5.24
Nepalese Notes & Coins	8.55	3.97	7.37	4.48	6.53	0.51	0.70	1.72	2.27	44.61	107.92	6.68	6.04	5.12	5.24
Foreign Currency			0.00					0.10			0.25				
b. Bank Balance	23.22	2.48	11.25	58.89	72.39	38.13	155.80	112.13	781.34	599.86	232.82	226.58	45.61	5.31	237.03
1. In Nepal Rastra Bank	16.68			6.00	9.53		18.50	10.57	50.54	69.04	220.68	165.38	45.36	0.56	31.59
Domestic Currency	16.68			6.00	9.53		18.50	10.57	50.54	69.04	220.68	165.38	45.36	0.56	31.59
Foreign Currency															
2. "A"Class Licensed Institution	6.53	2.48	11.25	20.94	10.91	3.74	25.50	90.30	461.86	492.73	12.14	60.79	0.25	0.15	205.43
Domestic Currency	6.53	2.48	11.25	20.94	10.91	3.74	25.50	90.30	461.86	492.73	12.14	60.79	0.25	0.15	205.43
Foreign Currency															
3. Other Financial Ins.				31.95	51.95	34.38	111.80	11.26	268.94	38.09		0.41		4.60	
4. In Foreign Banks															
c. Money at Call	109.32	19.83	44.71				64.70				881.83	114.41	100.93		
Domestic Currency	109.32	19.83	44.71				64.70				881.83	114.41	100.93		
Foreign Currency															
INVESTMENT IN SECURITIES							25.00	24.55	40.27	136.32	108.65	10.91		3.00	5.00
a. Govt. Securities							25.00	24.55	40.27	136.32	108.65	10.91		3.00	5.00
b. NRB Bond															
c. Govt. Non-Fin. Ins.															
d. Other Non-Fin Ins.															
e. Non Residents															
SHARE & OTHER INVESTMENT							0.20	30.30	79.86	36.37	149.74	107.42	4.50	4.68	31.01
a. Non Residents							0.20	30.30	79.86	36.37	149.74	107.42	4.50	4.68	31.01
b. Others															
LOANS & ADVANCES	267.99	62.27	178.74	111.06	127.09	38.71	428.00	652.82	1073.19	2892.28	3894.14	3351.96	699.75	42.09	329.30
a. Private Sector	267.99	62.27	178.74	111.06	127.09	38.71	428.00	652.82	1073.19	2892.28	3894.14	3256.15	699.75	42.09	329.30
b. Financial Institutions												62.50			
c. Government Organizations												33.31			
BILL PURCHASED															
a. Domestic Bills Purchased															
b. Foreign Bills Purchased															
c. Import Bills & Imports															
LOANS AGAINST COLLECTED BILLS															
a. Against Domestic Bills															
b. Against Foreign Bills															
FIXED ASSETS	21.92	6.10	17.06	11.73	5.22	4.86	5.10	9.93	46.62	115.57	129.70	166.34	123.21	0.85	17.90
OTHER ASSETS	9.49	0.63	12.99	2.57	11.32	0.91	47.50	148.80	160.16	194.46	114.62	1594.89	93.43	0.48	11.44
a. Accrued Interest:	0.51	0.25	0.69		1.07		23.60	55.19	115.71	59.50	49.32	746.78	86.30		5.95
b. Staff Loans / Adv.					1.07		1.80	1.20	0.63						
c. Sundry Debtors															
d. Cash In Transit	0.51	0.25	0.69				21.80	53.99	115.08	59.50	49.32	746.78	86.30		5.95
e. Others	0.40		1.83	0.16			13.00	0.01	0.36	20.13	10.39	6.70		0.02	0.11
Expenses not Written off								0.59		4.15	1.94				0.49
Non Banking Assets								3.07	18.49	3.90					

Statement of Assets and Liabilities

as on Chaitra end 2068

Rs. in million

Liabilities	Himalaya	Union	Gorkha	Paschimanchal	NHMFL	Samjhana	Goodwill	Siddhartha FC	Sri Investment	Lumbini	Investa	Yeti	Standard	ILFCO	Mahalaxmi
CAPITAL FUND		214.29	175.41	278.88	278.30		345.84	192.57	211.54	448.64	75.01	220.73	1102.29	2176.66	485.07
a. Paid-up Capital		176.58	160.39	178.52	220.30		300.00	130.87	160.00	268.13	24.00	180.32	1001.88	2008.80	420.00
b. Calls in Advance															
c. General Reserves		33.73	14.11	57.49	50.87		27.12	29.41	50.47	78.39	11.94	30.09	43.38	139.51	57.96
d. Share Premium			0.07		0.22		1.41			5.33		1.43		3.59	
e. Retained Earning		1.79	0.23	5.46	1.74		17.31	32.30	1.07	96.06	32.91	8.45	48.63	24.76	7.11
f. Others Reserves Fund		2.19	0.61	37.42	5.17					0.74	6.15	0.45	8.40		
g. Exchange Fluctuation Fund															
BORROWINGS							190.00						350.00		
a. NRB															
b. "A"Class Licensed Institution							190.00						350.00		
c. Foreign Banks and Fin. Ins.															
d. Other Financial Ins.															
e. Bonds and Securities															
DEPOSITS		960.28	310.26	1428.75	1499.56		1446.37	989.31	1274.62	1392.69		1133.43	2568.14	1476.26	2310.72
a. Current		6.62											10.44	7.09	
Domestic		6.62											10.44	7.09	
Foreign															
b. Savings		180.83	49.16	612.40	117.79		573.94	479.98	303.89	297.36		407.38	990.77	249.70	1026.14
Domestic		180.83	49.16	612.40	117.79		573.94	479.98	303.89	297.36		407.38	990.77	249.70	1026.14
Foreign															
c. Fixed		671.09	261.10	816.35	1186.96		866.26	504.92	970.73	936.34		630.91	1236.69	1081.12	1281.10
Domestic		671.09	261.10	816.35	1186.96		866.26	504.92	970.73	936.34		630.91	1236.69	1081.12	1281.10
Foreign															
d. Call Deposits		70.61											329.13	111.22	
Domestic		70.61											329.13	111.22	
Foreign															
e. Others		31.14			194.81		6.17	4.42		158.98		95.15	1.12	27.13	3.48
Domestic		31.14			194.81		6.17	4.42		158.98		95.15	1.12	27.13	3.48
Foreign															
Bills Payable		0.04													
Other Liabilities		79.30	72.91	260.40	273.29		103.41	85.44	69.88	314.22	19.07	116.08	189.71	508.22	127.71
1. Sundry Creditors			3.07	8.64			5.23	10.48	5.57	1.86	0.03	2.29	0.65	38.07	8.68
2. Loan Loss Provision		32.44	34.54	74.90	53.37		27.71	21.95	15.54	149.58	15.32	39.66	79.87	208.06	51.83
3. Interest Suspense a/c		14.82	27.68	43.61	62.24		18.39	14.53	3.79	129.64		26.82	46.30	154.12	13.04
4. Others		32.04	7.63	133.26	157.68		52.09	38.49	44.98	33.14	3.72	47.32	62.89	107.98	54.15
Reconciliation A/c														0.66	0.95
Profit & Loss A/c		1.79		12.06	1.64		9.18	22.63	23.16	34.08	5.59	9.09	22.05	73.75	23.66
		1255.71	558.58	1980.10	2052.79		2094.80	1289.96	1579.20	2189.62	99.67	1479.33	4232.20	4235.56	2948.10
Assets															
LIQUID FUNDS		186.72	92.71	429.71	135.22		276.67	281.38	213.03	450.49	35.70	324.05	1042.24	1114.20	786.61
a. Cash Balance		6.05	3.64	22.79	6.97		51.47	11.94	15.43	2.87	0.00	13.86	79.49	10.87	20.57
Nepalese Notes & Coins		6.05	3.64	22.79	6.97		51.47	11.94	15.43	2.87	0.00	13.86	79.49	10.87	20.57
Foreign Currency															
b. Bank Balance		58.19	12.24	406.92	48.04		225.20	269.44	197.60	29.84	35.70	29.96	962.75	1103.34	57.54
1. In Nepal Rastra Bank		53.94	8.47	38.71	46.26		33.49	30.03	34.48	28.66	0.01	1.80	125.28	88.00	53.78
Domestic Currency		53.94	8.47	38.71	46.26		33.49	30.03	34.48	28.66	0.01	1.80	125.28	88.00	53.78
Foreign Currency															
2. "A"Class Licensed Institution		4.12	3.77	234.06	1.70		191.71	137.88	145.54	1.19	35.69	28.09	593.57	943.68	3.58
Domestic Currency		4.12	3.77	234.06	1.70		191.71	137.88	145.54	1.19	35.69	28.09	593.57	943.68	3.58
Foreign Currency															
3. Other Financial Ins.		0.13		134.15	0.08			101.53	17.58			0.07	243.90	71.66	0.18
4. In Foreign Banks															
c. Money at Call		122.48	76.84		80.21					417.78		280.23			708.50
Domestic Currency		122.48	76.84		80.21					417.78		280.23			708.50
Foreign Currency															
INVESTMENT IN SECURITIES		44.93	12.76	22.50	94.86		133.46	40.00	45.49	53.63	20.00	53.03	109.92	167.05	151.55
a. Govt. Securities		44.93	12.76	22.50	43.29		133.46	40.00	45.49	53.63	20.00	53.03	109.92	167.05	151.55
b. NRB Bond															
c. Govt. Non-Fin. Ins.															
d. Other Non-Fin Ins.					51.58										
e. Non Residents															
SHARE & OTHER INVESTMENT		6.12	0.73	13.23	17.45		47.30	20.49	0.30	22.09		0.64	57.16	51.26	38.42
a. Non Residents															
b. Others		6.12	0.73	13.23	17.45		47.30	20.49	0.30	22.09		0.64	57.16	51.26	38.42
LOANS & ADVANCES		921.28	355.35	1325.76	1495.77		1278.17	876.13	1174.57	1475.39	32.86	1006.57	2687.38	2614.46	1886.54
a. Private Sector		921.28	355.35	1325.76	1495.77		1278.17	876.13	1174.57	1475.39		1006.57	2687.38	2583.46	1866.54
b. Financial Institutions											32.86			31.00	20.00
c. Government Organizations															
BILL PURCHASED													5.22		
a. Domestic Bills Purchased													5.22		
b. Foreign Bills Purchased															
c. Import Bills & Imports															
LOANS AGAINST COLLECTED BILLS															
a. Against Domestic Bills															
b. Against Foreign Bills															
FIXED ASSETS		31.96	55.87	49.07	132.35		258.02	24.35	124.15	12.00	2.29	21.83	189.42	68.47	28.82
OTHER ASSETS		64.44	29.06	135.72	175.73		90.26	42.44	20.23	176.00	8.82	64.55	118.12	208.95	53.92
a. Accrued Interest:		14.82	27.86	45.08	62.24		18.39	14.53	4.27	129.64	3.26	34.10	46.73	160.33	13.04
b. Staff Loans / Adv.											3.26	7.29	0.42	6.21	0.26
c. Sundry Debtors			0.18						0.48						
d. Cash In Transit		14.82	27.68	45.08	62.24		18.39	14.53	3.79	129.64		26.82	46.30	154.12	12.78
e. Others		7.11		9.85	9.85		1.55	10.65	0.44	1.68	0.14	1.00	10.76		4.81
Expenses not Written off		0.26	0.05				10.91							11.11	1.06
Non Banking Assets				3.48	1.41			5.16	1.43			8.67	22.62	0.05	1.20
Reconciliation Account				0.63											

Statement of Assets and Liabilities

as on Chaitra end 2068

Rs. in million

Liabilities	Om	CMB	WMBFL	CMBFCL	Crystal	Royal	Guheshwori	Patan	Fewa	Everest	Prudential	ICFC	IME	Sagarmatha	Civil
CAPITAL FUND	289.94	124.41	111.13	-372.38	147.82	360.98	189.56	91.39	353.91	89.52	367.64	401.07	584.32	191.04	167.62
a. Paid-up Capital	246.75	150.00	181.98	935.07	70.00	329.00	155.68	110.00	300.30	74.85	322.37	356.19	431.84	165.00	149.50
b. Calls in Advance					24.49								68.65		
c. General Reserves	33.46	18.33	20.69	37.10	10.38	25.85	23.72	6.40	42.83	8.12	20.29	43.28	59.56	16.00	14.01
d. Share Premium	1.04	0.28	1.36	2.61		0.39		0.48	3.49	0.83			3.97		0.18
e. Retained Earning	8.24	-74.05	-92.90	-1347.17	26.15	3.46	10.16	-26.02	7.29	5.72	24.63	0.52	20.30	9.77	3.58
f. Others Reserves Fund	0.44	29.86			16.80	2.27		0.53			0.35	1.08		0.27	0.35
g. Exchange Fluctuation Fund															
BORROWINGS			62.45	112.75	310.91	73.00		4.00			207.00	400.00			
a. NRB															
b. "A"Class Licensed Institution			48.70	100.90	187.92	48.00					189.50	400.00			
c. Foreign Banks and Fin. Ins.															
d. Other Financial Ins.			13.75	11.85	123.00	25.00		4.00			17.50				
e. Bonds and Securities															
DEPOSITS	2763.61	541.60	615.15	1585.40	601.11	1894.31	748.09	334.86	2300.72	350.34	758.62	2890.35	5306.00	1300.92	507.37
a. Current															
Domestic															
Foreign															
b. Savings	1311.86	271.96	280.80	490.40	319.92	1090.15	146.94	141.36	999.53	205.46	382.14	1648.65	3968.60	411.77	203.60
Domestic	1311.86	271.96	280.80	490.40	319.92	1090.15	146.94	141.36	999.53	205.46	382.14	1648.65	3968.60	411.77	203.60
Foreign															
c. Fixed	1451.75	269.64	334.35	421.60	278.43	801.80	512.81	193.50	1039.02	144.87	376.27	1239.69	827.18	642.92	246.47
Domestic	1451.75	269.64	334.35	421.60	278.43	801.80	512.81	193.50	1039.02	144.87	376.27	1239.69	827.18	642.92	246.47
Foreign															
d. Call Deposits															
Domestic															
Foreign															
e. Others				673.41	2.76	2.36	88.34		262.17		0.20	2.01	510.22	246.23	57.30
Domestic				673.41	2.76	2.36	88.34		262.17		0.20	2.01	510.22	246.23	57.30
Foreign															
Bills Payable	0.15					0.02									
Other Liabilities	126.22	142.34	334.22	3689.80	228.05	117.78	91.70	127.33	148.92	46.68	279.05	216.45	250.23	98.51	47.21
1. Sundry Creditors	0.53	0.51	5.38	16.07	0.93	0.33	6.73	0.34	0.49	2.27	1.46	1.30	51.22	0.85	0.39
2. Loan Loss Provision	35.22	57.05	155.24	2609.48	38.81	40.79	36.59	69.06	56.62	14.64	140.73	53.40	119.69	26.79	14.51
3. Interest Suspense a/c	31.42	25.51	125.19	466.89	100.11	52.70	14.98	28.95	31.02	8.03	46.41	54.55	42.99	21.85	21.03
4. Others	59.04	59.27	48.40	597.36	88.20	23.95	33.39	28.99	60.79	21.74	90.45	107.19	36.32	49.02	11.29
Reconciliation A/c									0.12					271.54	
Profit & Loss A/c	32.15	6.44				9.51	31.60		20.67	1.97		17.39	78.83		6.56
	3212.06	814.78	1122.95	5015.57	1287.89	2455.59	1060.95	557.57	2824.33	488.50	1612.31	3925.26	6219.38	1862.01	728.75
Assets															
LIQUID FUNDS	773.99	226.27	16.30	88.57	27.31	303.37	231.01	70.84	665.18	153.61	136.79	1223.54	1819.80	326.94	248.80
a. Cash Balance	26.04	4.02	5.81	5.32	0.73	23.39	5.78	2.06	54.78	3.13	3.90	83.49	116.55	24.66	0.93
Nepalese Notes & Coins	26.04	4.02	5.81	5.32	0.73	23.39	5.78	2.06	54.78	3.12	3.78	83.49	116.55	24.66	0.93
Foreign Currency							0.16			0.00	0.13				
b. Bank Balance	747.95	222.25	10.49	83.25	26.17	77.42	15.33	68.78	89.12	150.49	132.89	1140.04	403.08	302.28	247.88
1. In Nepal Rastra Bank	64.04	59.70	0.32	16.16	0.12	69.36	15.13	26.35	82.85	6.83	35.60	118.55	371.94	39.10	31.92
Domestic Currency	64.04	59.70	0.32	16.16	0.12	69.36	15.13	26.35	82.85	6.83	35.60	118.55	371.94	39.10	31.92
Foreign Currency															
2. "A"Class Licensed Institution	553.03	1.60	1.97	14.79	23.71	8.02	0.19	38.80	6.01	118.43	89.92	778.74	31.13	73.31	92.11
Domestic Currency	553.03	1.60	1.97	14.79	23.71	8.02	0.19	38.80	6.01	118.43	89.92	778.74	31.13	73.31	92.11
Foreign Currency															
3. Other Financial Ins.	130.88	160.94	8.20	52.30	2.34	0.04	0.01	3.63	0.26	25.22	7.38	242.75		189.86	123.84
4. In Foreign Banks															
c. Money at Call					0.40	202.55	209.89		521.29				1300.17		
Domestic Currency					0.40	202.55	209.89		521.29				1300.17		
Foreign Currency															
INVESTMENT IN SECURITIES	74.55	20.00	32.00		0.20	92.85	36.00		0.55		27.11	10.17	29.92	40.61	10.00
a. Govt. Securities	74.55	20.00			0.20	92.85	36.00		0.55		27.11	10.17	29.92	40.61	10.00
b. NRB Bond			32.00												
c. Govt. Non-Fin. Ins.															
d. Other Non-Fin Ins.															
e. Non Residents															
SHARE & OTHER INVESTMENT	1.03	11.76	20.23	10.03	5.60	55.10	10.19	47.63		0.55	17.01	6.10	2.09	66.63	4.10
a. Non Residents					3.10	42.69									
b. Others	1.03	11.76	20.23	10.03	2.50	12.41	10.19	47.63		0.55	17.01	6.10	2.09	66.63	4.10
LOANS & ADVANCES	2230.13	434.41	842.37	2929.37	921.23	1785.55	693.50	336.59	2046.63	286.67	1060.41	2434.23	3778.38	1056.75	434.73
a. Private Sector	2230.13	434.41	830.84	2783.58	614.59	1736.29	693.50	333.79	2046.63	286.67	1045.41	2434.23	3743.38	1051.54	434.73
b. Financial Institutions			7.50	145.79	306.64	49.26		2.50			15.00		35.00	5.21	
c. Government Organizations			4.03					0.30							
BILL PURCHASED								3.80							
a. Domestic Bills Purchased								3.80							
b. Foreign Bills Purchased															
c. Import Bills & Imports															
LOANS AGAINST COLLECTED BILLS															
a. Against Domestic Bills															
b. Against Foreign Bills															
FIXED ASSETS	67.95	17.00	30.17	154.56	107.21	142.15	58.79	21.86	44.33	18.73	190.39	77.08	475.58	21.05	2.30
OTHER ASSETS	61.98	90.33	157.16	585.93	188.97	71.23	31.06	51.89	67.65	28.94	107.48	173.69	113.61	41.83	28.69
a. Accrued Interest:	31.42	25.51	125.19	466.89	100.11	52.71	14.98	35.15	31.02	8.03	46.51	70.78	42.99	21.85	21.38
b. Staff Loans / Adv.				0.38	100.11			6.21				15.73		0.11	0.35
c. Sundry Debtors															
d. Cash In Transit	31.42	25.51	125.19												

Statement of Assets and Liabilities

as on Chaitra end 2068

Rs. in million

Liabilities	Prabhu	Imperial	Kuber	NEFL	Valley	Seti	hama	reliable	Lord Buddha	Swastik	Api	Namaste	Kaski	Suryadarshan
CAPITAL FUND	526.04	164.68	195.01	161.55	153.06	51.15	164.92	257.37	198.62	120.09	132.97	20.37	257.38	118.92
a. Paid-up Capital	469.20	149.73	150.00	143.00	128.00	40.00	200.00	221.39	185.19	114.00	126.00	14.20	240.74	100.00
b. Calls in Advance			25.23		15.36									
c. General Reserves	39.46	12.85	2.57	8.71	8.69	2.59	0.85	26.04	10.24	4.75	5.29	1.56	13.96	5.48
d. Share Premium	3.41		0.62						0.03		0.45		0.33	
e. Retained Earning	13.40	2.11	16.59	9.33	1.01	8.56	-35.93	9.94		1.15	1.23	4.60	2.35	13.44
f. Others Reserves Fund	0.57			0.51					3.17	0.19				
g. Exchange Fluctuation Fund														
BORROWINGS			41.40					129.74						
a. NRB														
b. "A"Class Licensed Institution			4.40					129.74						
c. Foreign Banks and Fin. Ins.														
d. Other Financial Ins.			37.00											
e. Bonds and Securities														
DEPOSITS	6036.51	715.65	842.40	553.99	867.14	122.11	364.63	1725.29	480.07	301.44	719.79	86.99	1154.91	492.47
a. Current										0.40				
Domestic										0.40				
Foreign														
b. Savings	4815.40	279.64	270.51	376.58	214.38	89.96	140.16	1300.70	307.48	139.33	502.53	76.67	710.59	309.33
Domestic	4815.40	279.64	270.51	376.58	214.38	89.96	140.16	1300.70	307.48	139.33	502.53	76.67	710.59	309.33
Foreign														
c. Fixed	1187.96	436.01	571.89	177.28	400.79	32.16	143.77	424.59	172.59	161.62	217.27	10.28	444.31	182.95
Domestic	1187.96	436.01	571.89	177.28	400.79	32.16	143.77	424.59	172.59	161.62	217.27	10.28	444.31	182.95
Foreign														
d. Call Deposits														
Domestic														
Foreign														
e. Others	33.14			0.13	251.97		80.70			0.08		0.04		0.19
Domestic	33.14			0.13	251.97		80.70			0.08		0.04		0.19
Foreign														
Bills Payable														
Other Liabilities	258.01	66.80	178.84	30.64	97.53	17.96	217.24	89.21	37.73	14.86	23.18	3.15	53.65	31.85
1. Sundry Creditors	1.57	0.58	24.85	7.35	3.89	0.36	0.11	5.90	0.28	0.41	0.21	0.02	0.69	0.48
2. Loan Loss Provision	51.75	21.68	41.83	5.39	46.74	5.47	159.65	38.13	25.02	3.99	9.31	2.11	21.24	7.83
3. Interest Suspense a/c	53.40	27.96	88.01	1.57	29.02	5.58	50.51	27.93	7.50	4.03	4.25	0.22	14.41	7.91
4. Others	151.28	16.59	24.15	16.33	17.88	6.56	6.96	17.26	4.92	6.43	9.41	0.80	17.31	15.64
Reconciliation A/c		63.36	511.67	0.00	-0.01			0.79						
Profit & Loss A/c	46.32	0.78		12.16		5.78		19.40		5.89	9.26	3.50	15.77	6.76
	6866.87	1011.27	1769.32	758.33	1117.72	197.00	746.79	2221.81	716.42	442.28	885.21	114.02	1481.70	650.00
Assets														
LIQUID FUNDS	1631.56	252.85	75.38	252.32	209.17	39.89	163.90	621.65	179.27	150.63	280.41	29.98	357.89	221.28
a. Cash Balance	229.88	4.73	18.40	10.82	22.93	3.22	0.51	44.90	2.33	1.26	15.01	1.21	14.31	3.40
Nepalese Notes & Coins	229.69	4.73	18.40	10.82	22.93	3.17	0.51	44.90	2.33	1.26	15.01	1.17	14.31	3.40
Foreign Currency	0.19					0.04						0.04		
b. Bank Balance	1401.68	248.11	56.98	241.50	186.25	36.67	7.83	48.58	176.94	149.36	22.37	2.66	343.57	217.89
1. In Nepal Rastra Bank	598.24	40.12	7.77	12.71	20.34	0.16	7.34	47.88	12.64	29.41	21.77		32.38	10.32
Domestic Currency	598.22	40.12	7.77	12.71	20.34	0.16	7.34	47.88	12.64	29.41	21.77		32.38	10.32
Foreign Currency	0.02													
2. "A"Class Licensed Institution	615.28	148.46	8.40	42.39	145.91	19.66	0.47	0.70	102.23	96.78	0.31	2.65	68.98	100.48
Domestic Currency	615.16	148.46	8.40	42.39	145.91	19.66	0.47	0.70	102.23	96.78	0.31	2.65	68.98	100.48
Foreign Currency	0.12													
3. Other Financial Ins.	188.16	59.54	40.80	186.40	20.01	16.85	0.02		62.07	23.18	0.29	0.01	242.21	107.09
4. In Foreign Banks														
c. Money at Call							155.56	528.17			243.02	26.11		
Domestic Currency							155.56	528.17			243.02	26.11		
Foreign Currency														
INVESTMENT IN SECURITIES	81.79	10.00	9.97	12.49	24.95	1.50	17.05	57.01	15.00	4.00			19.94	26.61
a. Govt. Securities	81.79	10.00	9.97	12.49	24.95	1.50	17.05	52.01	15.00	4.00			19.94	26.61
b. NRB Bond								5.00						
c. Govt. Non-Fin. Ins.														
d. Other Non-Fin Ins.														
e. Non Residents														
SHARE & OTHER INVESTMENT	4.75	14.55		24.88	0.10	0.10	0.10	1.00		0.40		10.10		
a. Non Residents														
b. Others	4.75	14.55		24.88	0.10	0.10	0.10	1.00		0.40		10.10		
LOANS & ADVANCES	3814.88	606.06	974.51	445.78	782.27	141.67	435.86	1324.38	501.80	266.18	565.01	71.11	1062.83	372.46
a. Private Sector	3814.88	591.89	974.51	435.98	782.27	141.67	423.26	1296.88	492.04	266.18	565.01	71.11	1062.83	362.39
b. Financial Institutions		14.16		8.50			12.60	27.50	9.50					8.33
c. Government Organizations				1.30					0.26					1.74
BILL PURCHASED	12.81		2.60											
a. Domestic Bills Purchased	12.81		2.60											
b. Foreign Bills Purchased														
c. Import Bills & Imports														
LOANS AGAINST COLLECTED BILLS														
a. Against Domestic Bills														
b. Against Foreign Bills														
FIXED ASSETS	320.71	27.43	31.09	10.68	23.80	1.43	16.75	136.94	3.94	5.53	11.25	0.62	16.76	9.19
OTHER ASSETS	976.22	37.03	127.70	11.80	40.92	12.03	88.03	79.72	12.13	14.65	27.63	2.21	24.15	20.45
a. Accrued Interest:	64.52	27.96	88.01	1.83	29.02	5.56	50.51	28.39	7.50	4.03	4.25	0.22	14.41	11.66
b. Staff Loans / Adv.	11.12	0.65		0.25				0.13						3.63
c. Sundry Debtors								0.33	0.03					0.13
d. Cash In Transit	53.40	27.31	88.01	1.57	29.02	5.56	50.51	27.93	7.47	4.03	4.25	0.22	14.41	7.91
e. Others	6.98	4.75	5.10	0.81	1.90	0.02	0.42	1.40	0.31	2.30	14.41	0.04	0.79	0.63
Expenses not Written off				0.38		0.38		1.11		0.89	0.91		0.14	
Non Banking Assets			0.95											
Reconciliation Account	24.15	63.36	509.82		23.30									
Profit & Loss A/c	37.29		37.29		13.19			25.11	4.29					
	6866.87	1011.27	1769.32	758.33	1117.71	197.00	746.79	2221.81	716.42	442.28	885.21	114.02	1481.70	650.00

Statement of Assets and Liabilities

as on Chaitra end 2068

Rs. in million

Liabilities	Zenith	Unique	Manjushree	Subhalaxmi	Jebis	Reliance	Lotus	Baibhav	Bhaktapur
CAPITAL FUND	216.58	207.76	239.26	210.08	106.46	153.45	127.07	148.91	128.90
a. Paid-up Capital	205.31	200.00	200.00	200.00	102.00	140.00	120.00	147.00	125.00
b. Calls in Advance									
c. General Reserves	10.59	7.33	7.85	8.19	1.01	5.79	7.07	0.24	0.78
d. Share Premium									
e. Retained Earning	0.33	0.43	31.41	1.64	3.46	7.66		1.68	3.12
f. Others Reserves Fund	0.34			0.25					
g. Exchange Fluctuation Fund									
BORROWINGS									
a. NRB									
b. "A"Class Licensed Institution									
c. Foreign Banks and Fin. Ins.									
d. Other Financial Ins.									
e. Bonds and Securities									
DEPOSITS	837.34	374.89	668.12	540.41	322.87	806.73	275.37	115.49	152.16
a. Current									
Domestic									
Foreign									
b. Savings	381.26	80.43	60.46	117.47	81.44	130.70	90.41	49.72	65.27
Domestic	381.26	80.43	60.46	117.47	81.44	130.70	90.41	49.72	65.27
Foreign									
c. Fixed	210.41	193.32	263.16	347.30	161.45	373.58	122.60	33.46	18.36
Domestic	210.41	193.32	263.16	347.30	161.45	373.58	122.60	33.46	18.36
Foreign									
d. Call Deposits									68.52
Domestic									68.52
Foreign									
e. Others	245.68	101.14	344.50	75.64	79.97	302.46	62.36	32.31	
Domestic	245.68	101.14	344.50	75.64	79.97	302.46	62.36	32.31	
Foreign									
Bills Payable									
Other Liabilities	32.34	24.59	44.56	28.64	19.41	58.94	15.36	3.74	5.61
1. Sundry Creditors	0.64	4.38	2.60	1.11	0.61	4.08	0.07		0.01
2. Loan Loss Provision	11.54	8.50	12.54	7.64	8.49	28.26	3.85	2.91	1.26
3. Interest Suspense a/c	5.77	2.76	10.38	3.24	6.18	11.39	5.76		
4. Others	14.39	8.95	19.04	16.65	4.13	15.21	5.69	0.83	4.35
Reconciliation A/c	0.01								
Profit & Loss A/c	17.71	19.99	7.28	9.70	0.81	1.95	9.77	6.81	2.64
	1103.98	627.24	959.23	788.83	449.55	1021.08	427.57	274.95	289.31
Assets									
LIQUID FUNDS	302.35	159.43	214.69	251.52	92.70	373.10	150.02	173.04	153.74
a. Cash Balance	14.41	4.34	12.16	4.30	4.88	11.26	1.07	3.86	5.69
Nepalese Notes & Coins	14.41	4.34	12.16	4.30	4.88	11.26	1.07	3.86	5.69
Foreign Currency									
b. Bank Balance	287.94	155.09	202.54	247.21	87.82	361.84	148.95	169.18	148.05
1. In Nepal Rastra Bank	17.65	7.51	21.93	13.48	6.55	19.34	22.77	3.54	7.95
Domestic Currency	17.65	7.51	21.93	13.48	6.55	19.34	22.77	3.54	7.95
Foreign Currency									
2. "A"Class Licensed Institution	87.28	5.78	178.67	82.03	37.70	69.32	9.21	13.49	79.07
Domestic Currency	87.28	5.78	178.67	82.03	37.70	69.32	9.21	13.49	79.07
Foreign Currency									
3. Other Financial Ins.	183.01	141.79	1.93	151.71	43.57	273.17	116.98	152.15	61.02
4. In Foreign Banks									
c. Money at Call									
Domestic Currency									
Foreign Currency									
INVESTMENT IN SECURITIES	20.00	17.00	10.00	20.00	8.00	4.00	6.00		
a. Govt. Securities	20.00	17.00	10.00	20.00	8.00	4.00	6.00		
b. NRB Bond									
c. Govt. Non-Fin. Ins.									
d. Other Non-Fin Ins.									
e. Non Residents									
SHARE & OTHER INVESTMENT	3.21	2.10			2.59				
a. Non Residents									
b. Others	3.21	2.10			2.59				
LOANS & ADVANCES	734.36	431.19	675.35	482.70	316.17	604.42	257.37	91.69	125.60
a. Private Sector	734.36	421.49	658.75	472.21	312.17	583.72	252.07		125.60
b. Financial Institutions		9.70	16.60	10.50	4.00	20.70	5.30	91.69	
c. Government Organizations									
BILL PURCHASED			2.76						
a. Domestic Bills Purchased			2.76						
b. Foreign Bills Purchased									
c. Import Bills & Imports									
LOANS AGAINST COLLECTED BILLS									
a. Against Domestic Bills									
b. Against Foreign Bills									
FIXED ASSETS	8.04	2.82	20.89	15.23	9.40	8.64	4.91	7.94	6.65
OTHER ASSETS	36.02	14.70	35.54	19.38	19.30	29.57	9.26	2.29	1.65
a. Accrued Interest:	5.77	2.76	10.38	3.24	6.39	6.14	5.76		
b. Staff Loans / Adv.			0.26	0.00	0.21	6.14	0.06		
c. Sundry Debtors									
d. Cash In Transit	5.77	2.76	10.12	3.24	6.18		5.70		
e. Others	20.02	0.45	14.46	6.64	8.40	0.45	0.98	0.27	
Expenses not Written off					1.38	1.35			1.68
Non Banking Assets									
Reconciliation Account									
Profit & Loss A/c									
	1103.98	627.24	959.23	788.83	449.55	1021.08	427.57	274.95	289.31

Profit and Loss Account

upto Chaitra 2068

Rs. in million

Expenses	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
1 Interest Expenses	1516.00	2258.63	2444.08	2888.83	804.95	2153.07	1993.42
1.1 Deposit Liabilities	1504.00	2251.28	2417.72	2819.10	801.69	2149.31	1976.20
1.1.1 Saving A/c	890.00	940.74	504.68	489.96	199.09	671.80	204.86
1.1.2 Fixed A/c	614.00	1238.47	1307.20	1607.56	405.02	1477.44	1597.78
1.1.2.1 Upto 3 Months Fixed A/c		0.10	196.08	28.72	6.82	365.12	158.25
1.1.2.2 3 to 6 Months fixed A/c		1.83	261.44		2.42		334.08
1.1.2.3 6 Months to 1 Year Fixed A/c		963.01	653.60		71.64		375.32
1.1.2.4 Above 1 Year	614.00	273.53	196.08	1578.84	324.14	1112.31	730.13
1.1.3 Call Deposit		72.07	605.84	721.57	197.59	0.07	173.57
1.1.4 Certificate of Deposits							
1.2 Others	12.00	7.35	26.36	69.73	3.26	3.76	17.21
2 Commission/Fee Expense		52.30	98.65	62.92			
3 Employees Expenses	948.00	988.69	372.92	235.49	276.73	387.20	214.90
4 Office Operating Expenses	237.00	655.49	304.71	333.59	254.95	472.45	346.66
5 Exchange Fluctuation Loss		0.11					
5.1 Due to Change in Exchange Rates		0.01					
5.2 Due to Foreign Currency Transactions		0.10					
6 Non-Operatiing Expenses		3.21					0.32
7. Provision for Risk	815.00	581.21	698.37	615.63	144.41	178.63	60.88
7.1 Loan loss Provision	815.00	573.56	669.42	615.63	144.41	178.63	60.88
7.1.1 General Loan loss Provision		366.09	21.81	357.24		178.63	37.09
7.1.2 Special Loan Loss Provision	815.00	207.47	647.60	258.39	144.41		23.79
7.1.3 Additional Loan Loss Provision							
7.2. Provision for Non-Banking Assets		0.04					
7.3. Provision for Loss on Investment			23.89				
7.4. Provision for Loss of Other Assets		7.61	5.06				
8 Loan Written Off	8.00	4.42			57.26		
9 Provision for Staff Bonus			160.68	114.59	121.44		45.68
10 Provision for Income Tax			477.06	344.91	364.31		137.76
11 Others	4.00	0.63					
12 Net Profit	317.00	714.61	1129.75	801.00	850.05	896.16	319.01
TOTAL EXPENSES	3845.00	5259.30	5686.22	5396.97	2874.09	4087.52	3118.62

Income

1. Interest Income	2753.00	4119.67	4541.22	4390.86	2152.64	3419.75	2688.58
1.1. On Loans and Advance	2428.00	3522.09	3882.15	4154.40	1619.07	3023.73	2120.57
1.2. On Investment	250.00	529.75	475.75	188.03	452.46	372.20	271.54
1.2.1 Government Bonds	243.00	517.48	466.47	188.03	451.97	372.20	212.23
1.2.2 Foreign Bonds			9.28				
1.2.3 NRB Bonds		0.05					59.31
1.2.4 Deventure & Bonds	7.00	12.22			0.49		
1.3 Agency Balance		61.23	0.04	45.33	0.63		276.09
1.4 On Call Deposit	6.00	2.84	142.31	3.10	7.04	23.82	0.65
1.5 Others	69.00	3.76	40.97		73.43		19.72
2. Comission & Discount	160.00	232.15	499.32	155.47	144.57	533.92	295.86
2.1 Bills Purchase & Discount		1.47	2.55	9.19	9.18	59.49	0.09
2.2 Comission	160.00	216.66	495.31	147.10	99.03	366.34	208.78
2.3 Others		14.02	1.46	-0.82	36.37	108.09	86.99
3 Income From Exchange Fluctuation	32.00	71.38	311.67	199.37	388.84	133.85	74.82
3.1 Due to Change in Exchange Rate	13.00	46.71	218.70	43.15	132.60	12.47	4.87
3.2 Due to Foreign Currency Trans.	19.00	24.67	92.97	156.22	256.23	121.37	69.95
4 Other Operating Income	135.00	203.88		645.74	28.68		
5 Non Operating Income		33.21	16.81	5.54	0.02		0.68
6 Provision Written Back	677.00	391.43	311.51		128.94		52.63
7 Recovery from Written off Loan	88.00	123.95	5.69		30.41		6.05
8 Income from Extra Ordinary Expenses		83.63					
9 Net Loss							
TOTAL INCOME	3845.00	5259.30	5686.22	5396.97	2874.09	4087.52	3118.62

Profit and Loss Account

upto Chaitra 2068

Rs. in million

Expenses	NBBL	EBL	BOK	NCC	NIC	LBL	MBL	Kumari
1 Interest Expenses	742.26	2198.45	1119.78	754.91	1219.27	469.73	1129.39	1193.63
1.1 Deposit Liabilities	742.22	2182.59	1100.08	751.70	1204.46	469.67	1106.35	1155.91
1.1.1 Saving A/c	345.46	433.14	221.09	276.32	159.92	94.70	317.37	241.68
1.1.2 Fixed A/c	223.16	1280.28	649.08	329.43	767.95	330.15	498.20	635.99
1.1.2.1 Upto 3 Months Fixed A/c		368.76			1.87		2.27	
1.1.2.2 3 to 6 Months fixed A/c	36.69	292.40			0.08		3.90	
1.1.2.3 6 Months to 1 Year Fixed A/c		342.19	649.08	17.29	224.89	330.15	260.37	
1.1.2.4 Above 1 Year	186.47	276.92		312.14	541.10		231.66	635.99
1.1.3 Call Deposit	173.60	469.17	229.92	145.95	276.60	44.82	290.77	278.24
1.1.4 Certificate of Deposits								
1.2 Others	0.04	15.86	19.70	3.21	14.81	0.06	23.04	37.72
2 Commission/Fee Expense	9.75							
3 Employees Expenses	128.59	237.10	186.91	88.31	105.79	53.45	118.38	146.83
4 Office Operating Expenses	104.49	291.99	234.75	107.25	162.22	71.40	211.92	147.03
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
6 Non-Operating Expenses	1.08				0.25			0.01
7. Provision for Risk	240.55	41.71	80.39	101.46		27.82	58.14	266.63
7.1 Loan loss Provision	219.93	41.71	80.39	101.46		27.82	58.14	266.63
7.1.1 General Loan loss Provision	41.09	41.71	4.99					13.15
7.1.2 Special Loan Loss Provision	141.61		64.42	101.46		27.82	58.14	253.49
7.1.3 Additional Loan Loss Provision	37.22		10.98					
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment	14.12							
7.4. Provision for Loss of Other Assets	6.50							
8 Loan Written Off				78.75			58.14	
9 Provision for Staff Bonus		112.35	58.07	14.29	45.88	15.07	0.81	12.28
10 Provision for Income Tax		337.03	180.20	27.57	137.63	42.85	2.42	36.84
11 Others				0.04				
12 Net Profit	616.94	786.41	400.46	115.30	321.14	107.90	5.64	85.96
TOTAL EXPENSES	1843.65	4005.04	2260.56	1287.88	1992.19	788.22	1584.84	1889.22

Income

1. Interest Income	1041.41	3642.31	1943.14	1052.63	1809.94	748.37	1331.20	1740.57
1.1. On Loans and Advance	917.64	3292.63	1709.90	957.45	1592.27	693.27	1288.02	1568.97
1.2. On Investment	109.91	349.07	229.68	89.36	206.36	53.12	39.77	14.55
1.2.1 Government Bonds	90.76	209.85	228.70	74.31	122.86	53.12	36.86	14.55
1.2.2 Foreign Bonds		16.19			8.34			
1.2.3 NRB Bonds	19.15	123.03		9.24	75.15			
1.2.4 Deventure & Bonds			0.98	5.81			2.91	
1.3 Agency Balance	0.01				0.00	1.39		
1.4 On Call Deposit	3.66	0.61	0.24		10.70		3.41	
1.5 Others	10.19		3.32	5.82	0.61	0.59		157.06
2. Comission & Discount	133.92	168.30	170.18	37.46	64.10	13.33	32.02	111.95
2.1 Bills Purchase & Discount	6.76	3.30	33.75	1.76	0.36	0.01	0.39	1.46
2.2 Comission	122.96	165.00	136.43	35.71	32.05	13.32	30.34	110.50
2.3 Others	4.20				31.69		1.29	
3 Income From Exchange Fluctuation	45.38	74.42	118.16	15.71	70.09	9.98	39.02	33.20
3.1 Due to Change in Exchange Rate	3.61	-15.94		10.95	2.15	2.83	3.45	11.48
3.2 Due to Foreign Currency Trans.	41.77	90.36	118.16	4.76	67.94	7.16	35.56	21.72
4 Other Operating Income	33.61	116.03	1.61	42.91	46.28	12.38	44.53	
5 Non Operating Income	80.33	3.98	1.91	9.40	1.78		1.94	3.37
6 Provision Written Back	467.06		25.56	94.69			77.99	0.13
7 Recovery from Written off Loan	41.94					3.79	58.14	
8 Income from Extra Ordinary Expenses				35.07		0.36		
9 Net Loss								
TOTAL INCOME	1843.65	4005.04	2260.56	1287.88	1992.19	788.22	1584.84	1889.22

Profit and Loss Account

upto Chaitra 2068

Rs. in million

Expenses	Laxmi	SBL	ADBNL	Global	Citizens	Prime	BOA	Sunrise
1 Interest Expenses	1226.15	1533.72	1951.38	1137.08	1061.33	1519.92	990.02	1030.73
1.1 Deposit Liabilities	1204.04	1530.80	1870.04	1137.08	1047.77	1504.61	990.02	1029.72
1.1.1 Saving A/c	267.33	203.87	729.09	418.06	185.16	113.47	130.20	291.64
1.1.2 Fixed A/c	731.47	903.26	1105.64	368.81	673.46	739.02	649.14	525.80
1.1.2.1 Upto 3 Months Fixed A/c	0.87	15.63	3.17		62.81	0.00		10.57
1.1.2.2 3 to 6 Months fixed A/c	7.49	86.23	4.20		40.10	31.65		59.34
1.1.2.3 6 Months to 1 Year Fixed A/c	256.01	412.23	93.62		436.21	653.04		261.55
1.1.2.4 Above 1 Year	467.11	389.17	1004.65	368.81	134.35	54.33	649.14	194.34
1.1.3 Call Deposit	205.23	423.66	31.72	350.22	189.16	652.12	210.68	212.29
1.1.4 Certificate of Deposits			3.59					
1.2 Others	22.11	2.92	81.34		13.56	15.31		1.00
2 Commission/Fee Expense				8.62	0.51			2.18
3 Employees Expenses	121.69	122.91	1766.21	108.68	77.04	64.39	108.39	139.17
4 Office Operatiing Expenses	126.70	223.90	205.02	341.37	150.95	121.52	130.45	188.49
5 Exchange Fluctuation Loss			1.39					
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions			1.39					
6 Non-Operatiing Expenses			3.07	3.13	449.77			0.02
7. Provision for Risk	50.60	163.39	1649.83	-73.90	151.82	155.45	47.26	55.05
7.1 Loan loss Provision	50.60	163.39	1643.63	-73.90	151.82	148.15	47.26	39.92
7.1.1 General Loan loss Provision	10.61	163.39	455.45	24.66	13.75	19.12	3.33	39.92
7.1.2 Special Loan Loss Provision	39.99		1188.18	-98.56	138.07	128.90	43.93	
7.1.3 Additional Loan Loss Provision						0.13		
7.2. Provision for Non-Banking Assets						1.17		
7.3. Provision for Loss on Investment			5.25			6.14		15.13
7.4. Provision for Loss of Other Assets			0.95					
8 Loan Written Off			49.62					1.03
9 Provision for Staff Bonus	36.36	21.18	112.60	24.61		24.45	25.56	8.36
10 Provision for Income Tax	99.16	63.54	261.53	73.84		73.34	76.68	25.09
11 Others			11.08					
12 Net Profit	264.44	148.25	1145.94	172.29	157.83	171.12	178.93	58.54
TOTAL EXPENSES	1925.10	2276.89	7157.67	1795.72	2049.24	2130.19	1557.30	1508.67

Income

1. Interest Income	1699.96	2065.23	4962.44	1601.45	1422.18	1990.04	1402.82	1393.23
1.1. On Loans and Advance	1635.25	1941.46	4403.53	1472.85	1342.07	1909.99	1270.29	1337.51
1.2. On Investment	64.71	88.09	504.28	126.17	48.67		117.19	39.14
1.2.1 Government Bonds	61.83		504.28	125.77	48.67		117.19	1.48
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds		88.09						37.66
1.2.4 Deventure & Bonds	2.88			0.41				
1.3 Agency Balance		0.26			0.00			12.97
1.4 On Call Deposit		35.43		1.24	31.43			
1.5 Others			54.63	1.18		80.05	15.34	3.62
2. Comission & Discount	144.59	138.59	78.28	111.73	60.47	36.73	65.78	44.38
2.1 Bills Purchase & Discount	6.35			0.59	9.28	1.91	0.11	0.82
2.2 Comission	133.71	64.64	78.28	106.78	22.39	34.83	21.60	25.85
2.3 Others	4.53	73.94		4.35	28.80		44.08	17.71
3 Income From Exchange Fluctuation	72.36	73.07	17.81	34.38	16.54	14.72	0.46	26.53
3.1 Due to Change in Exchange Rate	12.44	10.60	17.81	10.77	5.93	2.95	-7.33	4.52
3.2 Due to Foreign Currency Trans.	59.92	62.47		23.61	10.61	11.76	7.79	22.01
4 Other Operating Income			284.29	45.04	12.14	81.09		44.41
5 Non Operating Income	3.54		8.27	3.13	459.87			0.11
6 Provision Written Back	4.66		1376.89		78.04	7.61	88.24	
7 Recovery from Written off Loan			228.16					
8 Income from Extra Ordinary Expenses			201.54					
9 Net Loss								
TOTAL INCOME	1925.10	2276.89	7157.67	1795.72	2049.24	2130.19	1557.30	1508.67

Profit and Loss Account

upto Chaitra 2068

Rs. in million

Expenses	DCBL	NMB	Kist	Janata	Mega	CTBNL	Civil Bank	Century
1 Interest Expenses	793.82	940.76	1176.97	376.24	549.05	284.32	379.46	168.18
1.1 Deposit Liabilities	787.48	937.38	1172.62	374.41	543.16	283.67	371.52	167.96
1.1.1 Saving A/c	468.60	126.42	450.14	30.13	175.69	36.84	32.07	49.85
1.1.2 Fixed A/c	59.61	615.46	540.35	205.27	272.70	129.10	174.49	82.04
1.1.2.1 Upto 3 Months Fixed A/c		12.38	0.90	23.61	69.09		10.36	
1.1.2.2 3 to 6 Months fixed A/c		0.02	29.94	10.13	15.48		8.51	
1.1.2.3 6 Months to 1 Year Fixed A/c	51.51	126.85	441.07	145.53	187.62		113.06	82.04
1.1.2.4 Above 1 Year	8.10	476.21	68.44	26.00	0.50	129.10	42.56	
1.1.3 Call Deposit	255.52	195.49	182.13	139.01	94.77	117.73	164.96	36.07
1.1.4 Certificate of Deposits	3.75							
1.2 Others	6.34	3.38	4.35	1.83	5.89	0.65	7.93	0.22
2 Commission/Fee Expense							0.26	
3 Employees Expenses	65.54	69.67	176.82	57.37	81.04	46.03	65.32	27.28
4 Office Operating Expenses	74.35	117.63	218.22	81.61	119.17	71.27	82.70	51.02
5 Exchange Fluctuation Loss	2.39							
5.1 Due to Change in Exchange Rates	2.39							
5.2 Due to Foreign Currency Transactions								
6 Non-Operating Expenses		0.17	0.17					
7. Provision for Risk		169.36	251.50	23.44	40.28	25.10	33.10	28.19
7.1 Loan loss Provision		165.13	247.71	23.44	40.28	25.10	33.10	17.57
7.1.1 General Loan loss Provision		6.91	7.36	22.94	40.28	25.10	33.10	17.57
7.1.2 Special Loan Loss Provision		158.21	243.30	0.50				
7.1.3 Additional Loan Loss Provision			-2.95					
7.2. Provision for Non-Banking Assets		2.61						
7.3. Provision for Loss on Investment		1.63	3.79					10.63
7.4. Provision for Loss of Other Assets								
8 Loan Written Off			0.10					
9 Provision for Staff Bonus	20.17	9.54		6.25	5.72			
10 Provision for Income Tax	60.49	28.61		18.76	17.15			
11 Others								
12 Net Profit	141.16	66.75	-153.74	43.78	40.02	6.20	10.59	
TOTAL EXPENSES	1157.92	1402.47	1670.05	607.46	852.43	432.91	571.43	274.67

Income

1. Interest Income	1069.03	1265.18	1536.87	553.51	800.41	397.03	510.05	228.71
1.1. On Loans and Advance	992.40	1170.67	1390.30	508.28	726.07	365.11	494.65	190.71
1.2. On Investment	70.54	85.34	120.94	29.73	13.43	14.65	13.81	19.01
1.2.1 Government Bonds	70.54	51.56	120.94	29.72	13.43	2.15	13.81	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds		33.79		0.01		12.49		19.01
1.2.4 Deventure & Bonds								
1.3 Agency Balance			0.82	0.00	0.05			
1.4 On Call Deposit		0.12	6.51	15.49	17.15		1.59	
1.5 Others	6.09	9.05	18.29	0.00	43.71	17.27		19.00
2. Comission & Discount	13.29	57.88	88.05	42.64	10.13	30.72	23.72	19.03
2.1 Bills Purchase & Discount	1.47		1.43		0.14		0.42	
2.2 Comission	11.82	45.93	19.23	40.35	9.98	2.21	23.29	2.07
2.3 Others		11.95	67.39	2.29		28.51		16.96
3 Income From Exchange Fluctuation	15.43	45.50	9.32	11.23	13.33	5.16	15.62	1.36
3.1 Due to Change in Exchange Rate		0.78	0.68	-1.22	0.22	5.16	0.31	1.36
3.2 Due to Foreign Currency Trans.	15.43	44.72	8.64	12.45	13.11		15.31	
4 Other Operating Income	25.18	11.69			27.22		22.04	
5 Non Operating Income	0.48	8.45	0.85	0.08	1.34			
6 Provision Written Back	34.52	11.65	34.95					
7 Recovery from Written off Loan		2.13						
8 Income from Extra Ordinary Expenses								
9 Net Loss								25.58
TOTAL INCOME	1157.92	1402.47	1670.05	607.46	852.43	432.91	571.43	274.67

Profit and Loss Account

upto Chaitra 2068

Rs. in million

Expenses	Sanima	NIDC	Uddhyam	Malika	SDBL	UDBL	MDBL	Narayani
1 Interest Expenses	533.16	23.07	17.54	60.66	297.47	4.15	176.07	82.77
1.1 Deposit Liabilities	528.03	23.07	17.54	60.66	295.28	1.28	167.69	78.05
1.1.1 Saving A/c	181.61	3.36	3.52	49.42	123.94	0.37	22.71	44.16
1.1.2 Fixed A/c	283.63	17.82	7.74	8.43	124.47	0.91	73.65	33.90
1.1.2.1 Upto 3 Months Fixed A/c	3.08				5.04			3.61
1.1.2.2 3 to 6 Months fixed A/c	7.86	0.17			3.98			1.80
1.1.2.3 6 Months to 1 Year Fixed A/c	227.92	0.04	6.79	3.16	46.85		15.70	10.68
1.1.2.4 Above 1 Year	44.77	17.60	0.95	5.27	68.60	0.91	57.95	17.80
1.1.3 Call Deposit	62.79	1.89	6.28	2.82	46.87		71.33	
1.1.4 Certificate of Deposits								
1.2 Others	5.13				2.19	2.87	8.39	4.72
2 Commission/Fee Expense					1.75			
3 Employees Expenses	57.75	29.46	4.19	24.78	36.04	1.09	34.60	8.97
4 Office Operating Expenses	78.17	21.40	6.71	29.53	54.08	0.48	48.07	7.61
5 Exchange Fluctuation Loss	4.60							
5.1 Due to Change in Exchange Rates	4.60							
5.2 Due to Foreign Currency Transactions								
6 Non-Operating Expenses	18.54						0.13	
7. Provision for Risk	43.85	3.31	6.75	8.37	117.81	0.57	92.83	24.47
7.1 Loan loss Provision	43.50	3.31	6.74	5.37	108.32	0.57	92.83	20.25
7.1.1 General Loan loss Provision	43.50	1.09		1.68	3.22		-0.91	2.09
7.1.2 Special Loan Loss Provision		2.22	6.74	3.69	104.87	0.57	93.74	18.16
7.1.3 Additional Loan Loss Provision					0.22			
7.2. Provision for Non-Banking Assets			0.01		7.80			
7.3. Provision for Loss on Investment	0.35			3.00	1.70			4.22
7.4. Provision for Loss of Other Assets								
8 Loan Written Off							41.04	
9 Provision for Staff Bonus	11.21	12.81		4.90				
10 Provision for Income Tax	33.73	21.05		14.69	-0.09			
11 Others					0.02			
12 Net Profit	78.34	139.04		34.28		0.35		
TOTAL EXPENSES	859.34	250.13	35.19	177.21	507.09	6.64	392.74	123.82

Income

1. Interest Income	819.75	122.41	21.35	142.54	423.72	3.20	265.97	103.56
1.1. On Loans and Advance	730.65	80.60	16.34	113.53	384.40	1.49	235.97	78.73
1.2. On Investment	44.75	0.24		3.38	12.45		12.89	
1.2.1 Government Bonds	44.75	0.24		3.38	12.45		12.89	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance							15.52	14.24
1.4 On Call Deposit	31.78		5.01	22.74	26.30	1.71		
1.5 Others	12.57	41.57		2.88	0.57		1.59	10.59
2. Comission & Discount	8.66		0.53	7.09	5.92	0.01	7.42	0.87
2.1 Bills Purchase & Discount					0.08			
2.2 Comission	8.66		0.07	7.09	5.83		7.42	0.87
2.3 Others			0.46			0.01		
3 Income From Exchange Fluctuation	2.59				0.48		0.12	
3.1 Due to Change in Exchange Rate					0.33		0.12	
3.2 Due to Foreign Currency Trans.	2.59				0.16			
4 Other Operating Income	28.29	18.64		8.66	17.94	1.73		1.39
5 Non Operating Income	0.05	72.26		2.07	0.85			0.24
6 Provision Written Back		36.82	0.35	16.85	36.78	0.85	47.26	8.26
7 Recovery from Written off Loan						0.85		
8 Income from Extra Ordinary Expenses							15.70	
9 Net Loss			12.96		21.42		56.26	9.49
TOTAL INCOME	859.34	250.13	35.19	177.21	507.09	6.64	392.74	123.82

Profit and Loss Account

upto Chaitra 2068

Rs. in million

Expenses	PDBL	Sahayogi	Pashupati	Karnali	Triveni	Annapurna	Bhrikuti	Suvekchha
1 Interest Expenses	131.79	69.86	44.54	49.76	132.74	165.22	163.46	78.41
1.1 Deposit Liabilities	131.67	69.86	43.52	49.76	132.59	99.51	163.21	73.27
1.1.1 Saving A/c	67.72	52.27	10.22	33.91	55.74	37.75	79.06	23.34
1.1.2 Fixed A/c	46.88	15.90	21.18	15.85	54.42	32.79	43.84	33.32
1.1.2.1 Upto 3 Months Fixed A/c	1.30		0.12				0.08	2.18
1.1.2.2 3 to 6 Months fixed A/c	0.66		2.60		5.07		0.20	0.03
1.1.2.3 6 Months to 1 Year Fixed A/c	39.84	4.27	16.06		20.21		33.85	13.79
1.1.2.4 Above 1 Year	5.07	11.63	2.39	15.85	29.14	32.79	9.71	17.32
1.1.3 Call Deposit	17.07	1.69	12.12		22.42	28.98	40.32	16.61
1.1.4 Certificate of Deposits								
1.2 Others	0.11		1.02		0.15	65.72	0.24	5.13
2 Commission/Fee Expense			0.21					
3 Employees Expenses	24.86	7.73	14.53	12.41	13.24	20.04	21.69	10.06
4 Office Operating Expenses	25.96	13.77	21.59	10.45	21.16	21.92	17.02	12.62
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
6 Non-Operating Expenses								
7. Provision for Risk	15.14	6.20	11.99	0.30	13.93	247.17	34.04	3.03
7.1 Loan loss Provision	15.14	6.20	11.99	0.30	13.93	247.17	14.04	3.03
7.1.1 General Loan loss Provision	3.28	2.20	0.83	0.30	6.40	0.71	4.39	0.50
7.1.2 Special Loan Loss Provision	11.86	4.01	11.16		7.53	246.47	9.66	2.53
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment							20.00	
7.4. Provision for Loss of Other Assets								
8 Loan Written Off								
9 Provision for Staff Bonus	2.41	2.74					3.69	
10 Provision for Income Tax	7.22	8.23					11.08	
11 Others						2.63		
12 Net Profit	16.85	19.20	30.40	4.13	28.24		25.86	14.19
TOTAL EXPENSES	224.23	127.73	123.27	77.05	209.32	456.99	276.84	118.31

Income

1. Interest Income	205.70	114.36	115.28	66.50	192.92	199.83	260.61	111.08
1.1. On Loans and Advance	176.68	92.01	90.81	57.00	176.57	152.66	221.77	97.77
1.2. On Investment	0.99						1.52	
1.2.1 Government Bonds	0.54							
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds	0.45						1.52	
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	24.56	22.35		9.50	16.35	47.16	35.34	13.31
1.5 Others	3.47		24.47				1.98	
2. Comission & Discount	2.48	4.05	0.48	10.56	16.39	76.86	1.84	0.87
2.1 Bills Purchase & Discount			0.00			0.14		
2.2 Comission	2.48	4.05	0.48	2.51	2.36	2.04	1.84	0.87
2.3 Others				8.05	14.03	74.69		
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	15.82	9.32	7.52				14.40	6.34
5 Non Operating Income	0.23		-0.07					
6 Provision Written Back			0.06			120.09		0.02
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss						60.22		
TOTAL INCOME	224.23	127.73	123.27	77.05	209.32	456.99	276.84	118.31

Profit and Loss Account

upto Chaitra 2068

Rs. in million

Expenses	Bageshwor	Gaurishankar	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel
1 Interest Expenses	72.37	97.37	253.72	137.17	126.83	227.09	142.81	127.03
1.1 Deposit Liabilities	72.28	97.37	250.49	112.95	126.83	214.38	142.81	127.03
1.1.1 Saving A/c	54.60	26.63	68.86	48.10	31.43	64.50	69.28	97.78
1.1.2 Fixed A/c	3.28	9.75	153.31	41.23	67.09	116.57	50.68	29.25
1.1.2.1 Upto 3 Months Fixed A/c			0.01	0.02	28.61	3.80		0.78
1.1.2.2 3 to 6 Months fixed A/c			0.05	0.92	4.96	5.63	1.36	1.63
1.1.2.3 6 Months to 1 Year Fixed A/c	0.87	3.52	105.13	24.03	28.95	54.39	20.95	12.77
1.1.2.4 Above 1 Year	2.41	6.23	48.12	16.27	4.56	52.75	28.37	14.07
1.1.3 Call Deposit	14.40	60.99	28.32	23.63	28.31	33.30	22.85	
1.1.4 Certificate of Deposits								
1.2 Others	0.09		3.23	24.22		12.71		
2 Commission/Fee Expense								0.01
3 Employees Expenses	16.11	10.85	31.35	14.40	14.83	15.63	22.75	10.90
4 Office Operating Expenses	9.53	13.81	50.21	15.85	29.19	21.97	12.56	11.50
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
6 Non-Operating Expenses				0.90			35.91	
7. Provision for Risk	11.14	1.41	476.22	5.38	5.88	11.81	0.20	4.57
7.1 Loan loss Provision	11.14	1.41	34.12	5.38	5.88	11.81	0.20	4.57
7.1.1 General Loan loss Provision	11.14	0.66	-84.38	1.66	0.52		0.20	4.57
7.1.2 Special Loan Loss Provision		0.75	118.50	3.72	5.36	11.81		
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets			437.02					
7.3. Provision for Loss on Investment			5.08					
7.4. Provision for Loss of Other Assets								
8 Loan Written Off								
9 Provision for Staff Bonus					3.92	9.17		3.34
10 Provision for Income Tax					12.25	27.50		10.03
11 Others			157.69					
12 Net Profit	30.57	30.65		45.98	26.98	64.17	31.96	23.39
TOTAL EXPENSES	139.71	154.10	969.20	219.68	219.88	377.34	246.18	190.76

Income

1. Interest Income	124.68	146.77	287.88	203.00	204.98	365.11	222.49	180.62
1.1. On Loans and Advance	113.19	82.11	281.76	156.21	173.63	316.79	181.78	135.40
1.2. On Investment	0.03						1.58	
1.2.1 Government Bonds	0.03							
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds							1.58	
1.3 Agency Balance								45.22
1.4 On Call Deposit	11.36	64.67	6.08	22.58	31.18	32.41	39.13	
1.5 Others	0.09		0.04	24.22	0.16	15.91		
2. Comission & Discount	15.03	7.32	0.26	0.74	1.64	0.28	21.31	2.01
2.1 Bills Purchase & Discount								
2.2 Comission	3.67	1.11	0.26	0.74	1.64	0.28		0.29
2.3 Others	11.36	6.21					21.31	1.73
3 Income From Exchange Fluctuation			0.20	0.08	0.19	0.00		
3.1 Due to Change in Exchange Rate			0.19	0.08	0.18			
3.2 Due to Foreign Currency Trans.			0.01		0.00	0.00		
4 Other Operating Income			5.84	14.26	7.73	11.95		7.50
5 Non Operating Income					0.24			
6 Provision Written Back				1.60	5.11		2.38	0.63
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss			675.03					
TOTAL INCOME	139.71	154.10	969.20	219.68	219.88	377.34	246.18	190.76

Profit and Loss Account

upto Chaitra 2068

Rs. in million

Expenses	WDBL	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising
1 Interest Expenses	34.80	519.57	26.53	328.54	332.45	49.42	82.07	57.27
1.1 Deposit Liabilities	34.80	518.34	26.53	321.72	288.80	42.55	81.64	56.85
1.1.1 Saving A/c	27.02	197.16	5.72	94.17	79.54	35.19	21.23	33.43
1.1.2 Fixed A/c	7.78	257.82	20.81	109.87	147.44	0.21	45.03	23.42
1.1.2.1 Upto 3 Months Fixed A/c		66.06			11.49	0.03	0.13	
1.1.2.2 3 to 6 Months fixed A/c	1.90	14.27			13.39	0.04	0.20	0.23
1.1.2.3 6 Months to 1 Year Fixed A/c	1.39	108.65			104.11	0.02	24.03	17.69
1.1.2.4 Above 1 Year	4.49	68.83	20.81	109.87	18.46	0.12	20.67	5.50
1.1.3 Call Deposit		63.36		117.68	61.81	7.15	15.37	
1.1.4 Certificate of Deposits								
1.2 Others		1.23		6.83	43.65	6.88	0.43	0.42
2 Commission/Fee Expense					1.52			
3 Employees Expenses	5.94	55.55	6.41	31.24	40.36	6.39	7.09	10.67
4 Office Operating Expenses	3.41	62.30	3.98	54.82	45.27	6.52	6.39	15.01
5 Exchange Fluctuation Loss			0.00	0.01	7.61			
5.1 Due to Change in Exchange Rates			0.00	0.01	7.61			
5.2 Due to Foreign Currency Transactions				0.00				
6 Non-Operating Expenses	8.61					0.08		
7. Provision for Risk		72.42	15.02	54.45	43.54	2.10		6.97
7.1 Loan loss Provision		72.42	15.02	54.45	30.59	2.10		6.97
7.1.1 General Loan loss Provision		0.02	0.39	54.45	-3.54	1.31		0.60
7.1.2 Special Loan Loss Provision		72.40	14.63		34.13	0.79		6.37
7.1.3 Additional Loan Loss Provision						0.00		
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment					12.95			
7.4. Provision for Loss of Other Assets								
8 Loan Written Off		0.67						
9 Provision for Staff Bonus			1.64		6.89		1.50	
10 Provision for Income Tax			4.91		20.68		4.50	
11 Others								
12 Net Profit	10.43	36.64	11.47	-54.06	48.26	22.71	10.51	18.16
TOTAL EXPENSES	63.20	747.15	69.96	415.00	546.59	87.22	112.07	108.08

Income

1. Interest Income	47.83	709.19	40.69	396.93	508.39	78.75	102.26	99.62
1.1. On Loans and Advance	47.83	656.32	40.69	355.30	416.84	60.71	72.12	83.41
1.2. On Investment		3.40		4.32	14.28			
1.2.1 Government Bonds		1.44		4.32				
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds		1.96						
1.2.4 Deventure & Bonds					14.28			
1.3 Agency Balance		5.80		27.34				
1.4 On Call Deposit		36.26		6.58	61.01	10.60	29.71	10.82
1.5 Others		7.42		3.38	16.27	7.44	0.43	5.39
2. Comission & Discount	3.30	4.83	0.61	10.25	34.14	1.16	0.53	1.13
2.1 Bills Purchase & Discount				0.47	0.02			
2.2 Comission	3.30	4.83	0.61	9.78	4.34	1.16	0.53	0.99
2.3 Others					29.77			0.14
3 Income From Exchange Fluctuation			0.01	1.20	1.77			
3.1 Due to Change in Exchange Rate			0.01	0.77				
3.2 Due to Foreign Currency Trans.				0.42	1.77			
4 Other Operating Income		29.51	19.47	6.63		7.31	9.28	7.33
5 Non Operating Income	12.07	0.32						
6 Provision Written Back		3.31	9.18		2.29			
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss								
TOTAL INCOME	63.20	747.15	69.96	415.00	546.59	87.22	112.07	108.08

Profit and Loss Account

upto Chaitra 2068

Rs. in million

Expenses	Muktinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	Shangrila
1 Interest Expenses	154.28	113.16	24.32	40.77	12.55	375.34	13.65	147.93
1.1 Deposit Liabilities	137.07	113.16	24.32	40.65	12.55	370.59	13.65	147.93
1.1.1 Saving A/c	80.58	56.29	13.97	14.65	9.84	180.99	7.41	76.52
1.1.2 Fixed A/c	40.75	28.68	2.97	23.65	2.71	166.02	4.18	56.02
1.1.2.1 Upto 3 Months Fixed A/c		0.16		0.00		1.20	0.35	0.15
1.1.2.2 3 to 6 Months fixed A/c	6.30	0.04	0.20	5.71		0.11	0.97	0.96
1.1.2.3 6 Months to 1 Year Fixed A/c	20.18	12.43	2.22	10.52		141.60	1.79	40.89
1.1.2.4 Above 1 Year	14.27	16.05	0.55	7.42	2.71	23.11	1.07	14.02
1.1.3 Call Deposit	15.74	28.19	7.38	2.35		23.58	2.06	15.40
1.1.4 Certificate of Deposits								
1.2 Others	17.21			0.13		4.75		
2 Commission/Fee Expense								
3 Employees Expenses	35.61	15.36	5.48	11.92	3.78	38.23	3.84	18.46
4 Office Operating Expenses	30.00	14.23	6.91	11.95	3.25	57.06	4.84	21.40
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
6 Non-Operating Expenses								
7. Provision for Risk	6.53	3.85	2.52	24.48	1.74	52.35		16.11
7.1 Loan loss Provision	6.53	3.85	2.52	24.48	1.74	52.35		16.11
7.1.1 General Loan loss Provision	5.32	1.61	2.52	24.48	1.74	3.52		3.54
7.1.2 Special Loan Loss Provision	1.21	2.24				48.84		12.57
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								
8 Loan Written Off				0.04				
9 Provision for Staff Bonus	7.20	3.19			0.43	0.14		4.34
10 Provision for Income Tax	21.60	9.56			1.30	0.41		13.01
11 Others								
12 Net Profit	50.39	22.31	2.27		3.03	0.95	7.81	30.36
TOTAL EXPENSES	305.61	181.67	41.50	89.16	26.07	524.47	30.13	251.61

Income

1. Interest Income	272.80	165.95	38.74	65.17	24.43	493.71	18.98	235.63
1.1. On Loans and Advance	237.95	142.41	35.17	61.42	17.94	430.63	18.84	208.79
1.2. On Investment		0.43		0.10	0.12	6.99	0.14	
1.2.1 Government Bonds					0.12	6.99		
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds				0.10			0.14	
1.2.4 Deventure & Bonds		0.43						
1.3 Agency Balance								
1.4 On Call Deposit	34.85	23.11	3.57	3.64		47.65		26.84
1.5 Others					6.36	8.44		
2. Comission & Discount	4.74	2.79	2.76	0.77	1.64	1.11	2.73	15.97
2.1 Bills Purchase & Discount								
2.2 Comission	4.74	2.79	0.52	0.77	1.58	1.11	2.73	2.37
2.3 Others			2.23		0.07			13.61
3 Income From Exchange Fluctuation				0.00		1.26		0.01
3.1 Due to Change in Exchange Rate						0.03		0.01
3.2 Due to Foreign Currency Trans.				0.00		1.23		
4 Other Operating Income	27.57	12.93		3.18		25.73	4.67	
5 Non Operating Income						2.65	0.10	
6 Provision Written Back	0.49						3.67	
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses				0.55				
9 Net Loss				19.50				
TOTAL INCOME	305.61	181.67	41.50	89.16	26.07	524.47	30.13	251.61

Profit and Loss Account

upto Chaitra 2068

Rs. in million

Expenses	Resunga	Rara	diyalo	Country	Alpine	Nilgiri	Kasthaman dap	Garima
1 Interest Expenses	52.18	24.01	37.17	114.73	33.22	30.14	262.37	118.09
1.1 Deposit Liabilities	52.18	24.01	36.53	113.48	33.22	30.14	260.30	118.09
1.1.1 Saving A/c	46.93	19.52	7.96	12.74	19.84	13.11	111.86	64.71
1.1.2 Fixed A/c	5.25	4.49	14.60	46.09	9.80	11.44	86.90	38.13
1.1.2.1 Upto 3 Months Fixed A/c		0.04	0.38	2.40	0.04	0.14	8.09	
1.1.2.2 3 to 6 Months fixed A/c		0.09	0.09	1.70	0.14	1.13	4.68	4.33
1.1.2.3 6 Months to 1 Year Fixed A/c	0.79	2.24	11.06	39.13	5.76	5.48	62.10	22.44
1.1.2.4 Above 1 Year	4.45	2.13	3.07	2.86	3.87	4.69	12.04	11.36
1.1.3 Call Deposit			13.97	54.65	3.57	5.60	61.54	15.24
1.1.4 Certificate of Deposits								
1.2 Others			0.64	1.24			2.07	
2 Commission/Fee Expense				0.22			0.03	
3 Employees Expenses	6.59	3.66	4.31	6.87	6.71	3.08	27.95	15.44
4 Office Operatiing Expenses	6.58	5.98	5.77	11.00	7.93	2.25	45.58	19.08
5 Exchange Fluctuation Loss							0.09	
5.1 Due to Change in Exchange Rates							0.09	
5.2 Due to Foreign Currency Transactions								
6 Non-Operatiing Expenses								
7. Provision for Risk	3.44	0.80	0.74	9.49	2.67	1.92	11.87	4.06
7.1 Loan loss Provision	2.00	0.80	0.74	9.00	2.67	1.92	11.87	4.06
7.1.1 General Loan loss Provision		0.00	0.23	0.71	0.38	0.89	-2.96	4.06
7.1.2 Special Loan Loss Provision		0.80	0.51	8.29	2.29	1.03	14.83	
7.1.3 Additional Loan Loss Provision	2.00							
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets	1.44			0.49				
8 Loan Written Off								
9 Provision for Staff Bonus	1.83		0.69	0.75	1.18		1.69	4.99
10 Provision for Income Tax	5.48		2.07	2.24	3.55		5.07	14.97
11 Others				2.24				
12 Net Profit	12.78	18.58	8.74	5.24	8.29	9.22	11.82	34.94
TOTAL EXPENSES	88.86	53.03	59.49	152.78	63.54	46.60	366.47	211.58

Income

1. Interest Income	80.33	49.69	55.91	143.88	56.78	42.77	351.83	189.62
1.1. On Loans and Advance	54.89	36.53	42.17	116.06	51.54	35.57	283.80	162.12
1.2. On Investment			0.66	3.18			7.35	
1.2.1 Government Bonds			0.66	3.18			7.35	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	25.44	13.17		24.27	5.24	7.20		27.49
1.5 Others			13.08	0.37			60.68	
2. Comission & Discount	8.53	3.34	0.08	0.74	6.46	1.03	5.38	1.96
2.1 Bills Purchase & Discount							0.00	
2.2 Comission	4.49	2.60	0.08	0.23	1.02	1.03	5.31	1.96
2.3 Others	4.04	0.73		0.51	5.44		0.06	
3 Income From Exchange Fluctuation						0.10	0.19	
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.						0.10	0.19	
4 Other Operating Income			2.97	6.96		2.71	9.07	20.00
5 Non Operating Income								
6 Provision Written Back			0.53	1.14	0.30			
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses				0.06				
9 Net Loss								
TOTAL INCOME	88.86	53.03	59.49	152.78	63.54	46.60	366.47	211.58

Profit and Loss Account

upto Chaitra 2068

Rs. in million

Expenses	City	Bishow	Professiona l	Kabeli	Kamana	Corporate	Pathibhara	Purnima
1 Interest Expenses	144.20	144.73	14.56	13.51	94.65	88.71	54.43	48.42
1.1 Deposit Liabilities	144.19	144.45	14.56	13.51	80.23	88.69	54.43	48.42
1.1.1 Saving A/c	70.69	39.05	10.84	9.60	43.20	28.16	29.78	24.43
1.1.2 Fixed A/c	51.39	74.06	2.01	3.18	29.85	51.55	7.56	16.27
1.1.2.1 Upto 3 Months Fixed A/c	3.35	3.00		0.07	0.59			0.05
1.1.2.2 3 to 6 Months fixed A/c	2.93	2.88	0.23	0.26	1.40		0.10	0.09
1.1.2.3 6 Months to 1 Year Fixed A/c	31.52	45.86	1.17	1.39	11.20	47.81	4.16	13.64
1.1.2.4 Above 1 Year	13.59	22.33	0.60	1.47	16.67	3.74	3.31	2.49
1.1.3 Call Deposit	22.11	31.34	1.71	0.72	7.18	8.99	17.10	7.72
1.1.4 Certificate of Deposits								
1.2 Others	0.02	0.28			14.42	0.02		
2 Commission/Fee Expense								
3 Employees Expenses	10.76	15.77	3.95	4.16	9.42	6.43	10.12	7.49
4 Office Operatiing Expenses	18.93	20.11	3.73	2.06	12.66	6.77	13.66	9.68
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
6 Non-Operatiing Expenses				1.16				
7. Provision for Risk	13.85	1.05	0.66	0.90	3.88	12.29	9.80	3.13
7.1 Loan loss Provision	5.40	1.05	0.56	0.90	3.88	12.29	9.80	3.13
7.1.1 General Loan loss Provision	2.78	1.05	0.56	0.90	0.15	1.10	1.99	1.27
7.1.2 Special Loan Loss Provision	2.62				3.73	11.19	7.81	1.86
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment	8.45		0.10					
7.4. Provision for Loss of Other Assets								
8 Loan Written Off								
9 Provision for Staff Bonus	3.87	5.42	0.83	0.25	3.39	1.67	0.88	
10 Provision for Income Tax	11.61	16.25	2.48	0.76	10.16	5.01	2.64	
11 Others								
12 Net Profit	27.10	37.93	5.79	1.78	23.71	11.69	6.16	6.08
TOTAL EXPENSES	230.32	241.26	32.01	24.60	157.86	132.58	97.69	74.80

Income

1. Interest Income	215.44	222.76	30.03	22.27	147.97	124.11	87.01	68.69
1.1. On Loans and Advance	184.77	197.02	19.60	19.67	124.60	108.66	72.65	53.75
1.2. On Investment	0.52							
1.2.1 Government Bonds	0.52							
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	25.34	25.74	10.42	2.61	23.36		14.35	14.94
1.5 Others	4.81		0.01			15.44		
2. Comission & Discount	14.87	18.37	0.09	0.97	1.91	0.79	1.25	0.66
2.1 Bills Purchase & Discount						0.14		
2.2 Comission	14.87	1.09	0.09	0.97	1.91	0.35	1.25	0.66
2.3 Others		17.28				0.29		
3 Income From Exchange Fluctuation	0.02							
3.1 Due to Change in Exchange Rate	0.01							
3.2 Due to Foreign Currency Trans.	0.01							
4 Other Operating Income			1.58	1.36	7.99	7.68	9.11	5.45
5 Non Operating Income		0.13					0.32	
6 Provision Written Back			0.30					
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss								
TOTAL INCOME	230.32	241.26	32.01	24.60	157.86	132.58	97.69	74.80

Profit and Loss Account

upto Chaitra 2068

Rs. in million

Expenses	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL
1 Interest Expenses	207.39	7.22	14.27	12.08	111.91	23.09	6.11	290.55
1.1 Deposit Liabilities	207.29	7.22	14.27	12.08	111.91	23.09	6.11	286.29
1.1.1 Saving A/c	77.66	4.40	6.85	9.27	54.42	12.30	5.18	89.83
1.1.2 Fixed A/c	89.53	1.28	4.51	2.81	36.83	3.75	0.93	119.00
1.1.2.1 Upto 3 Months Fixed A/c			0.04					2.25
1.1.2.2 3 to 6 Months fixed A/c	0.02		0.02	0.01	0.46	0.15		8.98
1.1.2.3 6 Months to 1 Year Fixed A/c	0.17	0.58	3.59	1.17	28.89	1.84	0.51	86.79
1.1.2.4 Above 1 Year	89.33	0.70	0.86	1.63	7.49	1.76	0.42	20.99
1.1.3 Call Deposit	40.10	1.55	2.91		20.66	7.04		77.45
1.1.4 Certificate of Deposits								
1.2 Others	0.10							4.27
2 Commission/Fee Expense								
3 Employees Expenses	28.66	2.75	3.38	2.08	9.88	3.15	2.62	34.88
4 Office Operating Expenses	45.92	1.88	4.46	3.50	12.54	4.83	4.11	56.24
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
6 Non-Operating Expenses								
7. Provision for Risk	18.90	0.42	0.57		7.67	2.37	0.73	133.31
7.1 Loan loss Provision	18.89	0.42	0.57		6.69	2.37	0.73	132.33
7.1.1 General Loan loss Provision	2.07	0.30	0.57		5.73	0.95	0.51	
7.1.2 Special Loan Loss Provision	16.82	0.12			0.96	1.42	0.22	132.33
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment					0.98			0.98
7.4. Provision for Loss of Other Assets	0.01							
8 Loan Written Off								
9 Provision for Staff Bonus	5.34		0.48		4.60			
10 Provision for Income Tax	16.01		1.09		13.80	2.19		
11 Others								
12 Net Profit	37.35	2.02	3.75	2.93	32.21	7.12		
TOTAL EXPENSES	359.57	14.30	28.00	20.59	192.63	42.76	13.58	514.99

Income

1. Interest Income	339.16	13.04	25.58	18.39	180.00	34.55	11.02	374.83
1.1. On Loans and Advance	301.83	11.35	22.35	16.49	145.94	34.55	8.80	336.94
1.2. On Investment	3.61		0.05		0.63			0.02
1.2.1 Government Bonds	3.61		0.05		0.63			
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								0.02
1.3 Agency Balance								
1.4 On Call Deposit	30.01	1.69	3.18		33.35		2.22	33.55
1.5 Others	3.70			1.90	0.08			4.32
2. Comission & Discount	14.65	0.19	1.06	0.30	12.54	0.75		5.96
2.1 Bills Purchase & Discount								2.83
2.2 Comission	14.65	0.19	0.20	0.25	2.03	0.75		3.13
2.3 Others			0.86	0.05	10.51			
3 Income From Exchange Fluctuation	0.05							0.01
3.1 Due to Change in Exchange Rate	0.02							0.01
3.2 Due to Foreign Currency Trans.	0.03							
4 Other Operating Income	5.71	1.04	1.37			3.11	2.25	7.01
5 Non Operating Income				1.90	0.09	3.11		
6 Provision Written Back		0.02				1.24		9.30
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss							0.31	117.88
TOTAL INCOME	359.57	14.30	28.00	20.59	192.63	42.76	13.58	514.99

Profit and Loss Account

upto Chaitra 2068

Rs. in million

Expenses	Gulmi	Kanchan	Matribhumi	Bright	Innovative	Jhimruk	Metro	Vibor
1 Interest Expenses	16.66	33.83	11.19	27.64	34.69	9.71	46.24	280.13
1.1 Deposit Liabilities	16.66	33.83	11.19	27.57	34.69	9.71	46.24	225.72
1.1.1 Saving A/c	14.84	28.82	5.31	6.43	12.79	5.62	19.26	45.61
1.1.2 Fixed A/c	1.82	5.01	3.12	5.28	10.42	1.52	17.25	123.15
1.1.2.1 Upto 3 Months Fixed A/c		0.19	0.05	0.00	0.00	0.01	0.18	3.27
1.1.2.2 3 to 6 Months fixed A/c		0.73	0.08	0.00	0.00	0.02	0.94	0.12
1.1.2.3 6 Months to 1 Year Fixed A/c	0.96	2.49	1.24	2.44	7.86	0.30	11.53	20.96
1.1.2.4 Above 1 Year	0.86	1.60	1.74	2.84	2.56	1.18	4.59	98.80
1.1.3 Call Deposit			2.76	15.86	11.47	2.57	9.73	56.96
1.1.4 Certificate of Deposits								
1.2 Others				0.07				54.41
2 Commission/Fee Expense						0.20		
3 Employees Expenses	2.72	6.20	2.94	4.30	5.28	2.20	3.59	27.67
4 Office Operating Expenses	2.64	7.62	2.05	5.26	9.98	2.82	7.50	56.81
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
6 Non-Operating Expenses								
7. Provision for Risk	0.41	2.48	0.89	1.85	1.28	1.21	1.37	92.05
7.1 Loan loss Provision	0.41	2.48	0.89	1.75	1.28	1.11	1.37	74.71
7.1.1 General Loan loss Provision	0.41	2.48	0.19	0.36	1.28	0.75	1.37	0.00
7.1.2 Special Loan Loss Provision			0.70	1.21		0.36		74.71
7.1.3 Additional Loan Loss Provision				0.18				
7.2. Provision for Non-Banking Assets								17.34
7.3. Provision for Loss on Investment				0.10		0.10		
7.4. Provision for Loss of Other Assets								
8 Loan Written Off								
9 Provision for Staff Bonus				0.90			1.12	
10 Provision for Income Tax				2.69			3.35	
11 Others		0.05						
12 Net Profit	4.07	11.47	1.11	6.28	3.73	2.55	7.81	
TOTAL EXPENSES	26.50	61.65	18.19	48.91	54.96	18.68	70.97	456.67

Income

1. Interest Income	24.40	55.62	16.23	45.51	49.19	15.84	65.65	272.86
1.1. On Loans and Advance	15.64	40.58	12.82	40.63	39.44	14.91	58.34	205.29
1.2. On Investment								5.44
1.2.1 Government Bonds								4.11
1.2.2 Foreign Bonds								1.34
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	8.76	5.03	3.40	4.76	9.75	0.93	7.31	3.74
1.5 Others		10.01		0.13				58.39
2. Comission & Discount	0.24	6.03	1.97	0.18	0.75	2.44	0.39	0.02
2.1 Bills Purchase & Discount								
2.2 Comission		5.14	0.62	0.18	0.36	2.23		0.02
2.3 Others	0.24	0.89	1.35		0.39	0.22	0.39	
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	1.81			3.12	5.02		4.92	55.96
5 Non Operating Income	0.06							0.40
6 Provision Written Back				0.10		0.40		63.41
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss								64.02
TOTAL INCOME	26.50	61.65	18.19	48.91	54.96	18.68	70.97	456.67

Profit and Loss Account

upto Chaitra 2068

Rs. in million

Expenses	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism	Mission	Surya	Mt. Makalu
1 Interest Expenses	5.38	11.01	32.74	3.47	98.87	35.87	4.30	1.21
1.1 Deposit Liabilities	5.35	11.01	30.64	3.47	98.39	35.69	4.30	1.21
1.1.1 Saving A/c	5.06	6.68	10.76	2.75	29.80	22.51	1.67	0.87
1.1.2 Fixed A/c	0.29	3.85	13.42	0.67	39.56	2.14	1.80	0.26
1.1.2.1 Upto 3 Months Fixed A/c				0.01	2.85	0.19	0.00	
1.1.2.2 3 to 6 Months fixed A/c		0.30			4.95	0.24	0.01	
1.1.2.3 6 Months to 1 Year Fixed A/c	0.08	1.46	3.75	0.21	30.44	0.61	0.93	0.12
1.1.2.4 Above 1 Year	0.22	2.09	9.67	0.45	1.33	1.10	0.86	0.13
1.1.3 Call Deposit		0.49	6.46	0.05	29.03	11.03	0.84	0.08
1.1.4 Certificate of Deposits								
1.2 Others	0.03		2.10		0.48	0.18		
2 Commission/Fee Expense	0.06							
3 Employees Expenses	1.96	3.65	5.99	1.79	17.54	7.47	2.26	0.89
4 Office Operating Expenses	1.28	2.55	6.45	1.25	30.87	9.61	1.39	0.72
5 Exchange Fluctuation Loss					0.25			
5.1 Due to Change in Exchange Rates					0.25			
5.2 Due to Foreign Currency Transactions								
6 Non-Operating Expenses								0.04
7. Provision for Risk	0.84	3.48	0.09	0.41	7.73	1.55	0.19	0.12
7.1 Loan loss Provision	0.84	3.48	0.09	0.41	7.73	1.55	0.19	0.12
7.1.1 General Loan loss Provision	0.50	1.10	0.09	0.41	4.14	1.55	0.19	0.12
7.1.2 Special Loan Loss Provision	0.34	2.38			3.30			
7.1.3 Additional Loan Loss Provision					0.29			
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
8 Loan Written Off								
9 Provision for Staff Bonus			1.34		3.56			
10 Provision for Income Tax			4.01		10.67			
11 Others								
12 Net Profit	1.52	4.53	9.35	1.85	24.89	2.72		2.13
TOTAL EXPENSES	11.04	25.23	59.96	8.77	194.38	57.21	8.14	5.10

Income

1. Interest Income	8.34	20.56	57.43	7.16	169.55	52.08	6.46	4.72
1.1. On Loans and Advance	7.86	19.60	47.93	7.01	149.66	42.76	5.83	4.38
1.2. On Investment					1.28			
1.2.1 Government Bonds					1.28			
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	0.49	0.96	9.49	0.15	16.47	9.32	0.63	0.34
1.5 Others					2.15			
2. Comission & Discount	2.61	2.83	0.16	1.58	5.23	0.41	1.38	0.36
2.1 Bills Purchase & Discount					0.09			
2.2 Comission	0.63	2.83	0.16	1.57	5.14	0.41	1.38	0.36
2.3 Others	1.98			0.01				
3 Income From Exchange Fluctuation					7.32			
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.					7.32			
4 Other Operating Income	0.09		2.37		10.68	4.73		0.02
5 Non Operating Income				0.03				
6 Provision Written Back	0.01	1.84			1.60			0.01
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss							0.30	
TOTAL INCOME	11.04	25.23	59.96	8.77	194.38	57.21	8.14	5.10

Profit and Loss Account

upto Chaitra 2068

Rs. in million

Expenses	Sindh	Sahara	Social	NCDBL	Cosmos	Manaslu	Samabridhi	Ekata
1 Interest Expenses	28.94	5.19	38.58	23.29	4.70	10.51	5.12	3.60
1.1 Deposit Liabilities	28.94	5.19	38.18	23.29	4.70	10.51	5.12	3.60
1.1.1 Saving A/c	23.15	3.12	3.30	5.33	4.37	6.15	4.09	2.37
1.1.2 Fixed A/c	5.79	0.22	11.30	6.01	0.33	0.97	1.03	0.36
1.1.2.1 Upto 3 Months Fixed A/c				0.07		0.00	0.05	0.01
1.1.2.2 3 to 6 Months fixed A/c	0.09			0.06	0.00	0.01	0.02	0.01
1.1.2.3 6 Months to 1 Year Fixed A/c	4.43		11.10	5.24	0.10	0.31	0.87	0.28
1.1.2.4 Above 1 Year	1.27	0.22	0.20	0.64	0.23	0.64	0.09	0.06
1.1.3 Call Deposit		1.84	23.59	11.95		3.39		0.87
1.1.4 Certificate of Deposits								
1.2 Others			0.40					
2 Commission/Fee Expense								
3 Employees Expenses	5.47	1.51	11.01	4.12	2.34	4.64	3.19	1.96
4 Office Operating Expenses	5.66	1.94	8.96	9.05	4.06	6.88	3.88	2.45
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
6 Non-Operating Expenses			6.77				0.88	
7. Provision for Risk	1.44	0.74	94.14	1.18	0.26	0.90	0.49	1.27
7.1 Loan loss Provision	1.44	0.74	94.14	1.18	0.26	0.90	0.49	1.27
7.1.1 General Loan loss Provision	1.44	0.74		1.18	0.24	0.90	0.49	1.27
7.1.2 Special Loan Loss Provision			94.14		0.02			
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								
8 Loan Written Off								
9 Provision for Staff Bonus								0.09
10 Provision for Income Tax								0.26
11 Others								
12 Net Profit	1.00	0.56					1.45	0.61
TOTAL EXPENSES	42.52	9.94	159.46	37.63	11.37	22.92	15.01	10.23

Income

1. Interest Income	37.96	7.78	54.97	32.17	6.85	18.43	13.32	7.57
1.1. On Loans and Advance	30.92	6.50	42.19	24.21	5.72	15.31	10.93	4.63
1.2. On Investment			0.60					
1.2.1 Government Bonds								
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds			0.60					
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	6.75	1.28	8.64	7.96	1.13	3.12		2.94
1.5 Others	0.29		3.54				2.39	
2. Comission & Discount	0.52		0.19	0.17	0.32		0.26	
2.1 Bills Purchase & Discount								
2.2 Comission	0.52		0.19	0.13	0.32		0.05	
2.3 Others				0.05			0.22	
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	4.03	2.16	1.95	3.06	0.93	2.32	1.43	2.51
5 Non Operating Income			0.24					0.16
6 Provision Written Back			1.64					
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss			100.47	2.23	3.27	2.17		
TOTAL INCOME	42.52	9.94	159.46	37.63	11.37	22.92	15.01	10.23

Profit and Loss Account

upto Chaitra 2068

Rs. in million

Expenses	Kalinchowk	Nepal Aawas	Nepal Finance	NIDC Capital	Narayani National	AFCL	NSMFL	Peoples
1 Interest Expenses	0.82	42.40	56.47	119.69	214.18	311.40	235.07	41.17
1.1 Deposit Liabilities	0.82	42.40	55.06	117.85	214.18	310.43	192.68	41.17
1.1.1 Saving A/c	0.29	6.70	8.02	30.79	43.45	92.12	80.32	10.78
1.1.2 Fixed A/c	0.12	35.70	47.05	77.28	170.73	171.31	95.94	30.39
1.1.2.1 Upto 3 Months Fixed A/c			2.21	0.01	0.33	0.50	0.03	3.40
1.1.2.2 3 to 6 Months fixed A/c			1.56	0.17	1.89	2.18	0.82	0.13
1.1.2.3 6 Months to 1 Year Fixed A/c		17.40	34.29	32.32	126.37	102.26	44.04	18.81
1.1.2.4 Above 1 Year	0.12	18.30	8.99	44.78	42.15	66.37	51.04	8.05
1.1.3 Call Deposit	0.40			9.78		47.00	16.42	
1.1.4 Certificate of Deposits								
1.2 Others			1.41	1.84		0.98	42.39	
2 Commission/Fee Expense			0.08					
3 Employees Expenses	1.87	6.20	6.42	7.95	18.23	33.37	20.60	4.63
4 Office Operating Expenses	0.97	5.40	8.59	11.12	21.98	43.25	22.15	8.44
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
6 Non-Operating Expenses	0.42			2.56			14.27	
7. Provision for Risk	0.39	8.50	26.23	10.88	81.36	27.16	50.50	2.50
7.1 Loan loss Provision	0.39	8.50		10.87	81.36	27.15	50.50	2.50
7.1.1 General Loan loss Provision	0.39	0.20			2.27	16.68		
7.1.2 Special Loan Loss Provision		8.30			79.09	10.47	50.50	2.50
7.1.3 Additional Loan Loss Provision				10.87				
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment			26.23	0.01		0.00		
7.4. Provision for Loss of Other Assets								
8 Loan Written Off								
9 Provision for Staff Bonus					2.55	9.55		
10 Provision for Income Tax			0.11		7.64	28.21		
11 Others			2.20				0.81	
12 Net Profit		17.10		4.62	17.83	67.27		141.70
TOTAL EXPENSES	4.47	79.60	100.09	156.82	363.77	520.21	343.40	198.43

Income

1. Interest Income	3.58	70.90	61.67	138.97	344.74	488.87	194.16	31.11
1.1. On Loans and Advance	0.87	52.60	54.95	86.27	320.43	426.28	192.12	25.36
1.2. On Investment			1.43	2.02	24.31	7.23		
1.2.1 Government Bonds				2.02	24.31	7.23		
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds			1.27					
1.2.4 Deventure & Bonds			0.16					
1.3 Agency Balance								
1.4 On Call Deposit	2.71		5.29	41.65		39.19	2.03	2.79
1.5 Others		18.30		9.03		16.18		2.96
2. Comission & Discount	0.01		0.03	0.97	1.30	1.43	0.22	
2.1 Bills Purchase & Discount								
2.2 Comission	0.01		0.03	0.97	1.30	1.43	0.01	
2.3 Others							0.21	
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	0.73	1.30	2.44	4.73	14.65	26.22	0.58	
5 Non Operating Income			0.43	4.20	1.93		11.92	
6 Provision Written Back		7.40	1.57	7.96	1.12	3.69	16.44	167.32
7 Recovery from Written off Loan					0.04			
8 Income from Extra Ordinary Expenses								
9 Net Loss	0.15		33.95				120.09	
TOTAL INCOME	4.47	79.60	100.09	156.82	363.77	520.21	343.40	198.43

Profit and Loss Account

upto Chaitra 2068

Rs. in million

Expenses	Merchantile	Kathmandu	Himalaya	Union	Gorkha	Paschimanchal	NHMFL	Samjhana
1 Interest Expenses	2.47	37.17		91.90	27.36	122.66	138.02	
1.1 Deposit Liabilities	2.47	37.17		89.72	27.36	122.66	138.02	
1.1.1 Saving A/c	0.01	6.79		12.21	2.72	38.67	22.68	
1.1.2 Fixed A/c	2.46	30.38		73.43	24.63	83.99	115.34	
1.1.2.1 Upto 3 Months Fixed A/c		1.74		2.49		0.08	8.84	
1.1.2.2 3 to 6 Months fixed A/c	1.18	0.88		1.70	0.02	0.77	2.25	
1.1.2.3 6 Months to 1 Year Fixed A/c	0.09	11.55		51.15	19.41	55.52	35.62	
1.1.2.4 Above 1 Year	1.19	16.21		18.08	5.21	27.62	68.63	
1.1.3 Call Deposit				4.09				
1.1.4 Certificate of Deposits								
1.2 Others				2.18				
2 Commission/Fee Expense								
3 Employees Expenses	0.96	4.93		10.32	4.73	13.86	9.32	
4 Office Operating Expenses	0.60	5.16		12.24	3.97	12.23	7.55	
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
6 Non-Operating Expenses		0.01		0.17				
7. Provision for Risk		9.84		17.82	13.72	22.27		
7.1 Loan loss Provision		6.98		17.82	13.72	22.27		
7.1.1 General Loan loss Provision					-0.12			
7.1.2 Special Loan Loss Provision		6.98		14.81	13.84	22.27		
7.1.3 Additional Loan Loss Provision				3.01				
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment		2.86						
7.4. Provision for Loss of Other Assets								
8 Loan Written Off								
9 Provision for Staff Bonus						1.72		
10 Provision for Income Tax		0.11				5.17		
11 Others						0.03		
12 Net Profit	5.29	4.41		1.79		12.06	1.64	
TOTAL EXPENSES	9.30	61.63		134.24	49.77	189.99	156.53	

Income

1. Interest Income	8.24	58.46		118.97	33.69	174.34	147.51	
1.1. On Loans and Advance	7.70	47.92		111.94	31.40	155.21	141.23	
1.2. On Investment	0.29	0.72		0.68	0.28	0.70	2.71	
1.2.1 Government Bonds				0.68	0.28	0.70	2.71	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds	0.29	0.72						
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	0.25	9.74		4.83	2.01	18.43	3.57	
1.5 Others		0.08		1.52				
2. Comission & Discount	0.15	0.04		0.04	2.12	13.71	0.09	
2.1 Bills Purchase & Discount								
2.2 Comission	0.15	0.04		0.04	0.01	0.20	0.09	
2.3 Others					2.10	13.52		
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	0.02	2.37		9.04		0.06	2.69	
5 Non Operating Income		0.62		0.04	0.00	0.04	0.43	
6 Provision Written Back	0.89	0.07		5.76	0.99	1.84	5.80	
7 Recovery from Written off Loan		0.06		0.40	0.91			
8 Income from Extra Ordinary Expenses								
9 Net Loss					12.06			
TOTAL INCOME	9.30	61.63		134.24	49.77	189.99	156.53	

Profit and Loss Account

upto Chaitra 2068

Rs. in million

Expenses	Goodwill	Siddhartha FC	Sri Investment	Lumbini	Investa	Yeti	Standard	ILFCO
1 Interest Expenses	125.27	95.22	98.44	119.01	0.13	88.28	233.56	125.20
1.1 Deposit Liabilities	103.17	90.49	98.44	119.01	0.13	88.28	225.39	125.20
1.1.1 Saving A/c	40.26	30.97	18.46	23.89		29.21	70.43	16.46
1.1.2 Fixed A/c	62.91	59.52	79.98	95.12	0.13	59.07	133.52	104.73
1.1.2.1 Upto 3 Months Fixed A/c	1.78		0.22	6.95		1.81	6.33	
1.1.2.2 3 to 6 Months fixed A/c	1.90		0.54	5.40		0.29	8.42	
1.1.2.3 6 Months to 1 Year Fixed A/c	24.37		66.76	58.05		18.67	107.62	42.75
1.1.2.4 Above 1 Year	34.85	59.52	12.46	24.72	0.13	38.30	11.15	61.98
1.1.3 Call Deposit							21.43	4.01
1.1.4 Certificate of Deposits								
1.2 Others	22.10	4.73					8.17	
2 Commission/Fee Expense								
3 Employees Expenses	14.52	8.35	7.34	8.68	0.81	8.16	25.56	24.18
4 Office Operating Expenses	24.76	6.53	9.25	7.28	1.38	8.32	38.23	34.01
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
6 Non-Operating Expenses							6.66	
7. Provision for Risk	0.67	8.48	2.49	12.76		10.77	30.26	52.42
7.1 Loan loss Provision	0.67	7.76	2.49	12.76		10.77	29.57	52.42
7.1.1 General Loan loss Provision	0.67		0.79	-11.46				52.42
7.1.2 Special Loan Loss Provision			1.70	24.22		10.77	29.57	
7.1.3 Additional Loan Loss Provision		7.76						
7.2. Provision for Non-Banking Assets		0.72						
7.3. Provision for Loss on Investment							0.69	
7.4. Provision for Loss of Other Assets								
8 Loan Written Off								
9 Provision for Staff Bonus	1.23		3.31	4.87		1.30	3.15	10.54
10 Provision for Income Tax	3.15		9.93	14.60		3.89	9.45	31.61
11 Others							1.03	
12 Net Profit	9.18	22.63	23.16	34.08	5.59	9.09	22.05	73.75
TOTAL EXPENSES	178.79	141.22	153.92	201.27	7.91	129.81	369.95	351.71

Income

1. Interest Income	161.32	123.45	140.90	183.09	4.01	122.09	349.55	343.35
1.1. On Loans and Advance	154.37	101.75	133.49	168.08	4.01	102.73	310.54	300.58
1.2. On Investment	6.94		1.81	2.39		1.79	1.65	8.21
1.2.1 Government Bonds	6.94		1.81	2.39		1.79	0.08	8.21
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds							1.56	
1.2.4 Deventure & Bonds								
1.3 Agency Balance			5.60					
1.4 On Call Deposit		15.55		12.62		17.57	30.67	
1.5 Others		6.15					6.70	34.55
2. Comission & Discount	17.47	10.62		0.55		0.89	1.30	0.38
2.1 Bills Purchase & Discount								
2.2 Comission		1.30		0.55		0.89	1.30	
2.3 Others	17.47	9.33						0.38
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income			12.82	6.96	3.90	5.21	2.62	7.98
5 Non Operating Income		0.06	0.12	10.66		0.93	0.63	
6 Provision Written Back		7.10	0.09			0.34	15.86	
7 Recovery from Written off Loan						0.35		
8 Income from Extra Ordinary Expenses								
9 Net Loss								
TOTAL INCOME	178.79	141.22	153.92	201.27	7.91	129.81	369.95	351.71

Profit and Loss Account

upto Chaitra 2068

Rs. in million

Expenses	Mahalaxmi	Lalitpur	Bhajuratra	United	General	Progressive	Alpic Everest	Navadurga
1 Interest Expenses	189.24	167.08	14.51	326.41	88.06	21.17	67.30	83.16
1.1 Deposit Liabilities	187.63	155.83	14.51	227.52	85.67	18.58	63.73	83.16
1.1.1 Saving A/c	68.19	51.20	2.22	69.80	22.38	6.68	23.48	30.73
1.1.2 Fixed A/c	119.28	104.63	12.29	157.71	63.29	11.90	40.25	52.43
1.1.2.1 Upto 3 Months Fixed A/c	4.02	2.62			4.86		4.24	
1.1.2.2 3 to 6 Months fixed A/c	0.66	1.78			0.36		2.34	
1.1.2.3 6 Months to 1 Year Fixed A/c	16.43	59.85	5.81			1.40	16.18	
1.1.2.4 Above 1 Year	98.18	40.39	6.49	157.71	58.07	10.50	17.49	52.43
1.1.3 Call Deposit								
1.1.4 Certificate of Deposits	0.16							
1.2 Others	1.61	11.24		98.90	2.38	2.59	3.57	
2 Commission/Fee Expense								
3 Employees Expenses	15.08	7.00	3.02	28.08	6.58	3.62	6.29	5.78
4 Office Operatiing Expenses	14.58	8.12	3.36	25.07	7.96	3.02	9.49	5.81
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
6 Non-Operatiing Expenses								
7. Provision for Risk	22.31	1.25	8.20	21.52	1.27	1.41	37.23	4.41
7.1 Loan loss Provision	22.31		8.20	21.52	1.27	1.41	37.23	4.41
7.1.1 General Loan loss Provision	6.34		-0.54	-3.95			15.42	0.68
7.1.2 Special Loan Loss Provision	4.68		8.74	25.47	1.27			3.74
7.1.3 Additional Loan Loss Provision	11.29					1.41	21.81	
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment		1.25						
7.4. Provision for Loss of Other Assets								
8 Loan Written Off				0.54				
9 Provision for Staff Bonus	3.38						0.59	
10 Provision for Income Tax	10.14						1.77	
11 Others				0.04				
12 Net Profit	23.66		1.20	22.78		10.90	4.13	14.81
TOTAL EXPENSES	278.40	183.45	30.28	424.44	103.86	40.12	126.79	113.96

Income

1. Interest Income	265.17	130.29	26.00	409.20	78.69	33.07	82.23	109.09
1.1. On Loans and Advance	219.73	130.29	17.92	290.56	74.24	33.07	76.40	88.32
1.2. On Investment	2.63		0.28	4.20	0.04		1.31	
1.2.1 Government Bonds	2.63		0.28	4.20				
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds							1.31	
1.2.4 Deventure & Bonds					0.04			
1.3 Agency Balance								
1.4 On Call Deposit	26.26		2.54	15.47	4.41			
1.5 Others	16.55		5.27	98.97			4.52	20.77
2. Comission & Discount	2.46	0.26	0.02	2.13	3.30	6.53	0.37	0.16
2.1 Bills Purchase & Discount								
2.2 Comission	1.30	0.26	0.02	2.13	0.19		0.37	0.16
2.3 Others	1.16				3.11	6.53		
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	8.05	3.70	0.13	12.88		0.52	6.27	4.66
5 Non Operating Income	0.57		0.09					0.04
6 Provision Written Back	2.16		4.03	0.24	14.46		37.92	0.02
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss		49.20			7.42			
TOTAL INCOME	278.40	183.45	30.28	424.44	103.86	40.12	126.79	113.96

Profit and Loss Account

upto Chaitra 2068

Rs. in million

Expenses	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Butwal	Srijana
1 Interest Expenses	71.10	115.98	169.82	106.05	15.99	1.96	127.33	9.74
1.1 Deposit Liabilities	71.10	115.98	153.59	101.47	15.74	1.96	123.15	9.74
1.1.1 Saving A/c	19.75	52.07	52.77	38.13	6.62		41.45	5.84
1.1.2 Fixed A/c	51.35	63.91	100.82	63.33	9.13	1.96	81.70	3.90
1.1.2.1 Upto 3 Months Fixed A/c			0.55	12.89	0.07		3.02	
1.1.2.2 3 to 6 Months fixed A/c	0.00	3.20	0.50	3.28	3.27		4.87	
1.1.2.3 6 Months to 1 Year Fixed A/c		35.15	7.07	39.25	3.88		37.67	
1.1.2.4 Above 1 Year	51.35	25.56	92.71	7.90	1.90	1.96	36.14	3.90
1.1.3 Call Deposit								
1.1.4 Certificate of Deposits								
1.2 Others			16.24	4.58	0.25		4.19	
2 Commission/Fee Expense	0.57					0.17		0.45
3 Employees Expenses	3.43	5.99	7.93	7.23	5.51	0.34	15.44	2.23
4 Office Operating Expenses	1.82	13.19	6.91	11.18	6.09	0.37	18.28	2.55
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
6 Non-Operating Expenses								
7. Provision for Risk	0.54	87.06		19.07	77.62	0.94	1.10	
7.1 Loan loss Provision	0.54	87.06		19.07	77.62	0.94	0.98	
7.1.1 General Loan loss Provision	0.54			19.07	-1.52	0.05	0.98	
7.1.2 Special Loan Loss Provision		87.06			79.14	0.89		
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets							0.12	
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
8 Loan Written Off							0.78	
9 Provision for Staff Bonus				0.66				
10 Provision for Income Tax				1.99			1.73	
11 Others	0.00						0.03	
12 Net Profit	65.11		11.87	4.65		0.04		8.27
TOTAL EXPENSES	142.57	222.22	196.53	150.83	105.21	3.82	164.69	23.23

Income

1. Interest Income	112.70	172.42	178.79	140.13	21.68	3.71	157.11	19.73
1.1. On Loans and Advance	84.81	139.96	149.53	140.00	20.62	3.71	134.42	18.89
1.2. On Investment	0.70		1.99				1.83	
1.2.1 Government Bonds							1.83	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds	0.70							
1.2.4 Deventure & Bonds			1.99					
1.3 Agency Balance								
1.4 On Call Deposit	4.23	32.46	15.76		1.06		20.82	0.84
1.5 Others	22.96		11.50	0.14			0.04	
2. Comission & Discount	0.07	8.15	0.30	0.03	0.27		1.11	0.21
2.1 Bills Purchase & Discount								
2.2 Comission	0.07		0.30	0.03	0.06		1.11	0.21
2.3 Others		8.15		0.00	0.21			
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	1.43		5.02	10.66	1.51	0.11	5.93	3.30
5 Non Operating Income	0.49						0.04	
6 Provision Written Back	16.70		12.42		0.06		0.09	
7 Recovery from Written off Loan	11.19				0.04			
8 Income from Extra Ordinary Expenses								
9 Net Loss		41.65			81.65		0.41	
TOTAL INCOME	142.57	222.22	196.53	150.83	105.21	3.82	164.69	23.23

Profit and Loss Account

upto Chaitra 2068

Rs. in million

Expenses	Om	CMB	WMBFL	CMBFCL	Crystal	Royal	Guheshwor i	Patan
1 Interest Expenses	213.98	42.58	73.56	179.34	93.88	173.42	71.28	33.59
1.1 Deposit Liabilities	213.98	42.46	63.34	173.72	93.88	158.41	71.28	33.23
1.1.1 Saving A/c	79.80	17.25	22.51	37.88	23.70	61.55	18.22	12.43
1.1.2 Fixed A/c	134.18	25.20	40.82	82.69	70.18	96.86	53.06	20.80
1.1.2.1 Upto 3 Months Fixed A/c	1.37	0.01	1.30	0.01	1.34	15.91	3.17	
1.1.2.2 3 to 6 Months fixed A/c	3.80	0.01	0.09	2.32	4.53	6.62	0.59	
1.1.2.3 6 Months to 1 Year Fixed A/c	97.09	21.16	26.06	36.53	25.79	54.97	30.86	
1.1.2.4 Above 1 Year	31.93	4.02	13.38	43.83	38.52	19.35	18.44	20.80
1.1.3 Call Deposit				53.15				
1.1.4 Certificate of Deposits								
1.2 Others		0.12	10.22	5.62		15.01		0.36
2 Commission/Fee Expense								
3 Employees Expenses	16.60	5.88	6.06	22.76	4.51	8.09	4.49	4.04
4 Office Operating Expenses	22.65	8.04	8.73	30.16	7.98	18.08	5.48	3.29
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
6 Non-Operating Expenses			1.44					0.36
7. Provision for Risk	11.62	27.76		1117.80		4.70	0.84	12.79
7.1 Loan loss Provision	11.62	3.87		1117.80		4.70	0.84	12.79
7.1.1 General Loan loss Provision	11.62	2.09		-17.91		-0.15	0.84	12.79
7.1.2 Special Loan Loss Provision		1.78		1135.70		4.85		
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets		23.89						
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
8 Loan Written Off		21.86	0.50					
9 Provision for Staff Bonus	4.59	0.64				1.32		
10 Provision for Income Tax	13.78					3.71		
11 Others								
12 Net Profit	32.15	6.44				9.51	31.60	
TOTAL EXPENSES	315.37	113.20	90.29	1350.05	106.38	218.83	113.68	54.07

Income

1. Interest Income	293.17	49.30	64.39	101.94	65.63	210.35	107.37	34.01
1.1. On Loans and Advance	261.30	36.33	58.06	95.18	64.59	194.92	92.11	27.70
1.2. On Investment	5.08	1.22	1.52			5.49	1.25	
1.2.1 Government Bonds	5.08	1.22				5.49	0.83	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds			1.52					
1.2.4 Deventure & Bonds							0.42	
1.3 Agency Balance							4.25	
1.4 On Call Deposit	24.65					7.14	9.75	
1.5 Others	2.13	11.74	4.81	6.76	1.04	2.79		6.30
2. Comission & Discount		0.01	3.08	0.04	0.03	0.83	0.36	0.03
2.1 Bills Purchase & Discount								
2.2 Comission		0.01	0.21	0.04	0.03	0.83	0.36	0.02
2.3 Others			2.86					0.00
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	15.17	2.03	1.44	0.02	2.27	7.65	5.45	0.73
5 Non Operating Income	0.26	0.46		0.94	1.07		0.50	
6 Provision Written Back	6.77	60.41	0.06					
7 Recovery from Written off Loan		1.00						
8 Income from Extra Ordinary Expenses								
9 Net Loss			21.31	1247.10	37.37			19.31
TOTAL INCOME	315.37	113.20	90.29	1350.05	106.38	218.83	113.68	54.07

Profit and Loss Account

upto Chaitra 2068

Rs. in million

Expenses	Fewa	Everest	Prudential	ICFC	IME	Sagarmath a	Civil	Prabhu
1 Interest Expenses	179.03	24.66	96.50	259.68	307.35	110.19	41.64	374.26
1.1 Deposit Liabilities	179.03	24.66	79.66	252.99	307.35	109.73	40.05	374.19
1.1.1 Saving A/c	76.16	11.85	30.40	111.66	220.14	38.55	16.22	241.23
1.1.2 Fixed A/c	102.87	12.81	49.23	141.33	87.21	71.18	20.49	132.97
1.1.2.1 Upto 3 Months Fixed A/c	3.96	5.60	5.63	5.98	3.65	9.91	0.01	3.41
1.1.2.2 3 to 6 Months fixed A/c	2.86	0.01	3.45	2.13	2.65	8.05	0.41	12.82
1.1.2.3 6 Months to 1 Year Fixed A/c	70.20	2.09	12.25	63.71	67.92	46.20	16.93	101.05
1.1.2.4 Above 1 Year	25.85	5.10	27.89	69.52	12.99	7.01	3.14	15.68
1.1.3 Call Deposit							3.33	
1.1.4 Certificate of Deposits			0.03					
1.2 Others			16.84	6.69		0.46	1.59	0.07
2 Commission/Fee Expense								
3 Employees Expenses	14.13	2.59	6.22	22.60	35.08	13.23	5.03	45.46
4 Office Operating Expenses	19.92	4.68	7.40	33.74	40.23	10.12	2.79	83.87
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
6 Non-Operating Expenses								0.09
7. Provision for Risk	28.43	5.21	97.05	4.17	65.92	28.27	14.51	5.99
7.1 Loan loss Provision	28.43	3.43	95.75	4.17	65.92	2.84	14.51	5.99
7.1.1 General Loan loss Provision	28.43	0.45		-0.82	2.54		4.23	5.99
7.1.2 Special Loan Loss Provision		2.98	95.75	4.35	63.38	2.84	7.78	
7.1.3 Additional Loan Loss Provision				0.64			2.50	
7.2. Provision for Non-Banking Assets						23.84		
7.3. Provision for Loss on Investment		1.78	1.30			1.59		
7.4. Provision for Loss of Other Assets								
8 Loan Written Off								
9 Provision for Staff Bonus	2.95	0.28		2.48			0.94	6.62
10 Provision for Income Tax	8.85	0.85		7.45			2.81	19.85
11 Others								
12 Net Profit	20.67	1.97		17.39	78.83		6.56	46.32
TOTAL EXPENSES	273.98	40.24	207.17	347.52	527.40	161.80	74.27	582.46

Income

1. Interest Income	257.60	38.35	123.64	331.28	477.64	140.11	61.42	519.16
1.1. On Loans and Advance	231.99	29.84	120.32	264.91	428.02	125.53	45.79	428.28
1.2. On Investment	0.45	0.45	0.43		2.18	0.83	0.46	5.66
1.2.1 Government Bonds		0.45	0.43		2.18	0.83		
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds	0.45						0.46	
1.2.4 Deventure & Bonds								5.66
1.3 Agency Balance				55.33				35.04
1.4 On Call Deposit	25.16	8.06	1.30		47.44		12.12	
1.5 Others			1.60	11.03		13.75	3.05	50.18
2. Comission & Discount	12.23	0.28	6.24	0.49	20.32	7.69	0.08	12.32
2.1 Bills Purchase & Discount							0.01	
2.2 Comission	12.23	0.28	0.06	0.49	20.32	0.72	0.07	12.32
2.3 Others			6.19			6.97		
3 Income From Exchange Fluctuation								23.90
3.1 Due to Change in Exchange Rate								23.90
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	4.15	1.61		15.75	29.44		2.08	18.34
5 Non Operating Income						1.24		4.45
6 Provision Written Back			4.17				10.69	4.30
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss			73.12			12.76		
TOTAL INCOME	273.98	40.24	207.17	347.52	527.40	161.80	74.27	582.46

Profit and Loss Account

upto Chaitra 2068

Rs. in million

Expenses	Imperial	Kuber	NEFL	Valley	Seti	hama	reliable	Lord Buddha
1 Interest Expenses	72.11	91.59	45.30	76.98	7.25	29.42	134.91	41.62
1.1 Deposit Liabilities	72.04	85.71	43.03	75.77	7.25	29.40	128.64	41.62
1.1.1 Saving A/c	22.85	21.53	24.36	12.93	4.70	8.20	74.91	23.39
1.1.2 Fixed A/c	49.19	64.18	18.67	62.84	2.55	14.43	53.72	18.23
1.1.2.1 Upto 3 Months Fixed A/c	4.18		0.05			1.97	2.99	2.72
1.1.2.2 3 to 6 Months fixed A/c	0.85		0.36	5.90	0.01	0.16	3.81	2.90
1.1.2.3 6 Months to 1 Year Fixed A/c	18.38	64.18	12.06	14.79	1.56	5.74	40.22	11.11
1.1.2.4 Above 1 Year	25.77		6.19	42.15	0.98	6.56	6.71	1.50
1.1.3 Call Deposit						6.77		
1.1.4 Certificate of Deposits								
1.2 Others	0.07	5.89	2.26	1.21		0.02	6.27	
2 Commission/Fee Expense								
3 Employees Expenses	5.33	10.17	6.43	8.27	3.51	4.45	13.28	3.46
4 Office Operating Expenses	4.20	27.57	6.33	11.68	0.99	6.01	16.85	4.24
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
6 Non-Operating Expenses				0.02				
7. Provision for Risk	5.00	0.87	0.68	29.19		33.61	4.76	18.60
7.1 Loan loss Provision		0.87	0.68	29.19		33.61	1.42	18.60
7.1.1 General Loan loss Provision		0.87		0.20		-0.91		18.60
7.1.2 Special Loan Loss Provision			0.68	28.99		35.96	1.42	
7.1.3 Additional Loan Loss Provision						-1.44		
7.2. Provision for Non-Banking Assets							3.34	
7.3. Provision for Loss on Investment	5.00							
7.4. Provision for Loss of Other Assets								
8 Loan Written Off								
9 Provision for Staff Bonus	0.11		1.74				2.77	
10 Provision for Income Tax	0.33		5.21			3.64	8.32	
11 Others								
12 Net Profit	0.78		12.16		5.78		19.40	
TOTAL EXPENSES	87.85	130.20	77.85	126.13	17.53	77.14	200.28	67.91

Income

1. Interest Income	80.35	85.52	72.50	105.80	16.12	48.22	184.43	63.59
1.1. On Loans and Advance	64.42	82.35	58.22	98.04	14.07	42.42	159.95	48.16
1.2. On Investment	0.02		0.41			0.79	1.81	0.95
1.2.1 Government Bonds			0.41			0.79	1.81	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds	0.02							0.95
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit		2.46		7.76		5.00	22.64	8.63
1.5 Others	15.90	0.70	13.88		2.05	0.00	0.03	5.85
2. Comission & Discount	0.09	5.86	1.31	1.12	0.13	0.04	3.66	0.04
2.1 Bills Purchase & Discount								
2.2 Comission	0.09	5.86	1.31	1.12	0.13		3.58	0.04
2.3 Others	0.00					0.04	0.09	
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	2.91	1.42	4.04	5.45	1.10	3.77	8.70	
5 Non Operating Income	0.24			0.57			0.15	
6 Provision Written Back	4.26	0.10			0.17		3.34	
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss		37.29		13.19		25.11		4.29
TOTAL INCOME	87.85	130.20	77.85	126.13	17.53	77.14	200.28	67.91

Profit and Loss Account

upto Chaitra 2068

Rs. in million

Expenses	Swastik	Api	Namaste	Kaski	Suryadarshan	Zenith	Unique	Manjushree
1 Interest Expenses	25.95	56.09	4.69	92.94	47.55	66.56	34.22	58.42
1.1 Deposit Liabilities	25.95	56.09	4.69	92.94	45.88	66.47	27.23	57.11
1.1.1 Saving A/c	10.44	35.46	3.93	42.33	22.27	41.33	5.33	31.37
1.1.2 Fixed A/c	15.51	20.63	0.77	50.61	23.61	25.14	21.90	25.74
1.1.2.1 Upto 3 Months Fixed A/c		0.79		3.88	3.33	0.24	1.12	0.68
1.1.2.2 3 to 6 Months fixed A/c		0.70			2.90	1.79	0.07	3.17
1.1.2.3 6 Months to 1 Year Fixed A/c	8.92	14.92	0.03	42.63	17.25	16.29	18.54	10.81
1.1.2.4 Above 1 Year	6.59	4.21	0.74	4.11	0.12	6.82	2.17	11.08
1.1.3 Call Deposit								
1.1.4 Certificate of Deposits								
1.2 Others					1.67	0.09	6.99	1.30
2 Commission/Fee Expense								
3 Employees Expenses	3.91	7.14	1.60	8.52	4.51	8.15	3.00	5.05
4 Office Operating Expenses	4.93	9.39	0.63	10.27	4.92	7.34	4.39	9.82
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
6 Non-Operating Expenses								
7. Provision for Risk	0.75	1.83	0.92	8.52	2.14	4.33	4.15	2.82
7.1 Loan loss Provision	0.75	1.83	0.92	8.52	2.14	4.31	3.64	2.82
7.1.1 General Loan loss Provision	0.75	1.83	0.13		0.06	0.41		2.82
7.1.2 Special Loan Loss Provision			0.79	8.52	2.09	3.90		
7.1.3 Additional Loan Loss Provision							3.64	
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment						0.02		
7.4. Provision for Loss of Other Assets							0.51	
8 Loan Written Off								
9 Provision for Staff Bonus		1.32		2.25	0.97	2.53		1.04
10 Provision for Income Tax		3.97		6.76	2.90	7.59		3.12
11 Others								
12 Net Profit	5.89	9.26	3.50	15.77	6.76	17.71	19.99	7.28
TOTAL EXPENSES	41.44	89.00	11.34	145.04	69.74	114.21	65.76	87.56

Income

1. Interest Income	38.98	81.09	10.00	138.10	64.54	105.26	63.48	84.26
1.1. On Loans and Advance	32.48	66.35	8.07	121.62	51.20	89.63	55.19	79.95
1.2. On Investment	0.27			0.39	0.51	0.08	0.70	0.01
1.2.1 Government Bonds	0.27				0.51	0.08	0.70	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds				0.39				0.01
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	6.04	13.33	1.48		10.41	15.55		
1.5 Others	0.18	1.41	0.44	16.09	2.42		7.58	4.30
2. Comission & Discount	0.57	0.94	0.19		0.41		2.27	3.30
2.1 Bills Purchase & Discount								
2.2 Comission	0.30	0.94	0.19		0.41			0.50
2.3 Others	0.27						2.27	2.80
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	1.89	6.97	1.16	6.94	3.11	8.87		
5 Non Operating Income						0.08		
6 Provision Written Back					1.67			
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss								
TOTAL INCOME	41.44	89.00	11.34	145.04	69.74	114.21	65.76	87.56

Profit and Loss Account

upto Chaitra 2068

Rs. in million

Expenses	Subhalaxmi	Jebils	Reliance	Lotus	Baibhav	Bhaktapur
1 Interest Expenses	43.60	27.15	74.92	22.66	9.69	8.27
1.1 Deposit Liabilities	43.60	27.15	73.35	22.66	9.69	8.27
1.1.1 Saving A/c	6.80	5.67	36.76	11.79	7.28	3.58
1.1.2 Fixed A/c	33.95	14.29	36.60	10.87	2.42	1.18
1.1.2.1 Upto 3 Months Fixed A/c	1.66	0.15	5.77	0.21		
1.1.2.2 3 to 6 Months fixed A/c	1.08	1.05	4.67	0.07		0.10
1.1.2.3 6 Months to 1 Year Fixed A/c	7.61	4.69	12.17	8.59	1.52	0.33
1.1.2.4 Above 1 Year	23.61	8.40	13.98	2.01	0.90	0.74
1.1.3 Call Deposit	2.85	7.19				3.52
1.1.4 Certificate of Deposits						
1.2 Others			1.57			
2 Commission/Fee Expense						
3 Employees Expenses	7.15	6.32	5.43	3.15	3.74	2.36
4 Office Operating Expenses	9.55	7.08	9.87	5.72	3.94	3.46
5 Exchange Fluctuation Loss						
5.1 Due to Change in Exchange Rates						
5.2 Due to Foreign Currency Transactions						
6 Non-Operatiing Expenses						
7. Provision for Risk	0.28	5.01	13.24	1.85	0.29	0.82
7.1 Loan loss Provision	0.28	4.97	13.24	1.85	0.29	0.82
7.1.1 General Loan loss Provision		2.18	0.11	0.67	0.29	0.82
7.1.2 Special Loan Loss Provision	0.28	2.79	13.13	0.65		
7.1.3 Additional Loan Loss Provision				0.53		
7.2. Provision for Non-Banking Assets						
7.3. Provision for Loss on Investment		0.04				
7.4. Provision for Loss of Other Assets						
8 Loan Written Off						
9 Provision for Staff Bonus	1.39	0.13	0.28			0.36
10 Provision for Income Tax	4.16	0.48	0.84			1.10
11 Others						
12 Net Profit	9.70	0.81	1.95	9.77	6.81	2.64
TOTAL EXPENSES	75.82	46.99	106.53	43.15	24.47	19.02

Income

1. Interest Income	71.84	40.02	97.81	38.83	22.31	18.06
1.1. On Loans and Advance	71.84	34.37	75.60	30.76	15.58	7.82
1.2. On Investment		0.46	0.24	0.28	0.01	0.03
1.2.1 Government Bonds		0.46	0.24	0.28		0.03
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		5.19	13.50		6.72	9.15
1.5 Others		0.00	8.47	7.79		1.07
2. Comission & Discount	0.15	0.67	0.67	0.14	2.17	0.95
2.1 Bills Purchase & Discount						
2.2 Comission	0.15	0.67	0.67	0.07		0.01
2.3 Others				0.07	2.17	0.95
3 Income From Exchange Fluctuation						
3.1 Due to Change in Exchange Rate						
3.2 Due to Foreign Currency Trans.						
4 Other Operating Income	3.83	3.54	3.15	2.58		
5 Non Operating Income		0.03				
6 Provision Written Back		2.73	4.89	1.60		
7 Recovery from Written off Loan						
8 Income from Extra Ordinary Expenses						
9 Net Loss						
TOTAL INCOME	75.82	46.99	106.53	43.15	24.47	19.02

Statement of Loans and Advances

as on Chaitra end 2068

Rs. in million

Sector wise credit		NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBBL	EBL	BOK	NCC	NIC	LBL	MBL	Kumari
1	Agricultural and Forest Related	261.56	566.54	371.23	442.51	436.60	708.34	1970.63	55.35	2056.63	1093.24	350.49	256.81	214.88	59.74	349.67
2	Fishery Related		42.61						6.71							
3	Mining Related	44.34	741.30	29.98	22.38				23.61	1.24	300.00				47.26	827.85
4	Manufacturing (Producing) Related	4784.16	5497.15	12331.07	14821.68	3780.29	12226.26	4077.04	1929.09	6060.73	4599.85	2389.88	5676.01	628.19	3296.33	3082.75
5	Construction	2491.07	3884.80	4976.35	1504.43	3937.22	1730.02	2842.38	2726.00	4585.66	1435.46	1149.63	2188.82	860.64	1104.88	2385.17
6	Electricity, Gas and Water	269.81	477.51	125.37	319.04	14.56	687.11	161.35	6.39	887.40	914.88	439.11	124.82	177.04	887.35	26.36
7	Metal Products, Mach. & Ele. Eqp.	113.84	471.57	525.79	357.70	261.03	45.43	632.23	245.16	747.94	264.68	298.41	17.54	6.95	125.76	549.10
8	Tras., Com. and Public Utilities	797.83	1511.31	3668.62	1075.73	11.27	1591.13	805.23	435.72	2965.98	148.40	603.67	273.96	198.22	475.19	757.74
9	Wholesaler & Retailer	6031.86	10013.12	9601.22	6526.45	3152.88	5270.20	8154.16	2075.22	10636.92	3787.66	1836.47	2886.22	1753.76	2585.27	2474.13
10	Finance, Insurance and Real Estate	765.84	2481.23	3276.45	5607.12	424.65	4732.84	1094.11	704.70	3461.02	2285.73	1706.72	2077.80	1906.96	1906.96	2317.13
11	Hotel or Restaurant	365.35	705.08	1042.45	2089.36	30.70	762.55	290.04	224.72	700.18	156.19	262.31	89.21	716.37	120.54	410.71
12	Other Services	419.53	1540.79	2347.08	2654.97	159.37	3107.77	269.09	360.42	945.20	1312.73	524.90	261.63	255.49	567.66	1085.63
13	Consumption Loans	8946.60	7271.61	198.51	1554.17	3366.14	699.23	247.24	531.20	1888.40	1180.28	1007.49	1031.33	41.07	308.51	771.44
14	Local Government		218.22			138.81	255.20							57.29		
15	Others	3533.22	1968.60	3095.22	6178.39	3273.16	3156.07	4843.42	1364.64	402.94	1089.12	530.18	1295.39	1606.01	2146.04	1785.23
	TOTAL	28825.00	37391.44	41589.34	43153.94	18986.67	34972.14	25386.92	10688.93	35340.24	18568.22	11099.26	16179.54	6892.91	13631.49	16822.93

Product wise credit

1	Term Loan	6288.20	3541.81	5732.39	5703.80	1038.84	5592.01	1197.04	926.78	5023.49	2577.00	1198.62	849.57	807.31	2424.20	2443.45
2	Overdraft	3371.00	5356.96	9255.78	9282.88	2301.72	5783.08	1389.96	2874.49	2518.08	4591.03	3705.74	1046.84	803.69	3047.82	5240.42
3	Trust Receipt Loan / Import Loan	594.20	420.46	4019.38	4956.81	1487.34	5025.29	1498.28	703.42	1510.79	857.62	537.43	1833.48	168.29	1184.28	613.35
4	Demand & Other Working Capital Loan	5067.20	11907.60	6224.78	9612.70	3194.49	7582.78	11947.22	2107.91	13031.87	4166.37	1343.57	3983.57	2178.40	894.71	2822.12
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	1924.30	2983.50	2426.21	803.26	2843.73	241.86	2310.35	581.97	3986.85	1287.16	633.87	1386.74	157.78	545.73	1392.29
6	Real Estate Loan	560.20	2097.35	4965.02	8521.66	1755.88	4688.00	1428.33	867.23	2358.02	1454.61	1428.25	1913.53	1186.10	2625.41	2683.27
7	Margin Nature Loan	922.20	467.55		67.10		783.73	1.84	0.14	35.10	124.83	145.90	164.70	25.71	23.99	305.50
8	Hire Purchase Loan	1916.10	1101.43	3735.83	1431.71	3263.89	1717.03	400.75	1112.55	4569.10	1222.96	765.86	1162.68	444.82	811.97	617.76
9	Deprived Sector Loan	635.80	1209.17	1198.76	1375.97	563.69	1056.07	721.78	370.08	1077.21	747.60	326.25	465.00	220.73	478.15	522.77
10	Bills Purchased	99.50	76.24	38.78	169.25	1623.04	1526.65	86.70	71.83	136.32	947.66	22.14	11.18	0.45	21.22	37.59
11	Other Product	7446.30	8229.37	3992.42	1228.79	914.06	975.63	4404.66	1072.53	1093.41	591.39	991.63	3362.25	899.63	1573.99	144.42
	TOTAL LOAN & ADVANCES	28825.00	37391.44	41589.34	43153.94	18986.67	34972.14	25386.92	10688.93	35340.24	18568.22	11099.26	16179.54	6892.91	13631.49	16822.93

Security wise credit

1	Gold and Silver	6834.08	6821.18	34.59	1182.60				152.50		0.02	449.34	8.07		10.27	
2	Government Securities	749.71	222.30	95.66	0.33	232.22	0.24	307.37		59.67	25.74		423.60	57.29		
3	Non Governmental Securities	49.19	349.11		76.32		783.73	1.84		926.49	2.20	246.54	189.36	20.45	33.77	140.91
4	Fixed Deposit Receipts	195.03	223.50	576.42	114.66	290.42	201.63	1020.00	189.15	902.24	514.31	198.74	195.78	36.44	122.70	142.26
4.1	Own	191.30	223.50	518.61	114.66	144.38	201.28	1020.00	189.15	901.71	509.57	198.74	195.78	36.44	65.71	142.26
4.2	Other Licences Institutions	3.73		57.82		146.04	0.36			0.54	4.74				56.99	
5	Collateral of Properties	17349.02	28528.70	31273.31	36849.85	14914.74	31292.36	22091.91	8865.23	30827.45	16097.08	9352.27	14836.77	6016.76	12952.86	16014.90
5.1	Fixed Assets	14720.09	28370.94	23448.80	31629.94	12366.07	30060.96	18437.36	8212.62	13077.27	13386.32	7309.53	9493.86	5892.14	9772.23	15247.92
5.2	Current Assets	2628.94	157.76	7824.50	5219.91	2548.67	1231.40	3654.55	652.61	17750.18	2710.77	2042.74	5342.91	124.63	3180.64	766.97
6	Against security of Bill	155.37	192.57	3748.13	227.00		1526.65	257.73	-0.64	149.23	1072.90	23.65	11.44	275.59	47.99	4.32
6.1	Domestic Bills		26.85	17.79			173.10	74.91	-58.85	14.41			4.75		47.69	3.96
6.2	Foreign Bills	155.37	165.72	3730.34	227.00		1353.55	182.82	58.21	134.81	1072.90	23.65	6.69	275.59	0.30	0.36
7	Against Guarantee	847.48	314.79	40.85	533.96	294.27	1092.58	698.05	973.43	1748.60	842.79	459.08	454.84	168.89	416.79	304.39
7.1	Government Guarantee	463.66	8.82	368.27	138.81			156.12	91.30	217.83	2.17	71.84	139.16		129.84	0.77
7.2	Institutional Guarantee	381.72	291.34		156.72	155.46		443.93	358.80	749.20	220.13	328.39	315.68	117.21	251.62	303.62
7.3	Personal Guarantee	1.05	12.51		8.27				523.33	58.31		58.57		0.00	35.32	
7.4	Collective Guarantee	1.05	2.02	0.81						0.00	8.64					
7.5	Int. Rtd. Foreign Bank's Guarantee						35.01	98.00				0.28				
7.6	Other Guarantee		0.10	40.04	0.70		1057.56			723.26	611.85			51.68		
8	Credit Card			144.53	54.30	110.93		74.95			13.18					
9	Others	2645.12	739.29	5675.86	4114.91	3144.09		1010.02	509.26	726.57		369.63	59.70	317.48	47.11	216.16
	Total	28825.01	37391.44	41589.34	43153.94	18986.67	34972.14	25386.92	10688.93	35340.24	18568.22	11099.26	16179.54	6892.91	13631.49	16822.93

Statement of Loans and Advances

as on Chaitra end 2068

Rs. in million

Sector wise credit		Laxmi	SBL	ADBNI	Global	Citizens	Prime	BOA	Sunrise	DCBL	NMB	Kist	Janata	Mega	CTBNL	Civil Bank	Century
1	Agricultural and Forest Related	336.82	361.80	9071.92	131.39	57.72	287.43	35.03	31.49	208.93	183.31	360.85	223.73	31.44	320.63	18.91	86.21
2	Fishery Related			1687.83	10.50		2.47					0.28		0.05			
3	Mining Related		90.20	2.74	2.86	5.64	330.45	146.87	139.93	108.65			9.98	177.59	29.73		
4	Manufacturing (Producing) Related	4352.54	3805.43	5176.04	3538.07	3120.97	3990.08	2042.18	3337.12	2712.49	3640.14	1441.44	2729.20	2295.06	1513.65	2311.64	733.98
5	Construction	3018.38	2411.94	2442.42	1125.68	575.44	1267.38	2006.48	576.32	796.99	1470.70	2152.94	149.27	499.82	434.08	443.90	474.10
6	Electricity, Gas and Water	167.19	683.23	2.52	15.03	859.27	804.83	843.56	304.71	4.12	170.41	299.01		313.09	242.61	64.33	
7	Metal Products, Mach. & Ele. Eqp.	30.37	109.29	155.60	168.04	16.86	44.40	532.59	93.73	99.44	456.77	86.94	195.05	729.99	352.80	26.37	4.82
8	Tras., Com. and Public Utilities	905.97	949.28	214.65	117.67	92.36	288.34	1754.18	421.62	880.51	675.66	627.06	230.99	1149.23	429.22	99.62	35.56
9	Wholesaler & Retailer	3043.27	2950.24	11275.95	3547.44	1987.90	2765.34	2004.82	2672.00	1454.64	1872.41	2954.95	885.33	1684.11	792.00	1551.75	855.09
10	Finance, Insurance and Real Estate	3145.97	2927.95	646.94	987.80	2855.45	2837.07	1389.65	3295.31	2535.42	1654.03	2497.92	825.21	543.11	152.43	826.34	351.62
11	Hotel or Restaurant	32.65	256.89	1063.51	537.55	175.19	137.00	161.86	455.07	452.20	147.72	1076.39	326.28	390.67	114.26	343.12	12.20
12	Other Services	549.71	1247.35	2536.47	429.82	717.39	550.04	393.19	677.70	641.50	783.64	1517.11	271.99	301.71	128.59	662.83	121.83
13	Consumption Loans	450.40	157.06	365.37	301.61	835.83	490.00	245.19	1273.94	56.88	753.28	753.93	416.89	454.81	71.38	90.66	117.43
14	Local Government	134.63	135.05					77.20									
15	Others	405.45	4102.31	7633.07	4298.54	2226.50	5384.47	612.85	1255.43	734.46	548.20	761.22	336.77	273.60	414.49	25.78	151.13
	TOTAL	16573.36	20188.02	42275.03	15212.01	13526.52	19179.29	12245.65	14534.37	10686.25	12356.27	14530.04	6600.67	8844.27	4995.86	6465.23	2943.97

Product wise credit

1	Term Loan	2598.27	3641.97	12997.45	961.53	2817.17	1942.79	1459.05	1921.98	1487.45	1602.10	2791.62	993.02	697.29	757.23	303.17	297.60
2	Overdraft	2147.88	5075.97	2640.04	4145.23	2492.48	5245.20	2651.74	2267.83	1066.86	685.27	4651.02	1507.36	673.86	1279.35	1492.87	1044.08
3	Trust Receipt Loan / Import Loan	454.43	672.28		1185.32	456.42	485.76	167.75	864.29	557.43	608.66	264.37	452.06	844.68	280.05	644.24	146.11
4	Demand & Other Working Capital Loan	5015.89	3151.20	19534.46	3986.27	2124.32	547.44	2090.06	3802.01	3679.73	2573.73	1189.97	2177.60	4298.14	1877.93	2385.87	670.56
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	701.08	883.24	2018.30	424.16	392.61	809.62	721.64	545.38	136.84	848.47	725.29	87.37	127.64	65.32	96.66	272.98
6	Real Estate Loan	2923.47	4239.44	316.43	2493.19	2514.17	3896.78	2257.64	2781.03	2412.78	1351.97	2826.31	570.89	296.83	199.53	810.23	341.53
7	Margin Nature Loan	205.43	410.86		283.59	53.84	665.32	102.68	78.28	188.88	293.97	424.50	105.12		179.79	19.36	26.81
8	Hire Purchase Loan	475.99	924.73	16.25	920.55	894.45	574.19	1488.21	811.01	174.05	1116.40	917.37	260.03	903.02	216.07	140.78	79.02
9	Deprived Sector Loan	500.36	610.26	4478.36	422.19	436.90	599.59	424.62	461.56	305.06	379.82	454.44	163.63	228.30	124.39	137.03	60.00
10	Bills Purchased	899.48	382.07		153.57	83.27	94.35	186.86	18.67	26.88	690.98	18.51	1.49	4.86		1.95	0.46
11	Other Product	651.09	195.99	273.72	236.43	1260.88	4318.25	695.40	982.34	650.30	2204.89	266.64	282.10	769.64	16.22	433.08	4.82
	TOTAL LOAN & ADVANCES	16573.36	20188.02	42275.03	15212.01	13526.52	19179.29	12245.65	14534.37	10686.25	12356.27	14530.04	6600.67	8844.27	4995.86	6465.23	2943.97

Security wise credit

1	Gold and Silver	48.83				573.64	2940.68		752.45	12.44			144.45			17.64	
2	Government Securities	1.86									0.04		0.50				
3	Non Governmental Securities		14.87		93.89	54.11	697.82	102.69			332.05	424.50	119.62	36.58	25.00	19.36	26.81
4	Fixed Deposit Receipts	62.29	275.68	278.55	1.61	109.79	128.82	142.52	106.07	13.47	164.72	127.62	177.79	50.25	2.14	50.36	11.60
4.1	Own	62.29	271.66	278.55	1.59	102.73	128.82	138.12	106.07	13.47	164.72	127.62	6.89	50.25	2.14	50.36	11.60
4.2	Other Licences Institutions		4.02		0.02	7.07		4.40					170.90				
5	Collateral of Properties	15760.24	18308.85	41996.48	3107.93	11675.52	14564.42	11923.24	12724.55	10142.54	11082.37	13385.65	5886.45	8119.08	4687.15	6196.80	2845.10
5.1	Fixed Assets	10992.32	12808.85	41996.48	2093.48	7654.40	14043.17	8552.43	9695.57	7732.96	8038.23	12881.76	3718.18	5059.33	1499.41	3973.61	1091.92
5.2	Current Assets	4767.93	5500.00		1014.45	4021.12	521.25	3370.81	3028.98	2409.59	3044.14	503.88	2168.27	3059.75	3187.74	2223.19	1753.18
6	Against security of Bill		61.76		17.50	217.58				95.41	49.85	45.15	84.28	15.76	0.00	44.04	
6.1	Domestic Bills		23.31		17.50	68.64							10.78			44.04	
6.2	Foreign Bills		38.45			148.95				95.41	49.85	45.15	73.50	15.76	0.00		
7	Against Guarantee	136.55	618.16		86.46	0.00	555.33	77.20	325.15	69.61	596.57	368.74		352.20	99.38	137.03	60.00
7.1	Government Guarantee	134.63	135.05				117.80	77.20			52.81	34.91					
7.2	Institutional Guarantee		483.11				436.93		325.15	69.58	497.74	301.78		275.00	99.38	137.03	60.00
7.3	Personal Guarantee	1.92			33.61	0.00	0.60			0.03	39.72	27.35					
7.4	Collective Guarantee										6.29	4.70					
7.5	Int. Rtd. Foreign Bank's Guarantee																
7.6	Other Guarantee				52.85									0.06			
8	Credit Card		10.76			27.41											
9	Others	552.83	908.70		11877.19	895.87	292.21			626.15	352.78	130.67	178.38	187.59	270.40	182.19	0.46
	Total	16573.36	20188.02	42275.03	15212.01	13526.52	19179.29	12245.65	14534.37	10686.25	12356.27	14530.04	6600.67	8844.27	4995.86	6465.23	2943.97

Statement of Loans and Advances

as on Chaitra end 2068

Rs. in million

Sector wise credit		Sanima	NIDC	Uddhyam	Malika	SDBL	UDBL	MDBL	Narayani	PDBL	Sahayogi	Pashupati	Karnali	Triveni	Annappurna	Bhrikuti	Suvekchha	Bageshwori
1	Agricultural and Forest Related	6.53	27.11	18.44	17.28	191.39	23.95	26.92	8.07	253.35	27.10	48.86	95.64	316.72	64.30	67.98	30.94	22.40
2	Fishery Related				1.44	2.15				1.49	0.40						0.70	
3	Mining Related	100.00				19.89		12.25						13.14	1.04			8.52
4	Manufacturing (Producing) Related	1758.93	687.23	16.77	178.96	295.43	0.29	144.79	23.23	162.57	33.95	198.79	47.20	107.05	35.48	220.53	5.38	85.85
5	Construction	1368.04		26.45	33.59	348.37	3.44	666.32	86.79	230.03	125.77	55.26	57.23	169.74	67.99		79.03	147.72
6	Electricity, Gas and Water	420.53	29.20		1.20	14.74		9.00		0.46		1.78		5.04	0.20			
7	Metal Products, Mach. & Ele. Eqp.	214.96	4.02			179.12				14.68		1.05		20.72	2.37			20.57
8	Tras., Com. and Public Utilities	790.72		15.31	82.57	310.10	1.49		46.21	178.34	6.27	44.52	46.64	202.10	70.51	306.22	171.26	119.52
9	Wholesaler & Retailer	1371.76	66.01	32.57	452.94	492.97	19.30	582.79	194.15	334.91	257.65	150.37	157.23	129.49	241.31	934.21	430.35	459.13
10	Finance, Insurance and Real Estate	699.24	125.53	15.71	30.00	427.27		283.04	95.35	130.18		153.49		22.08	188.46			
11	Hotel or Restaurant	158.17	445.01	13.45	26.57	290.71		107.79	17.08	43.73		1.40		41.32	166.18			87.44
12	Other Services	539.94	76.80	7.29	58.92	336.22		56.63		38.85	55.17	32.39	176.57	50.06	16.76	329.26	11.85	76.04
13	Consumption Loans	448.00	3.07	2.60	22.41	358.60		294.68	73.76	37.45	19.35	35.05	13.70	23.47	27.35	21.09	50.63	16.92
14	Local Government											1.50			0.23			
15	Others	555.86	16.54	16.05	263.03	172.24	18.84	147.96	149.75	266.99	324.64	163.82		566.45	262.20	211.61	40.23	70.87
	TOTAL	8432.68	1480.52	164.63	1168.91	3439.19	67.32	2332.17	694.38	1693.01	850.30	888.29	594.22	1667.39	1144.39	2090.90	820.36	1115.00

Product wise credit

1	Term Loan	1415.30	927.37	8.77	47.38	890.13		170.41	30.41	190.69		88.60	204.43	160.91		100.56	96.82	249.31
2	Overdraft	1570.12	127.50	62.46				98.59	149.75	596.68		215.80		507.32		1201.34	249.60	547.45
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	1753.30	247.35	1.29	823.30	876.08		1042.23	194.15		267.76	292.30		52.89	811.26			
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	431.07	12.25	21.04	33.59		3.44	130.08	81.16	63.08	105.39	50.17		133.70	58.59	232.44	71.48	142.37
6	Real Estate Loan	1546.41	117.96	15.71		708.20		493.33	95.35	258.89	31.85	136.38	57.23	171.37	185.28	148.37	85.72	
7	Margin Nature Loan	88.73			2.18	105.51		289.33	64.57	1.84		0.20					45.40	
8	Hire Purchase Loan	773.56	24.57	11.89	95.01	332.38	1.49	30.24	46.21	138.34	6.27	69.09	46.64	201.91	23.37	315.39	199.12	120.22
9	Deprived Sector Loan	191.66	5.30	7.45	40.55	111.31	1.79	71.09	17.93	65.91	27.92	34.48	23.20	52.65	34.70	66.27	40.23	33.62
10	Bills Purchased					11.55		6.00										
11	Other Product	662.53	18.21	36.02	126.90	404.03	60.60	0.87	14.85	377.59	411.11	1.26	262.71	386.64	31.19	26.53	32.00	22.04
	TOTAL LOAN & ADVANCES	8432.68	1480.52	164.63	1168.91	3439.19	67.32	2332.17	694.38	1693.01	850.30	888.29	594.22	1667.39	1144.39	2090.90	820.36	1115.00

Security wise credit

1	Gold and Silver														0.30			0.19
2	Government Securities					16.00												
3	Non Governmental Securities					105.51		262.91	64.57	1.84								
4	Fixed Deposit Receipts	115.22		1.63	9.97	76.40		1.08	9.18	17.05	19.35	1.26	13.70	70.31	18.12	11.46	22.77	16.60
4.1	Own	115.22		1.63	9.97	76.40		1.08	9.18	17.05	19.35	1.26	13.70	70.31	18.12	11.46	22.77	16.60
4.2	Other Licences Institutions																	
5	Collateral of Properties	7996.48		162.60	1126.45	3199.28	39.04	1986.26	617.90	1659.44	828.94	858.49	580.52	1208.14	1093.08	2079.44	797.60	1098.21
5.1	Fixed Assets	7054.44		162.60	1126.45	3199.28	39.04	1986.26	617.90	1659.19	828.94	858.49	580.52	892.46	1093.02	2079.44	797.60	1098.21
5.2	Current Assets	942.03								0.25				315.68	0.06			
6	Against security of Bill					11.55												
6.1	Domestic Bills					11.55												
6.2	Foreign Bills																	
7	Against Guarantee	6.23		0.40	1.20	30.45	28.28	41.10	2.72	14.68		28.34			3.70			
7.1	Government Guarantee			0.40					2.72	0.03		1.50			3.70			
7.2	Institutional Guarantee					29.35		41.10				19.97						
7.3	Personal Guarantee	6.23				1.10	28.28				14.65	6.87						
7.4	Collective Guarantee				1.20													
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee																	
8	Credit Card																	
9	Others	314.75	1480.52		31.29			40.82			2.01	0.20		388.94	29.19			
	Total	8432.68	1480.52	164.63	1168.91	3439.19	67.32	2332.17	694.38	1693.01	850.30	888.29	594.22	1667.39	1144.39	2090.90	820.36	1115.00

Statement of Loans and Advances

as on Chaitra end 2068

Rs. in million

Sector wise credit		Gaurishankar	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	WDBL	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktnath	Sewa
1	Agricultural and Forest Related	32.19	11.50	39.09	26.32	38.43	128.12	105.85	0.88	45.27	24.32	150.39	58.85	20.99	46.32	56.38	24.33	117.28
2	Fishery Related	0.21		2.53		0.69				0.68	0.18			0.80				
3	Mining Related	3.70	33.81	4.66		10.79				6.16					7.95			9.32
4	Manufacturing (Producing) Related	29.73	6.09	62.70	133.98	125.03	126.44	62.05	15.96	273.83	15.56	161.25	385.04	28.09	47.35	73.76		54.36
5	Construction	95.63	53.12	161.19	223.54	661.82	107.63	6.00	18.47	788.66	68.62	594.25	301.16	72.56	42.33	177.17	577.47	153.54
6	Electricity, Gas and Water					4.74				19.32	1.04		536.69					
7	Metal Products, Mach. & Ele. Eqp.	2.72		12.36	0.11	73.07		5.89		15.18	5.97	11.94	394.65	0.34	17.14			7.59
8	Tras., Com. and Public Utilities	51.78	102.19	130.70	56.23	456.31		44.32	64.32	446.00	54.99	145.72	433.80	34.53	76.92		433.04	207.10
9	Wholesaler & Retailer	35.11	162.71	298.58	604.04	258.25	600.37	439.93	126.68	1379.05	64.93	373.24	570.13	105.60	273.78	55.73	316.52	333.25
10	Finance, Insurance and Real Estate	39.39	832.39	45.06		494.26		123.93		334.70	16.92	412.09	676.78	29.04	61.71	4.98		47.07
11	Hotel or Restaurant	6.28	34.33	51.52	28.85	103.82		46.98	18.38	213.06	7.46	125.64	78.86	11.03	14.61			12.79
12	Other Services	19.18	51.60	49.77	60.29	37.70	61.83	76.78	35.33	444.42	7.50	532.76	124.69	17.29	83.09	7.46		94.41
13	Consumption Loans	12.11	214.48	40.18	20.16	74.65	108.43	132.43	11.98	249.67	10.37	593.52	65.55	110.67	7.88	26.12	20.35	20.83
14	Local Government													1.50				1.37
15	Others	332.91	642.89	444.55	538.36	172.20	548.38	231.12	116.74	1305.19	104.92	555.10	428.95	119.84	126.96	377.41	709.74	120.04
	TOTAL	660.96	2145.11	1342.89	1691.88	2511.75	1681.19	1275.28	408.75	5521.18	382.77	3655.90	4055.14	552.29	806.03	779.02	2081.44	1178.97

Product wise credit

1	Term Loan	226.11	44.88	44.29	137.43	460.90	396.24	48.32	129.93	279.77	74.00	458.98	937.10	15.07	60.55		78.50	188.29
2	Overdraft	204.86	391.11	505.66	1037.40	209.71	652.50	266.49	156.61	1452.44	156.35	1174.41	1125.80	114.22	420.95	166.40	238.01	397.46
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan		295.42	12.65			221.15	614.22	13.40	715.75	10.70		434.54	3.20	1.00			159.96
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	71.22	53.02	127.43	58.54	632.41	107.63	60.66	18.47	587.95	42.37	172.64	245.20	45.16		177.17	551.85	141.47
6	Real Estate Loan	39.39	874.66	107.44	242.01	461.67	25.48	63.12		726.84	11.76	726.62	684.68	29.04	93.84	4.98	25.62	24.97
7	Margin Nature Loan		203.76		62.81	11.46		1.03		98.01	0.78	278.78	162.34		0.68			0.30
8	Hire Purchase Loan	47.01	61.36	133.17	56.23	490.15	26.27	33.58	64.32	536.49	59.30	158.97	333.80	50.17	87.42	40.41	433.04	167.43
9	Deprived Sector Loan	50.75	13.19	35.35	43.32	57.13	41.65	41.95	12.05	133.79	19.21	127.02	120.18	19.04	25.83	34.79	528.70	42.88
10	Bills Purchased									5.70		35.00						
11	Other Product	21.61	207.72	376.89	54.13	188.33	210.28	145.90	13.96	984.44	8.31	523.48	11.51	276.39	115.77	355.27	225.72	56.21
	TOTAL LOAN & ADVANCES	660.96	2145.11	1342.89	1691.88	2511.75	1681.19	1275.28	408.75	5521.18	382.77	3655.90	4055.14	552.29	806.03	779.02	2081.44	1178.97

Security wise credit

1	Gold and Silver			19.09				93.74		2.49		211.40		86.50		9.76		
2	Government Securities					11.46												
3	Non Governmental Securities		203.76					0.99		70.84		264.44	162.34					
4	Fixed Deposit Receipts	6.11	10.72	18.68	20.16	27.72	57.27	20.04	11.98	90.94	3.23	50.00	25.13	6.72	5.54	16.37	20.35	14.98
4.1	Own	6.11	10.72	18.68	20.16	27.72	57.27	20.04	11.98	90.94	3.23	49.58	25.13	6.72	5.54	16.37	20.35	14.98
4.2	Other Licences Institutions											0.42						
5	Collateral of Properties	649.22	1920.14	1305.11	1608.79	2455.55	1623.93	1156.18	396.76	5077.68	378.28	2966.89	3527.14	459.07	785.80	752.90	1532.39	1159.72
5.1	Fixed Assets	649.22	1920.14	1305.11	1608.79	2455.55	1623.93	1156.18	396.76	5077.68	378.28	2964.22	3427.39	459.07	785.80	752.90	1532.39	1159.72
5.2	Current Assets											2.67	99.76					
6	Against security of Bill									5.70								
6.1	Domestic Bills									5.70								
6.2	Foreign Bills																	
7	Against Guarantee	4.90			0.11	1.49		2.85		35.19	0.08	5.23	86.40		11.25		528.70	4.27
7.1	Government Guarantee							2.85					15.88					1.37
7.2	Institutional Guarantee				0.11					28.75		0.15	70.53		10.94			1.49
7.3	Personal Guarantee	0.01				1.49				3.42	0.08	5.09			0.31		528.70	
7.4	Collective Guarantee	4.89								3.03								1.40
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee																	
8	Credit Card																	
9	Others	0.73	10.49		62.81	15.53		1.48		238.34	1.18	157.93	254.13		3.44			
	Total	660.96	2145.11	1342.89	1691.88	2511.75	1681.19	1275.28	408.75	5521.18	382.77	3655.90	4055.14	552.29	806.03	779.02	2081.44	1178.97

Statement of Loans and Advances

as on Chaitra end 2068

Rs. in million

Sector wise credit		Kankai	Public	Mahakali	Ace	Bhargav	Shangrila	Resunga	Rara	diyalo	Country	Alpine	Nilgiri	Kasthaman dap	Garima	City	Bishow	Professiona l
1	Agricultural and Forest Related	11.58	28.04	9.52	78.07	2.44	15.83	1.43	4.39	35.00	42.21	40.51	6.15	53.50	28.28	41.11	10.60	31.82
2	Fishery Related		2.34		7.24													
3	Mining Related									1.00				3.26				
4	Manufacturing (Producing) Related	29.54	65.36	5.54	676.25		75.53			20.15	56.79	7.01		276.87	38.01	42.27		18.97
5	Construction	30.51	104.42	21.83	662.83	25.99	161.63	232.14	27.10	13.71	42.49			256.86	235.49	428.48	212.95	4.73
6	Electricity, Gas and Water		0.03		195.00		1.19			0.98				86.34				
7	Metal Products, Mach. & Ele. Eqp.		12.38		67.43		15.17			4.71	10.07			21.77		51.76		
8	Tras., Com. and Public Utilities	6.73	62.96	11.72	306.35	17.88	227.71	233.39		42.42	0.40	39.70	24.89	197.62	249.17	401.11		13.81
9	Wholesaler & Retailer	124.27	78.73	47.63	658.60	59.36	382.07	149.16	137.31	108.19	265.62	111.80	78.01	453.84	202.23	215.03		48.68
10	Finance, Insurance and Real Estate		69.05		680.61		99.92			51.29	59.24	75.61	2.71	625.11	56.76	28.43		
11	Hotel or Restaurant	0.70	5.60	3.56	110.59	5.75	73.32		7.80	12.82	15.13	0.89		200.89	61.66	107.64		
12	Other Services		15.56		155.98	4.38	199.57		6.26	15.23	12.41			166.43	81.46	155.44	993.75	3.99
13	Consumption Loans	7.86	36.29	26.28	59.91	3.92	124.39	2.48	17.69	9.29	106.77	8.85	57.16	10.58	161.34	127.80	445.71	7.73
14	Local Government				15.16					2.04		1.97		3.58	0.03			
15	Others	107.39	4.49	56.34	716.04	58.65	607.66	10.15	88.22	49.01	394.72	175.27	174.79	246.97	434.64	25.80	77.29	49.10
	TOTAL	318.58	485.24	182.41	4390.04	178.37	1983.99	628.74	288.76	365.83	1005.87	461.60	343.72	2603.60	1549.07	1624.87	1740.30	178.84

Product wise credit

1	Term Loan	96.90	19.57		731.24	64.05	307.70	25.48			21.83	185.05	30.13	292.41	299.55	346.53	328.91	
2	Overdraft	153.85	195.89	36.69	1626.17	57.12	263.58		145.11	272.99	384.89	92.26	105.90	1150.49	445.73	262.81	525.36	
3	Trust Receipt Loan / Import Loan						7.63											
4	Demand & Other Working Capital Loan		1.70	53.17	112.19		600.80	149.16	86.58	9.50	258.28		87.26	138.55	12.96			62.38
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	30.51	89.21	21.83	320.92	25.99	153.96	188.70	20.49	10.62	54.01	58.58	24.77	200.74	217.14	336.67	187.45	4.73
6	Real Estate Loan	10.43	53.40	1.02	927.49		139.47			22.27	37.89	17.03	2.71	579.05	73.70	39.16	138.47	
7	Margin Nature Loan		4.32		130.39		1.98			8.94		0.60		19.45		22.63		
8	Hire Purchase Loan	15.25	75.63	35.80	289.91	17.88	343.65	240.53	15.52	26.55	93.08	81.42	24.89	136.84	279.65	457.87	219.09	17.86
9	Deprived Sector Loan	11.09	18.36	5.42	119.57	4.49	88.99	22.39	10.99	12.58	34.64	19.02	10.68	74.31	96.28	57.13	77.29	4.27
10	Bills Purchased				0.10									1.20				
11	Other Product	0.56	27.17	28.49	132.06	8.85	76.24	2.48	10.07	2.39	121.26	7.64	57.38	10.57	124.05	102.07	263.73	89.59
	TOTAL LOAN & ADVANCES	318.58	485.24	182.41	4390.04	178.37	1983.99	628.74	288.76	365.83	1005.87	461.60	343.72	2603.60	1549.07	1624.87	1740.30	178.84

Security wise credit

1	Gold and Silver						12.01						48.83		101.43	47.97	199.29	
2	Government Securities				0.17													
3	Non Governmental Securities				133.82		1.98									22.63		
4	Fixed Deposit Receipts	0.10	8.65	2.20	30.17	3.92	39.10	2.48	2.18	8.85	20.79	7.64	8.33	31.31	17.53	21.98	27.34	2.95
4.1	Own	0.10	8.65	2.20	30.17	3.92	39.10	2.48	2.18	8.85	20.79	7.64	8.33	31.31	17.53	21.98	27.34	2.95
4.2	Other Licences Institutions																	
5	Collateral of Properties	318.48	472.56	180.21	4106.69	174.45	1861.59	626.26	286.59	354.94	973.22	434.35	286.57	2456.85	1333.86	1495.59	1436.39	175.89
5.1	Fixed Assets	318.48	472.56	180.21	4106.69	174.45	1861.59	626.26	286.59	354.94	973.22	434.35	286.57	2456.85	1333.86	1495.59	1436.39	175.89
5.2	Current Assets																	
6	Against security of Bill				0.10									1.20				
6.1	Domestic Bills													1.20				
6.2	Foreign Bills				0.10													
7	Against Guarantee				119.09		69.31			2.04	11.86	17.05		94.80	96.25	36.71	77.29	
7.1	Government Guarantee				15.16					2.04	11.86					4.07	2.69	
7.2	Institutional Guarantee				103.43									76.51				
7.3	Personal Guarantee				0.50									18.29		7.10		
7.4	Collective Guarantee						69.31					17.05			96.25	25.54	74.60	
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee																	
8	Credit Card																	
9	Others		4.03								2.57			19.45				
	Total	318.58	485.24	182.41	4390.04	178.37	1983.99	628.74	288.76	365.83	1005.87	461.60	343.72	2603.60	1549.07	1624.87	1740.30	178.84

Statement of Loans and Advances

as on Chaitra end 2068

Rs. in million

Sector wise credit		Kabelli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Gulmi	Kanchan	Matribhumi	Bright
1	Agricultural and Forest Related	5.29	44.55	107.06	8.93	27.60	45.33	10.70	11.65	14.23	31.03	37.42	17.19	15.60	1.70	8.90	8.09	16.99
2	Fishery Related		2.23					0.15			0.45							
3	Mining Related													41.88	1.57			
4	Manufacturing (Producing) Related	0.16	47.69	197.63	16.37	53.62	174.81	9.23		4.96	84.42	7.23		228.76	4.25	29.74	3.11	53.17
5	Construction	15.48	254.79	94.88	88.82	14.81	408.23	26.77	9.36	8.20	115.64	68.77	16.52	160.72	33.82	63.36	23.22	24.98
6	Electricity, Gas and Water						199.00								4.30			0.46
7	Metal Products, Mach. & Ele. Eqp.	0.05	13.02	8.14			61.47					2.68			2.69			5.89
8	Tras., Com. and Public Utilities	8.47	193.13	88.29	0.23	60.20	271.04		4.99		143.20	24.42			23.32	31.64	6.62	38.74
9	Wholesaler & Retailer	21.57	140.22	180.15	270.51	145.30	286.19	29.20	90.37	37.22	469.08	81.37	34.30	586.80	50.66	145.34	29.58	45.16
10	Finance, Insurance and Real Estate		74.62	139.29	1.59	26.83	292.03	4.70			106.52	0.50		488.01		47.70	6.89	13.07
11	Hotel or Restaurant	4.87	51.22	30.41	6.15		67.44			4.64	6.56	2.90	1.00	8.42	1.32	4.42	1.96	5.94
12	Other Services	4.35	66.25	16.05	14.99	10.60	110.70		1.00	3.08	91.55	20.44	0.53	361.59	4.20	23.43	1.17	27.62
13	Consumption Loans	116.93	92.22	25.21	130.34	9.59	204.81	3.23	24.96	0.67	99.92	13.91	9.45	130.23	7.28	1.82	3.65	21.61
14	Local Government						4.60											
15	Others	16.35	114.08	101.41	177.04	144.55	671.67	19.85	61.84	87.84	296.81	66.09	22.22	642.72	36.43	108.56	34.84	75.44
	TOTAL	193.52	1094.02	988.53	714.97	493.11	2797.32	103.84	204.17	160.85	1445.16	325.73	101.21	2664.72	171.56	464.91	119.59	328.62

Product wise credit

1	Term Loan	9.18	210.68	30.90			420.96		4.99	47.29	71.90	3.78		56.32	10.12	17.50	46.17	14.15
2	Overdraft		315.73	306.95	225.84	68.70	526.28		31.73		203.34		2.00	286.28		78.58	37.19	180.95
3	Trust Receipt Loan / Import Loan									87.84								
4	Demand & Other Working Capital Loan	40.77		227.20	85.55	155.91	407.98	66.01	60.93		602.39	96.28	55.14	214.34	56.22	73.26		48.08
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	11.11	192.22	54.97	88.82	14.81	298.98	26.25	5.86		79.91	68.77	15.40	40.71	9.95	63.36	11.73	12.04
6	Real Estate Loan		36.89	109.53	1.59	26.83	377.97	4.70		8.20	142.24			511.10	33.82	47.70	6.89	11.32
7	Margin Nature Loan		1.39	9.65			109.67				8.43			121.65	14.70	15.40		0.50
8	Hire Purchase Loan	9.01	224.16	93.68	45.45	65.61	344.80	2.82	22.85	1.73	217.63	36.69	8.96	184.31	29.06	31.64	7.96	43.50
9	Deprived Sector Loan	4.55	35.55	30.58	18.42	12.74	94.24	3.65	8.74	9.13	30.87	8.98	3.61	89.49	10.99	11.22	3.58	10.39
10	Bills Purchased			3.09														
11	Other Product	118.90	77.40	121.97	249.29	148.52	216.44	0.41	69.07	6.66	88.45	111.24	16.10	1160.53	6.70	126.25	6.06	7.69
	TOTAL LOAN & ADVANCES	193.52	1094.02	988.53	714.97	493.11	2797.32	103.84	204.17	160.85	1445.16	325.73	101.21	2664.72	171.56	464.91	119.59	328.62

Security wise credit

1	Gold and Silver	113.94	51.68		81.13							0.32		117.31				
2	Government Securities																	
3	Non Governmental Securities						109.67							121.65				0.50
4	Fixed Deposit Receipts	1.76	14.92	9.83	3.98	4.18	18.28	0.41	2.11	0.67	17.06	1.31	0.49	12.92	0.09	1.82	1.32	2.22
4.1	Own	1.76	14.92	9.83	3.98	4.18	18.28	0.41	2.11	0.67	17.06	1.31	0.49	12.92	0.09	1.82	1.32	2.22
4.2	Other Licences Institutions																	
5	Collateral of Properties	77.83	1009.71	962.21	629.32	488.93	2605.24	103.43	202.06	160.18	1403.58	324.09	100.72	2324.45	164.07	447.49	117.38	324.15
5.1	Fixed Assets	77.83	1009.71	962.21	629.32	488.93	2574.80	103.43	202.06	160.18	1403.58	324.09	100.72	2324.45	164.07	447.49	117.38	324.15
5.2	Current Assets						30.44											
6	Against security of Bill			3.09														
6.1	Domestic Bills			3.09														
6.2	Foreign Bills																	
7	Against Guarantee		6.31	0.60			62.45				16.09			88.39	7.40		0.89	
7.1	Government Guarantee						4.60											
7.2	Institutional Guarantee						8.50				15.00			78.18				
7.3	Personal Guarantee		6.31	0.60			24.92							9.12	0.71			
7.4	Collective Guarantee						24.43				1.09			1.09	6.69		0.89	
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee																	
8	Credit Card																	
9	Others		11.39	12.80	0.53		1.68				8.43					15.60		1.75
	Total	193.52	1094.02	988.53	714.97	493.11	2797.32	103.84	204.17	160.85	1445.16	325.73	101.21	2664.72	171.56	464.91	119.59	328.62

Statement of Loans and Advances

as on Chaitra end 2068

Rs. in million

Sector wise credit		Innovative	Jhimruk	Metro	Vibor	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism	Mission	Surya	Mt. Makalu	Sindhu	Sahara	Social	NCDL	Cosmos
1	Agricultural and Forest Related	17.61	1.28	5.30	7.98	20.54	14.34	0.86	0.15	27.28	43.02	2.15	1.58	2.19	2.09		14.24	0.79
2	Fishery Related	4.14	0.07															
3	Mining Related				6.96						7.90							
4	Manufacturing (Producing) Related	80.52	4.63		82.63	1.35	12.91	25.52	11.62	215.95	38.07	0.75	0.14	14.50		17.42	35.18	1.81
5	Construction	67.78	7.38	112.39	240.23	9.23	13.48	48.92	12.41	200.80	52.11	2.99	0.38	23.66	1.89	34.23	26.71	3.59
6	Electricity, Gas and Water	2.30			18.12				0.60	45.45					0.40			
7	Metal Products, Mach. & Ele. Eqp.	15.76		15.58	227.71	1.31	16.86	0.74	2.14	32.13	1.93	3.05			1.00	10.18	2.81	
8	Tras., Com. and Public Utilities	65.57	18.63	122.62	214.70	11.67		85.79	0.85	86.77	44.11	8.42	0.83	103.85			5.10	8.35
9	Wholesaler & Retailer	73.15	42.76	165.71	238.82	32.87	75.24	37.59	31.56	334.09	127.93	20.28	0.86	92.16	44.77	88.60	58.12	18.01
10	Finance, Insurance and Real Estate	6.39		52.26	485.07		20.17	6.00		19.54	7.03			16.00		21.00	14.50	
11	Hotel or Restaurant	2.24	4.06		53.16		4.15	10.39	3.25	193.75	3.85	1.10	0.50	4.80	0.61	178.89	18.15	0.42
12	Other Services	6.71	0.45	6.32	30.67	4.16	7.88	14.77	5.07	48.70	27.58	0.20	0.15		2.55	6.09	16.02	16.70
13	Consumption Loans	21.38	37.27	39.16	220.84	15.77	5.87	39.01	8.30	64.42	4.24	4.94	10.58	25.33	0.20	68.85	5.69	7.53
14	Local Government																	
15	Others	36.33	30.81	25.44	120.96	0.85	6.20	116.41	9.96	266.14	51.81	13.89	26.68	29.55	21.06	116.57	71.46	5.06
	TOTAL	399.87	147.35	544.77	1947.85	97.74	177.09	385.99	85.91	1534.99	409.57	57.77	41.70	312.03	74.54	541.84	267.99	62.27

Product wise credit

1	Term Loan	22.75	22.57	24.84	233.03	22.85	95.11	27.25		45.99	146.07	8.08		62.38	0.03	148.89	2.89	23.76
2	Overdraft	77.47	23.12	152.17	451.21	14.20	14.54	104.65	34.37	840.85	143.93	31.90	0.63	78.62	3.84	232.50	112.92	9.50
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	105.37	26.06		254.29			42.20	21.23	126.41	1.20		26.52		65.87			3.30
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	40.34	7.38	98.41	8.55			40.09	9.42	146.31	45.11	2.99	0.38			5.32	21.73	2.89
6	Real Estate Loan	18.94		52.26	479.57	9.23	20.17		3.00	100.02	5.65			32.86		55.68	14.50	
7	Margin Nature Loan				6.01			21.06		7.59						67.35		
8	Hire Purchase Loan	77.55	20.99	155.66	254.52	13.95	4.05	97.91	0.74	218.68	21.64	11.57	0.83	103.85		15.93	21.13	13.65
9	Deprived Sector Loan	18.29	3.42	14.35	57.60	2.01	13.14	10.84	1.42	36.94	13.53	1.43	1.14	8.99	1.46	16.05	10.17	3.40
10	Bills Purchased																	
11	Other Product	39.17	43.81	47.08	203.07	35.49	30.10	42.00	15.75	12.19	32.44	1.79	12.21	25.33	3.35	0.12	81.35	9.06
	TOTAL LOAN & ADVANCES	399.87	147.35	544.77	1947.85	97.74	177.09	385.99	85.91	1534.99	409.57	57.77	41.70	312.03	74.54	541.84	267.99	62.27

Security wise credit

1	Gold and Silver		33.85			11.48		14.11	7.34				36.22	23.23				2.07
2	Government Securities																	
3	Non Governmental Securities				6.01	0.24		21.06		7.59						67.35		
4	Fixed Deposit Receipts	2.37	0.82	6.13	203.07	0.01	1.81	5.45	0.55	2.41	4.28	1.79	0.18	2.10	0.20	0.12	0.05	0.16
4.1	Own	2.37	0.82	6.13	203.07	0.01	1.81	5.45	0.55	2.41	4.28	1.79	0.18	2.10	0.20	0.12	0.05	0.16
4.2	Other Licences Institutions																	
5	Collateral of Properties	397.50	112.68	538.47	1606.75	86.01	171.83	339.37	71.42	1508.01	396.98	55.98	5.11	286.71	74.35	461.37	263.75	58.63
5.1	Fixed Assets	397.50	112.68	538.47	1606.75	86.01	171.83	339.37	71.42	1507.55	396.98	55.98	5.11	286.71	74.35	461.37	263.75	58.63
5.2	Current Assets									0.46								
6	Against security of Bill																	
6.1	Domestic Bills																	
6.2	Foreign Bills																	
7	Against Guarantee			0.18	57.60		3.45	6.00		16.98	8.31		0.19			13.00		1.29
7.1	Government Guarantee				5.10													
7.2	Institutional Guarantee				52.50			6.00		13.00						13.00		
7.3	Personal Guarantee			0.18						1.43								
7.4	Collective Guarantee						3.45			2.55								1.29
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee									8.31		0.19						
8	Credit Card																	
9	Others				74.42				6.60								4.19	0.12
	Total	399.87	147.35	544.77	1947.85	97.74	177.09	385.99	85.91	1534.99	409.57	57.77	41.70	312.03	74.54	541.84	267.99	62.27

Statement of Loans and Advances

as on Chaitra end 2068

Rs. in million

Sector wise credit		Manaslu	Samabridh	Ekata	Kalinchowk	Nepal Aawas	Nepal Finance	NIDC Capital	Narayani National	AFCL	NSMFL	Peoples	Merchantil e	Kathmandu	Himalaya	Union	Gorkha	Paschimanc hal
1	Agricultural and Forest Related	5.79	27.36	5.35	9.17		34.80	2.48	91.41	2.50	42.01	13.08		18.35		6.94		171.92
2	Fishery Related		0.40						1.88									0.23
3	Mining Related		0.30					2.50				16.65						7.50
4	Manufacturing (Producing) Related	3.88	4.38	12.88			21.69	49.96	183.47	243.23	110.61	76.41				99.43	2.76	88.28
5	Construction	26.71	7.91	17.36		400.10	106.45	83.99	457.02	560.69	1722.27	320.41	2.71	53.58		248.66	59.76	154.30
6	Electricity, Gas and Water						27.00	5.90		2.70	24.85							3.50
7	Metal Products, Mach. & Ele. Eqp.			9.52				2.00	13.51	162.96	3.45					60.54	0.08	7.12
8	Tras., Com. and Public Utilities	25.88	8.37	32.98			3.71	50.27	112.35	902.42		2.40	20.35	7.41		80.24	35.12	130.32
9	Wholesaler & Retailer	34.97	36.92	5.48			223.15	414.90	337.63	563.10	144.75	111.25	4.06	51.46		16.24	19.22	231.70
10	Finance, Insurance and Real Estate		1.27					179.39	277.70	501.95	479.45			18.64		88.85	53.59	52.97
11	Hotel or Restaurant	1.30	6.93	1.58			38.49	81.87	61.58	291.53	39.90	97.00				10.57	7.50	22.25
12	Other Services	6.57	2.19	8.86			9.20	5.29	99.75	141.43	3.46			1.32		23.97	2.63	29.76
13	Consumption Loans	53.22	3.42	25.89	5.15	27.90	58.02	175.22	92.10	126.62	351.83	32.94	14.98	91.38		124.77	30.45	85.85
14	Local Government										33.18			12.95				
15	Others	20.42	11.62	7.18	24.39		130.31	19.42	1163.89	395.02	396.19	29.61		74.22		161.09	144.24	340.07
	TOTAL	178.74	111.06	127.09	38.71	428.00	652.82	1073.19	2892.28	3894.14	3351.96	699.75	42.09	329.30		921.28	355.35	1325.76

Product wise credit

1	Term Loan	9.96	12.15	1.25			1.09	294.83	114.89	438.62	434.29	190.06	3.86	86.99		235.80		604.39
2	Overdraft	18.33	5.72	39.63	7.62													
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	17.81	25.60	0.40			356.35	208.39	559.93	1022.07	420.91			71.23		139.36	158.59	229.16
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	26.71	11.07	17.36		340.10	73.30	122.04	366.93	551.83	314.23	23.57		53.58		133.95	50.77	87.53
6	Real Estate Loan					44.20	33.15	201.43	295.43	497.23	1692.88	430.85	1.60	18.64		141.19	72.86	106.39
7	Margin Nature Loan						43.74	107.20	56.66	9.92	66.95	14.64		74.20		56.39	25.77	4.24
8	Hire Purchase Loan	27.45	8.49	42.29	5.15		3.80	50.58	116.99	966.87	245.71	10.39	20.35	7.41		93.70	35.12	135.46
9	Deprived Sector Loan	5.17	3.15	0.60	4.34	15.80	18.48	15.73	66.01	85.74	95.81	13.08	1.31	12.95		24.30	9.61	48.91
10	Bills Purchased																	
11	Other Product	73.32	44.88	25.56	21.60	27.90	122.91	73.00	1315.43	321.87	81.18	17.15	14.98	4.30		96.60	2.63	109.68
	TOTAL LOAN & ADVANCES	178.74	111.06	127.09	38.71	428.00	652.82	1073.19	2892.28	3894.14	3351.96	699.75	42.09	329.30		921.28	355.35	1325.76

Security wise credit

1	Gold and Silver	51.35		16.59														9.80
2	Government Securities																	
3	Non Governmental Securities																	
4	Fixed Deposit Receipts	0.29	0.90			27.90	9.88	67.71	70.83	46.39	39.18	10.30	14.98	17.17		34.23	4.68	29.73
4.1	Own	0.29	0.90			27.90	9.88	67.71	70.83	46.39	39.18	10.30	14.98	17.17		34.23	4.68	29.73
4.2	Other Licences Institutions																	
5	Collateral of Properties	127.10	110.17	109.90	14.32	400.10	581.52	894.60	2745.74	3796.02	3150.15	674.79	26.77	237.92		788.76	324.89	1286.21
5.1	Fixed Assets	127.10	110.17	108.95	5.15	400.10	581.52	894.60	2745.74	3796.02	3150.15	674.79	26.77	237.92		788.76	324.89	1286.21
5.2	Current Assets			0.94	9.17													
6	Against security of Bill																	
6.1	Domestic Bills																	
6.2	Foreign Bills																	
7	Against Guarantee			0.60														
7.1	Government Guarantee									40.65	95.68		0.08			41.91		0.02
7.2	Institutional Guarantee									13.15	33.18					3.25		
7.3	Personal Guarantee															20.66		
7.4	Collective Guarantee												0.08			18.00		
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee										62.50							
8	Credit Card																	
9	Others				24.39		61.43	110.88	75.70	1.16		0.02	0.27					
	Total	178.74	111.06	127.09	38.71	428.00	652.82	1073.19	2892.28	3894.14	3351.96	699.75	42.09	329.30		921.28	355.35	1325.76

Statement of Loans and Advances

as on Chaitra end 2068

Rs. in million

Sector wise credit		NHMFL	Samjhana	Goodwill	Siddhartha FC	Sri Investment	Lumbini	Investa	Yeti	Standard	ILFCO	Mahalaxmi	Lalitpur	Bhauratna	United	General	Progressive	Alpic Everest
1	Agricultural and Forest Related	86.62		80.03		63.83	2.00	1.35	17.70	8.72	2.24	6.48		2.00	2.81	1.19	0.03	44.67
2	Fishery Related									2.00		0.40						0.65
3	Mining Related	2.60					1.33				6.40		3.75		0.00			
4	Manufacturing (Producing) Related	107.00			127.14	192.39	158.19		157.99	633.77	300.10	134.99		5.26	22.54	19.78	17.73	119.68
5	Construction	193.81		365.67	85.10	215.82	260.56	3.31	88.28	123.81	73.60	548.68	69.01	33.54	751.42	160.31	25.86	107.51
6	Electricity, Gas and Water	0.38								108.80								2.40
7	Metal Products, Mach. & Ele. Eqp.	9.10		55.23		1.99	10.17		4.40	4.43	161.04	9.41			295.11		1.43	6.77
8	Tras., Com. and Public Utilities	131.27		112.85	100.20	54.40	164.66	27.13	76.40	579.92	863.73	177.52		27.51	14.71		47.09	39.41
9	Wholesaler & Retailer	122.56		489.18	350.02	252.68	234.15		197.92	281.88	162.18	304.83	484.08	31.12	14.34	341.89	12.04	46.91
10	Finance, Insurance and Real Estate	380.80				74.31	116.26		60.10	280.44	312.86	32.78	744.03		86.21		25.80	124.58
11	Hotel or Restaurant	39.26				55.63	178.84		34.60	224.24	11.24	71.15						9.46
12	Other Services	76.65		33.33	15.23	188.15	153.06		40.83	100.88	557.04	47.41	193.64		0.96	25.21	27.60	40.70
13	Consumption Loans	136.24		102.59	40.93	75.23	23.68	0.81	132.55	28.84	48.42	75.19	146.89	9.60	847.24	20.66	22.28	21.28
14	Local Government																	4.02
15	Others	209.48		39.31	157.52	0.15	172.49	0.26	195.80	314.87	115.59	472.90	137.14	16.99	140.23	328.03	26.29	140.70
	TOTAL	1495.77		1278.17	876.13	1174.57	1475.39	32.86	1006.57	2692.60	2614.46	1886.54	1778.54	126.01	2175.58	897.06	206.15	708.74

Product wise credit

1	Term Loan	352.42		454.82		261.97			77.41	441.49	807.91	285.68	484.08	38.37	0.96			18.66
2	Overdraft																	
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan				423.69	395.23	778.58	0.81	616.92	770.43	207.98	502.57	3.75		72.77		37.65	283.41
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	156.25		297.58	83.61	148.88	68.02		38.09	83.10	48.40	243.79	69.01		545.02		11.95	55.08
6	Real Estate Loan	402.43		273.10	44.59	131.92	298.50	3.31	58.10	320.00	558.74	364.37	744.03	33.54	75.86	160.31	21.84	167.14
7	Margin Nature Loan	64.10		38.61	10.53	52.30	4.24		13.25	122.77	27.46	70.61	31.04	7.14	85.75	12.78	16.13	5.21
8	Hire Purchase Loan	131.27		125.55	90.75	40.44	112.25	27.13	136.44	156.58	869.85	182.36	35.40	27.51	931.29	18.85	45.31	49.66
9	Deprived Sector Loan	35.23		55.19	57.48	26.78	25.40	1.61	24.07	67.22	46.25	42.60	40.70	4.53	62.49	11.57	7.06	32.50
10	Bills Purchased									5.22								
11	Other Product	354.06		33.33	165.49	117.05	188.40		42.29	725.79	47.87	194.56	370.53	14.92	401.44	693.55	47.54	115.74
	TOTAL LOAN & ADVANCES	1495.77		1278.17	876.13	1174.57	1475.39	32.86	1006.57	2692.60	2614.46	1886.54	1778.54	126.01	2175.58	897.06	206.15	708.74

Security wise credit

1	Gold and Silver																	
2	Government Securities																	0.98
3	Non Governmental Securities					52.30				129.85	27.46		31.04	11.72	0.39	12.78	15.16	
4	Fixed Deposit Receipts	101.57		102.59	40.93	22.92	20.57		39.56	410.83	48.02	75.19	80.45	9.60	91.04	20.66	6.70	10.53
4.1	Own	101.57		102.59	40.93	22.92	20.57		39.56	402.43	47.98	75.19	80.45	9.60	91.04	20.66	6.70	10.53
4.2	Other Licences Institutions									8.40	0.05							
5	Collateral of Properties	1305.68		1081.05	835.20	1099.15	1414.82	32.60	953.76	2104.83	2478.08	1686.24	1336.27	104.69	1881.93	863.62	172.47	685.12
5.1	Fixed Assets	1305.68		1081.05	835.20	1099.15	1414.82	31.25	953.76	2104.83	2478.08	1655.91	848.44	104.69	1881.93	863.62	172.47	685.12
5.2	Current Assets							1.35				30.33	487.83					
6	Against security of Bill																	
6.1	Domestic Bills																	
6.2	Foreign Bills																	
7	Against Guarantee			55.23		0.20	25.00			45.61	30.80	20.24			51.84		10.52	7.89
7.1	Government Guarantee										15.25							4.02
7.2	Institutional Guarantee						25.00			45.61	15.00	20.02			50.62		3.42	
7.3	Personal Guarantee					0.20					0.55	0.22			1.22		7.11	3.87
7.4	Collective Guarantee																	
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee			55.23														
8	Credit Card																	
9	Others	88.52		39.31			15.00	0.26	13.25	1.48	30.10	104.86	330.78		150.37		0.33	5.21
	Total	1495.77		1278.17	876.13	1174.57	1475.39	32.86	1006.57	2692.60	2614.46	1886.54	1778.54	126.01	2175.58	897.06	206.15	708.74

Statement of Loans and Advances

as on Chaitra end 2068

Rs. in million

Sector wise credit		Navadurga	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Butwal	Srijana	Om	CMB	WMBFL	CMBFCL	Crystal	Royal	Guheshwor	Patan
1	Agricultural and Forest Related	36.82	1.20	7.29		32.53	19.40	23.87	19.43	0.51	16.31	4.29	0.29	389.73		15.17	0.46	7.49
2	Fishery Related								0.80									
3	Mining Related	0.35				12.00			31.12					0.30		24.74		
4	Manufacturing (Producing) Related	230.13	90.17	130.70	129.31	159.86		4.17	61.22		67.88	15.10	59.66	976.34		241.03	16.44	26.51
5	Construction	15.08	145.01	70.72	102.26	144.77	48.73	22.06	44.48	20.46	238.92	69.45	55.88	20.06	379.61	155.18	236.55	72.43
6	Electricity, Gas and Water	2.00				23.06			1.88									
7	Metal Products, Mach. & Ele. Eqp.	5.31			3.92	48.68	12.08		31.78			0.64		10.32		15.80	3.62	0.50
8	Tras., Com. and Public Utilities	6.95		70.78	62.66	124.33			179.40		171.34	60.77	39.52	19.59		53.22	33.54	
9	Wholesaler & Retailer	288.20	219.96	415.53	663.28	91.59	50.95	24.10	220.34	70.84	519.03	7.83	82.82	194.64		146.99	3.10	10.68
10	Finance, Insurance and Real Estate	111.32	42.29	203.55	247.09	165.15			132.45		205.28	7.30	263.12	13.34		412.43	86.72	27.57
11	Hotel or Restaurant	61.34	20.24	62.18	3.51	10.54	22.60		10.34		80.63		7.66	100.60		38.25	1.66	0.41
12	Other Services	23.52	68.53	69.74	27.98	0.72	0.13	14.34	184.64	12.37	9.35	23.46	33.60	6.19		7.40	21.11	12.80
13	Consumption Loans	34.59	51.21	12.97	92.93	27.28	9.62	18.56	70.86	12.42	332.93	39.35	39.98	213.03	33.23	47.69	91.13	81.05
14	Local Government	1.52	2.14			138.88			1.37						508.39			
15	Others	34.05	43.98	291.71	33.00		48.70	2.98	68.83	67.20	588.45	206.23	259.85	985.24		627.66	199.16	100.96
	TOTAL	851.17	684.74	1335.16	1365.94	979.38	212.20	110.08	1058.93	183.78	2230.13	434.41	842.37	2929.37	921.23	1785.55	693.50	340.39

Product wise credit

1	Term Loan	1.50	310.13	215.53	9.15	53.65		59.66	543.48	70.84	411.17	20.32	185.90	1466.08	725.06	80.06	133.02	
2	Overdraft																	
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	689.38		614.70	871.21	396.03	84.53		83.52		399.56	97.16	132.58	291.52	40.26	520.80		68.18
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	12.67	145.01		102.26	199.06	36.21	22.06	98.77		61.37	67.75	0.57	10.56		84.87	168.08	40.51
6	Real Estate Loan	105.97	42.29	274.27	247.09	213.88	17.53		132.45	20.46	279.60	24.75	267.82	770.42	143.18	419.58	167.88	26.69
7	Margin Nature Loan	17.36			40.56	18.60	9.70		30.17		3.45	15.68	20.35	13.50		39.10	34.03	58.54
8	Hire Purchase Loan	3.18	7.88	70.78	62.66	45.21	5.91	7.82	104.02	4.96	169.67	24.15	50.61	38.69	8.58	45.81	17.24	6.46
9	Deprived Sector Loan	21.11	15.90	32.32	33.00	23.86	3.41	2.98	32.67	4.64	60.20	19.61	11.53	12.00	4.16	58.72	17.34	5.47
10	Bills Purchased																	3.80
11	Other Product		163.52	127.56		29.08	54.91	17.55	33.85	82.89	845.11	164.99	173.01	326.59		536.60	155.91	130.74
	TOTAL LOAN & ADVANCES	851.17	684.74	1335.16	1365.94	979.38	212.20	110.08	1058.93	183.78	2230.13	434.41	842.37	2929.37	921.23	1785.55	693.50	340.39

Security wise credit

1	Gold and Silver										251.45							2.74
2	Government Securities														3.04			
3	Non Governmental Securities	17.36			40.56	18.60					3.45		20.24	13.50		39.10		58.89
4	Fixed Deposit Receipts	17.23	37.99	12.97	52.36	4.68	3.68	10.74	70.75	7.46	61.75	24.90	17.12	176.59	21.62	8.59	39.85	19.77
4.1	Own	17.23	37.99	12.97	52.36	4.68	3.68	10.74	70.75	7.46	61.75	24.90	17.12	176.59	21.62	8.59	39.85	19.77
4.2	Other Licences Institutions																	
5	Collateral of Properties	798.70	639.27	1322.18	1273.01	939.48	159.83	99.34	988.18	25.42	1913.47	378.42	768.23	2726.34	896.58	1678.89	612.98	248.82
5.1	Fixed Assets	798.70	639.27	1322.18	1273.01	939.48	159.83	99.34	988.18	25.42	1913.47	378.42	768.23	2726.34	896.58	1678.89	612.98	248.79
5.2	Current Assets																	0.03
6	Against security of Bill																	
6.1	Domestic Bills																	
6.2	Foreign Bills																	
7	Against Guarantee					16.62						0.10	21.67	12.00		49.46	0.91	6.03
7.1	Government Guarantee					2.00												
7.2	Institutional Guarantee					14.00						0.10	8.78	12.00		46.14		2.51
7.3	Personal Guarantee					0.62							12.90			3.32	0.91	3.52
7.4	Collective Guarantee																	
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee																	
8	Credit Card																	
9	Others	17.88	7.48				48.70			150.91		31.00	15.11	0.93		9.51	39.76	4.15
	Total	851.17	684.74	1335.16	1365.94	979.38	212.20	110.08	1058.93	183.78	2230.13	434.41	842.37	2929.37	921.23	1785.55	693.50	340.39

Statement of Loans and Advances

as on Chaitra end 2068

Rs. in million

Sector wise credit		Fewa	Everest	Prudential	ICFC	IME	Sagarmatha	Civil	Prabhhu	Imperial	Kuber	NEFL	Valley	Seti	hama	reliable	Lord Buddha	Swastik
1	Agricultural and Forest Related	19.95	5.67	11.24	8.48	46.06	66.95		97.45		1.10	3.01	0.58	9.83		1.97	0.85	
2	Fishery Related	1.35	1.47			2.25												
3	Mining Related				2.00					6.50	4.98							
4	Manufacturing (Producing) Related	128.58	1.96	38.99	242.03	290.66	42.94		210.19	55.60	23.85	37.17		16.57			52.03	
5	Construction	355.89	68.05	30.28	193.88	466.19	89.24	9.58	311.37	47.99	67.01	33.05	52.58	4.42	8.90	222.80	47.55	123.58
6	Electricity, Gas and Water		0.50			8.80	1.50		13.80								42.10	
7	Metal Products, Mach. & Ele. Eqp.	27.23	0.04	54.19	30.69	2.23	4.48		7.16	8.94		5.38			2.60			
8	Tras., Com. and Public Utilities	469.06	140.79	38.80	20.62	50.39	198.02	237.06	178.34	45.14	11.27	77.19			49.21	70.20	53.85	
9	Wholesaler & Retailer	387.84	0.82	133.48	409.03	504.06	104.48	0.04	285.18	119.17	82.73	45.62	207.80	69.94	9.87	281.16	52.23	38.00
10	Finance, Insurance and Real Estate	17.86	0.04	157.76	644.28	514.68	75.19	100.51	937.61	84.13	353.88	37.37	101.08		125.57	39.11	87.69	
11	Hotel or Restaurant	142.16		37.71	117.49	225.76	6.84		339.88		3.12	6.47			2.10		22.85	
12	Other Services	67.72	0.02	70.21	67.24	219.32	45.82	2.22	205.72	10.50	73.51	10.83	0.87	9.13	68.21	87.60	0.25	68.60
13	Consumption Loans	67.30	15.92	82.37	94.85	178.91	72.97	8.08	331.29	31.59	66.67	14.16	127.88	5.23	4.28	91.36	7.27	28.24
14	Local Government											1.30						
15	Others	361.69	51.39	405.39	603.65	1269.07	348.31	77.25	909.70	196.49	289.03	174.24	291.49	26.54	165.12	530.19	135.13	7.75
	TOTAL	2046.63	286.67	1060.41	2434.23	3778.38	1056.75	434.73	3827.69	606.06	977.11	445.78	782.27	141.67	435.86	1324.38	501.80	266.18

Product wise credit

1	Term Loan	103.93	40.99	731.07	4.86	153.79	23.06	0.03	51.22		18.14	168.63	289.43	2.13	20.29	2.49	17.64	
2	Overdraft																	
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	696.33			1514.60	1198.51	239.24	285.08	1509.53	351.77	270.25	78.56	154.95	110.73	209.43	219.90	161.29	57.36
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	119.58		7.34	71.37	245.90	89.64	14.08	78.79	31.99	61.18	32.07	52.58	4.42	4.30	79.03	35.50	21.89
6	Real Estate Loan	164.93	68.05	143.81	513.53	682.07	69.38	100.54	755.37	85.97	183.04	60.17	108.70		112.97	165.22	98.24	17.50
7	Margin Nature Loan			61.65	159.56	97.55	87.68	10.93	79.77	44.73	20.58	4.20	22.97		11.12	70.71	25.21	26.15
8	Hire Purchase Loan	496.38	140.79	49.47	71.45	65.49	200.40	12.31	376.50	48.95	35.03	84.82	29.74	3.49	60.10	87.89	53.85	64.91
9	Deprived Sector Loan	50.22	36.84	31.16	50.50	96.42	38.12	9.53	104.41	14.16	5.20	11.94	23.53	3.02	12.60	52.09	9.76	6.08
10	Bills Purchased								12.81		2.60							
11	Other Product	415.27		35.91	48.36	1238.65	309.22	2.22	859.29	28.48	381.08	5.39	100.38	17.87	5.04	647.06	100.31	72.29
	TOTAL LOAN & ADVANCES	2046.63	286.67	1060.41	2434.23	3778.38	1056.75	434.73	3827.69	606.06	977.11	445.78	782.27	141.67	435.86	1324.38	501.80	266.18

Security wise credit

1	Gold and Silver								6.09				91.24					
2	Government Securities				1.87		4.85											26.15
3	Non Governmental Securities			61.65			87.68			18.67	4.20						25.21	
4	Fixed Deposit Receipts	32.52	25.12	12.27	38.27	31.00	16.43	8.08	34.72	29.17	23.08	2.32	8.27	3.21	4.28	2.95	8.87	2.09
4.1	Own	32.52	25.12	12.27	38.27	31.00	16.43	8.08	34.72	29.17	23.08	2.32	8.27	3.21	4.28	2.95	8.87	2.09
4.2	Other Licences Institutions																	
5	Collateral of Properties	2014.10	261.26	955.09	2167.00	3712.38	940.54	385.42	3327.52	518.00	924.69	429.46	682.76	138.46	394.55	615.30	457.96	231.94
5.1	Fixed Assets	2014.10	261.26	955.09	2167.00	3712.38	940.54	385.42	3327.52	518.00	924.59	429.46	682.76	138.46	394.55	613.95	457.96	231.94
5.2	Current Assets									0.10						1.35		
6	Against security of Bill																	
6.1	Domestic Bills																	
6.2	Foreign Bills																	
7	Against Guarantee			0.24	33.46	35.00	7.26	27.63	201.37		3.49				25.91		9.76	1.00
7.1	Government Guarantee																	0.26
7.2	Institutional Guarantee				5.00	35.00	7.20		30.72		0.62				12.60		9.50	
7.3	Personal Guarantee			0.24	27.06		0.06	20.74	162.55		2.87				13.31			1.00
7.4	Collective Guarantee				1.41				8.10									
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee							6.89										
8	Credit Card																	
9	Others		0.30	31.16	193.63			13.60	258.00	58.89	7.18	9.80			11.12	706.13		4.99
	Total	2046.63	286.67	1060.41	2434.23	3778.38	1056.75	434.73	3827.69	606.06	977.11	445.78	782.27	141.67	435.86	1324.38	501.80	266.18

Statement of Loans and Advances

as on Chaitra end 2068

Rs. in million

Sector wise credit		Api	Namaste	Kaski	Suryadarshan	Zenith	Unique	Manjushree	Subhalaxmi	Jebils	Reliance	Lotus	Baibhav	Bhaktapur
1	Agricultural and Forest Related	1.82	2.22	26.84		15.82	6.90	12.14	4.69	10.57		5.25	2.10	7.35
2	Fishery Related		0.60											
3	Mining Related				4.00	0.50								
4	Manufacturing (Producing) Related	13.31	0.62	55.05	10.69	79.07	24.05	51.56	22.10	3.70	28.87	13.09	0.12	24.86
5	Construction	58.32	13.36	182.10	67.64	59.67	29.25	63.84	33.95	36.02	140.56	21.40	1.30	23.54
6	Electricity, Gas and Water												3.50	
7	Metal Products, Mach. & Ele. Eqp.		2.05		1.64	8.10		31.03			16.39			
8	Tras., Com. and Public Utilities	132.71	2.95	238.06	32.97	18.51	91.65	48.93	47.16	18.84	169.43			1.04
9	Wholesaler & Retailer	191.16	8.72	227.10	8.54	63.35	57.82	80.84	65.36	71.65	53.94	43.88	15.08	41.85
10	Finance, Insurance and Real Estate		0.66	54.01	55.09	100.88	9.70	77.53	8.85	9.69	18.00	5.30	6.40	5.00
11	Hotel or Restaurant		0.63	1.49	3.93	30.52		14.79	10.10	6.49	9.80		2.45	1.50
12	Other Services	9.19	0.20	2.41	72.18	21.76	0.81	26.14	37.49	1.76	1.18	2.68	10.60	8.55
13	Consumption Loans	39.34	0.72	11.53	46.06	73.26	13.69	7.86	75.38	58.24	44.01	104.54	4.91	4.21
14	Local Government					1.42								
15	Others	119.16	38.38	264.23	69.72	261.50	197.31	263.44	177.62	99.22	122.24	61.23	45.22	7.70
	TOTAL	565.01	71.11	1062.83	372.46	734.36	431.19	678.11	482.70	316.17	604.42	257.37	91.69	125.60

Product wise credit

1	Term Loan		12.88	8.12	96.10	49.77		24.52		1.48		25.29		6.63
2	Overdraft													
3	Trust Receipt Loan / Import Loan													
4	Demand & Other Working Capital Loan	303.67		274.03	73.06	166.27	132.48	391.48	139.20	85.99		45.18	29.10	75.05
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	47.83	13.36	158.80	56.23		21.31	29.00	19.25	35.83	149.82		1.30	13.48
6	Real Estate Loan	10.49	0.66	77.32	48.52	126.45	108.70	107.37	59.62	5.69	6.35	21.40	6.40	
7	Margin Nature Loan				30.73	63.97	9.97	52.75	45.80	35.52	4.70	6.63	2.80	
8	Hire Purchase Loan	145.19	3.01	238.06	53.75	24.72	63.93	44.43	61.29	31.55	190.62	94.14	1.80	15.59
9	Deprived Sector Loan	16.45	1.98	26.84	10.06	16.70	9.99	16.60	14.38	9.93	21.25	9.08	2.30	5.00
10	Bills Purchased							2.76						
11	Other Product	41.38	39.23	279.67	4.00	286.48	84.81	9.20	143.16	110.20	231.67	55.65	47.98	9.86
	TOTAL LOAN & ADVANCES	565.01	71.11	1062.83	372.46	734.36	431.19	678.11	482.70	316.17	604.42	257.37	91.69	125.60

Security wise credit

1	Gold and Silver	7.01												0.75
2	Government Securities													
3	Non Governmental Securities				30.73	63.97					0.18			
4	Fixed Deposit Receipts	19.86	0.67	11.53	4.00	4.88	14.10	7.86	40.42	7.42	5.91	2.38	0.32	0.15
4.1	Own	19.86	0.67	11.53	4.00	4.88	14.10	7.86	40.42	7.42	5.91	2.38	0.32	0.15
4.2	Other Licences Institutions													
5	Collateral of Properties	538.14	70.34	1039.96	326.92	656.10	360.17	584.67	396.49	257.07	561.47	233.84	88.35	118.91
5.1	Fixed Assets	538.14	70.34	1039.96	326.92	656.10	360.17	584.67	396.49	257.07	561.47	233.84	88.35	118.91
5.2	Current Assets													
6	Against security of Bill													
6.1	Domestic Bills													
6.2	Foreign Bills													
7	Against Guarantee			11.34	6.36	9.42				16.08	21.41	14.12		0.80
7.1	Government Guarantee			1.60	1.74	1.42								
7.2	Institutional Guarantee				4.63	8.00				4.00	18.05	5.30		
7.3	Personal Guarantee									11.36	3.19	2.49		0.80
7.4	Collective Guarantee			9.74						0.72	0.18			
7.5	Int. Rtd. Foreign Bank's Guarantee											6.33		
7.6	Other Guarantee													
8	Credit Card													
9	Others		0.10		4.45		56.92	85.58	45.80	35.62	15.45	7.04	3.02	5.00
	Total	565.01	71.11	1062.83	372.46	734.36	431.19	678.11	482.70	316.17	604.42	257.37	91.69	125.60

Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities	Mid July			Mid-Mar	Mid-Apr	Percentage changes				
	2009	2010	2011	2012	2012	Columnr	Column	Column	Column	
	1	2	3	4	5	2/1	3/2	4/3	5/4	
1 CAPITAL FUND	1,939.8	2,174.7	2,408.8	2,572.9	2,893.9	12.1	10.8	6.8	12.5	
a. Paid-up Capital	1,098.9	1,272.7	1,546.3	1,334.2	1,603.9	15.8	21.5	(13.7)	20.2	
b. Statutory Reserves	148.2	162.9	245.6	260.2	288.1	10.0	50.7	6.0	10.7	
c. Retained Earning	85.9	125.2	(25.6)	282.8	305.5	45.8	(120.4)	(1206.1)	8.0	
d. Others Reserves	606.9	613.8	642.5	695.7	696.4	1.1	4.7	8.3	0.1	
2 BORROWINGS	8,972.9	10,753.8	13,037.6	11,979.5	14,968.4	19.8	21.2	(8.1)	24.9	
a. NRB	164.0	210.4	200.9	66.4	172.1	28.3	(4.5)	(66.9)	159.1	
b. "A"Class Licensed Institution	5,372.8	7,700.0	6,806.6	7,501.9	10,328.9	43.3	(11.6)	10.2	37.7	
c. Foreign Banks and Fin. Ins.	1,523.7	1,713.9	1,680.0	1,680.0	1,680.0	12.5	(2.0)	(0.0)	(0.0)	
d. Other Financial Ins.	1,912.5	1,129.5	4,350.2	2,731.2	2,787.4	(40.9)	285.1	(37.2)	2.1	
e. Bonds and Securities										
3 DEPOSITS	2,000.6	2,574.3	3,537.4	3,968.5	4,690.3	28.7	37.4	12.2	18.2	
a. Current		2.7	0.9	66.2	369.9		(67.2)	7336.4	458.9	
b. Savings	1,219.1	1,517.0	3,535.9	3,744.8	4,157.5	24.4	133.1	5.9	11.0	
c. Fixed	5.7	9.1		25.7	26.7	61.3	(100.0)		3.8	
d. Call Deposits	0.3					(100.0)				
e. Others	775.6	1,045.5	0.6	131.8	136.3	34.8	(99.9)	23587.7	3.4	
4 Bills Payable	79.8					(100.0)				
5 Other Liabilities	2,135.5	1,415.5	1,818.6	1,784.7	2,414.2	(33.7)	28.5	(1.9)	35.3	
1. Loan Loss Provision	362.4	388.8	436.3	353.3	595.1	7.3	12.2	(19.0)	68.4	
2. Interest Suspense a/c	159.5	275.4	354.0	181.8	361.2	72.7	28.5	(48.7)	98.7	
3. Others	1,613.6	751.3	1,028.4	1,249.6	1,457.9	(53.4)	36.9	21.5	16.7	
6 Reconciliation A/c	117.0	1,726.4	223.2	1,959.4	1,977.5	1375.4	(87.1)	777.9	0.9	
7 Profit & Loss A/c	193.1	277.4	470.7	391.3	465.8	43.6	69.7	(16.9)	19.0	
Total	15,438.8	18,922.1	21,496.4	22,656.4	27,410.1	22.6	13.6	5.4	21.0	
Assets										
1 LIQUID FUNDS	2,855.1	2,172.8	3,272.2	3,138.8	4,204.0	(23.9)	50.6	(4.1)	33.9	
a. Cash Balance	50.7	24.9	31.8	26.6	34.9	(50.8)	27.5	(16.2)	31.0	
Nepalese Notes & Coins	50.7	24.9	31.8	26.6	34.9	(50.8)	27.5	(16.2)	31.0	
Foreign Currency										
b. Bank Balance	2,539.1	1,691.9	2,632.4	2,169.9	3,122.3	(33.4)	55.6	(17.6)	43.9	
1. In Nepal Rastra Bank	80.9	93.5	71.1	79.0	197.1	15.6	(24.0)	11.1	149.6	
2. "A"Class Licensed Institution	2,002.3	1,081.8	1,885.0	1,514.6	2,033.4	(46.0)	74.3	(19.6)	34.3	
3. Other Financial Ins.	456.0	516.6	676.3	576.3	891.8	13.3	30.9	(14.8)	54.8	
4. In Foreign banks										
c. Money at Call	265.2	456.0	608.1	942.3	1,046.8	71.9	33.4	55.0	11.1	
2 INVESTMENTS	66.2	111.2	164.7	51.2	51.2	68.0	48.1	(68.9)		
a. Govt. Securities	51.2	111.2	51.2	51.2	51.2	117.1	(53.9)			
b. Others	15.0		113.5			(100.0)		(100.0)		
3 SHARE & OTHER INVESTMEN	2,002.0	2,424.6	1,560.5	1,736.1	1,857.2	21.1	(35.6)	11.3	7.0	
4 LOANS & ADVANCES	8,222.8	11,117.0	14,649.9	14,211.7	17,127.1	35.2	31.8	(3.0)	20.5	
a. Private Sector	1,500.1		8,464.0	6,371.5	9,068.4	(100.0)		(24.7)	42.3	
b. Financial Institutions	257.1		6,185.9	7,840.3	8,058.7	(100.0)		26.7	2.8	
c. Government Organizations	6,465.5	11,117.0				71.9	(100.0)			
5 BILL PURCHED										
6 LOANS AGT. COLLECTED BILLS										
7 FIXED ASSETS	183.0	225.5	259.3	290.5	333.6	23.2	15.0	12.0	14.9	
8 OTHER ASSETS	1,723.4	907.8	1,253.2	1,086.6	1,614.1	(47.3)	38.0	(13.3)	48.5	
a. Accrued Interests	189.5	313.7	359.1	230.2	325.7	65.5	14.5	(35.9)	41.5	
b. Others	1,533.8	594.1	894.1	856.4	1,288.4	(61.3)	50.5	(4.2)	50.4	
9 Expenses not Written off	5.7	1.5	1.1	1.0	1.4	(73.4)	(28.8)	(10.8)	49.3	
10 Non Banking Assets				192.4	192.4					
11 Reconciliation Account	101.2	1,712.1	253.0	1,932.2	1,964.3	1591.0	(85.2)	663.6	1.7	
12 Profit & Loss A/c	279.4	249.7	82.5	16.0	64.7	(10.6)	(67.0)	(80.5)	303.0	
USES OF FUNDS	15,438.8	18,922.2	21,496.4	22,656.4	27,410.1	22.6	13.6	5.4	21.0	

Statement of Assets and Liabilities of Micro-credit Development Banks

as on Chaitra end, 2068

Rs. in million

	Liabilities	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	Swabalamban	Sanakisan	NERUDE	Naya Nepal	Summit
1	CAPITAL FUND	66.19	59.86	116.77	56.59	107.94	288.49	883.14	158.52	207.47	261.38	409.65	74.86	13.03	20.85
	a. Paid-up Capital	60.00	58.50	66.00	73.57	100.00	192.46	320.00	106.14	126.02	118.98	140.00	56.00	14.00	17.50
	b. Calls in Advance														
	c. General Reserves	5.30	1.36	16.53	6.30	5.81	32.56	75.13	25.77	39.70	50.30	14.84	12.48	-0.97	0.80
	d. Share Premium						0.51		3.04	1.38	0.87				
	e. Retained Earning	-6.70		28.12	-26.13		6.06	178.99	21.23	39.81	8.76	39.77	2.91		2.42
	f. Others Reserves Fund	7.58		6.12	2.85	2.13	56.90	309.02	2.34	0.56	82.47	215.05	3.47		0.14
	g. Exchange Fluctuation Fund						0.00								
2	BORROWINGS	713.65	176.21	870.72	613.27	599.12	1880.75	2421.33	1038.64	1333.14	1310.86	2496.62	438.45	84.99	78.79
	a. NRB	58.69	16.45	5.00	8.64	41.99	3.62		12.18	13.70	1.01	10.84			
	b. "A"Class Licensed Institution	594.00	159.77	865.72	525.77	497.93	1877.13	530.24	894.13	1001.81	1309.86	1290.13	278.10	24.36	20.78
	c. Foreign Banks and Fin. Ins.							1679.95							
	d. Other Financial Ins.	60.96			78.86	59.21		211.13	132.33	317.63		1195.65	160.36	60.64	58.01
	e. Bonds and Securities														
3	DEPOSITS	80.54	52.41	303.01	235.56	229.87	855.41		293.08	1322.03	920.13		269.45	21.30	38.57
	a. Current			303.01					66.89						
	Domestic			303.01					66.89						
	Foreign														
	b. Savings	80.54	51.57		215.93	229.87	852.47		135.24	1318.77	920.13		269.45	21.30	38.57
	Domestic	80.54	51.57		215.93	229.87	852.47		135.24	1318.77	920.13		269.45	21.30	38.57
	Foreign														
	c. Fixed		0.84		19.63		2.94			3.26					
	Domestic		0.84		19.63		2.94			3.26					
	Foreign														
	d. Call Deposits														
	e. Others								90.95						
4	Bills Payable														
5	Other Liabilities	200.35	248.78	230.97	106.70	190.23	233.95	191.64	61.06	200.39	321.92	295.85	61.86	3.84	5.82
	1. Sundry Creditors	4.63	1.42	11.19	8.28	2.75	10.90	0.82	35.83	18.25	133.40	59.86	0.56	0.27	0.12
	2. Loan Loss Provision	39.38	51.96	78.83	45.42	89.68	55.09	76.52	16.74	22.30	37.76	55.68	11.26	2.64	0.43
	3. Interest Suspense a/c	107.37	100.60	57.11	19.02	43.04	15.76	0.03	4.38		9.99	1.28	1.76		
	4. Others	48.97	94.80	83.84	33.98	54.76	152.20	114.28	-4.12	159.84	140.78	179.03	48.28	0.93	5.27
6	Reconciliation A/c	4.46	86.35	5.05	4.48	13.80			-2.15	1479.53		0.19	381.56		
7	Profit & Loss A/c			1.76	12.76	50.53	123.57	61.78	85.12	36.34	46.00	28.70	2.39	4.39	
	TOTAL LIABILITIES	1065.19	623.62	1528.28	1016.59	1153.72	3309.12	3619.68	1610.93	4627.69	2850.64	3248.31	1254.88	125.55	148.43
	Assets														
1	LIQUID FUNDS	54.75	4.03	370.23	168.04	209.21	416.19	431.01	365.40	798.50	213.53	502.68	77.94	48.61	8.13
	a. Cash Balance	1.99	1.56	2.21	3.08	2.77	2.84	0.01	1.16	1.02	1.69	0.28	1.99	0.04	1.21
	Nepalese Notes & Coins	1.99	1.56	2.21	3.08	2.77	2.84	0.01	1.16	1.02	1.69	0.28	1.99	0.04	1.21
	Foreign Currency														
	b. Bank Balance	8.42	2.48	368.02	71.61	206.44	36.65	431.01	42.11	797.47	57.82	502.41	75.95	1.89	6.15
	1. In Nepal Rastra Bank	4.54	0.57	0.54	5.07	5.30	17.37	25.18			13.50	12.50	4.30	0.80	
	Domestic Currency	4.54	0.57	0.54	5.07	5.30	17.37	15.23			13.50	12.50	4.30	0.80	
	Foreign Currency							9.95							
	2. "A"Class Licensed Institution	3.88		201.05	32.04	31.10	19.28	331.37	38.78	708.91	38.07	470.34	39.35	0.72	0.36
	Domestic Currency	3.88		201.05	32.04	31.10	19.28	331.36	38.78	708.91	38.07	470.34	39.35	0.72	0.36
	Foreign Currency							0.00							
	3. Other Financial Ins.		1.91	166.43	34.51	170.04		74.46	3.34	88.56	6.25	19.56	32.30	0.38	5.80
	4. In Foreign Banks														
	c. Money at Call	44.35			93.35		376.71		322.13		154.02			46.67	0.76
	Domestic Currency	44.35			93.35		376.71		322.13		154.02			46.67	0.76
	Foreign Currency														
2	INVESTMENT IN SECURITIES						38.73	12.50							
	a. Govt. Securities						38.73	12.50							
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	0.80	10.80	104.15	11.15	1.02	78.91	1176.13	5.00	11.84	218.79	140.54	70.01	14.00	
	a. Non Residents														
	b. Others	0.80	10.80	104.15	11.15	1.02	78.91	1176.13	5.00	11.84	218.79	140.54	70.01	14.00	
4	LOANS & ADVANCES	788.77	154.18	889.55	696.11	773.13	2500.35	1913.06	1154.83	2089.19	2101.92	2547.50	693.44	60.47	135.84
	a. Private Sector	788.77	154.18	889.55	696.11	773.13	2500.35				2101.92		693.44	60.47	135.84
	b. Financial Institutions							1913.06	1154.83	2089.19		2547.50			
	c. Government Organizations														
5	BILL PURCHASED														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	12.54	2.01	8.05	14.84	18.23	110.67	2.41	13.36	90.03	20.20	11.14	10.61	1.23	2.12
8	OTHER ASSETS	181.79	157.83	156.30	110.77	152.15	164.85	84.57	72.35	158.60	278.98	46.45	21.32	1.08	2.18
	a. Accrued Interest:	107.37	101.53		19.02	43.04	17.72	10.74	4.38	1.05	9.99	1.28	1.76		
	Financial Institutions						1.95	10.08		1.05	8.62	1.28			
	Government Enterprises							0.66							
	Private Sector	107.37	101.53		19.02	43.04	15.76		4.38		1.37		1.76		
	b. Staff Loans / Adv.	11.79	40.86	63.24	66.64	6.57	93.36	7.63	49.92	106.65	74.49	1.03	6.83	0.15	
	c. Sundry Debtors	11.80	0.40	11.82	5.92	3.00	11.54	0.41	3.51	21.78	146.43	17.42	0.21	0.09	
	d. Cash In Transit	3.70	1.45	4.84	10.73	26.08				3.00					
	e. Others	47.13	13.59	76.39	8.47	73.46	42.22	65.78	14.54	26.13	48.07	26.72	12.52	0.85	2.18
							0.08							0.13	0.16
9	Expenses not Written off														
10	Non Banking Assets		192.36												
11	Reconciliation Account		83.07				-0.66			1479.53	17.20		381.57	0.04	
12	Profit & Loss A/c	26.54	19.35		15.69										
	TOTAL ASSETS	1065.19	623.62	1528.28	1016.60	1153.72	3309.12	3619.68	1610.93	4627.69	2850.64	3248.31	1254.88	125.55	148.43

Statement of Assets and Liabilities of Micro-credit Development Banks

as on Chaitra end, 2068

Rs. in million

Liabilities	Sworgar	First	Nagbelli	Kalika	Mirmire	Janauthan	Mithila	Womi	Total
1 CAPITAL FUND	11.53	81.10	10.47	13.41	14.00	10.39	18.01	10.20	2,893.86
a. Paid-up Capital	10.99	70.00	10.01	12.00	14.00	11.00	16.50	10.20	1,603.87
b. Calls in Advance				1.70					1.70
c. General Reserves	0.22	2.22	0.04	0.04		-0.61	0.31		288.14
d. Share Premium									5.81
e. Retained Earning	0.31	8.88	0.17	-0.33			1.20		305.47
f. Others Reserves Fund			0.24						688.87
g. Exchange Fluctuation Fund									0.00
2 BORROWINGS	101.68	690.54	48.35	20.45	38.07	6.03	6.71		14,968.38
a. NRB									172.12
b. "A" Class Licensed Institution	32.09	400.52	24.92			1.63			10,328.86
c. Foreign Banks and Fin. Ins.									1,679.95
d. Other Financial Ins.	69.60	290.03	23.43	20.45	38.07	4.40	6.71		2,787.45
e. Bonds and Securities									-
3 DEPOSITS	33.42		11.09	13.29	1.25	5.41	4.47	0.04	4,690.34
a. Current									369.90
Domestic									369.90
Foreign									-
b. Savings				13.29	1.25	5.41	3.63	0.04	4,157.46
Domestic				13.29		5.41	3.63	0.04	4,156.21
Foreign					1.25				1.25
c. Fixed									26.67
Domestic									26.67
Foreign									-
d. Call Deposits									-
e. Others	33.42		11.09				0.84		136.30
4 Bills Payable									-
5 Other Liabilities	7.43	40.58	1.39	1.63	2.81	1.66	5.28	0.02	2,414.17
1. Sundry Creditors	0.09	0.01		0.00	0.40		1.49	0.02	290.30
2. Loan Loss Provision	1.46	3.56	0.66	0.44	2.28	1.36	1.68	0.00	595.12
3. Interest Suspense a/c	0.04	0.01		0.00			0.80	0.00	361.20
4. Others	5.84	36.99	0.73	1.19	0.13	0.31	1.31	0.00	1,167.56
6 Reconciliation A/c					4.23				1,977.51
7 Profit & Loss A/c	0.11	8.28	1.16	1.62		0.22	1.12		465.83
TOTAL LIABILITIES	154.17	820.50	72.46	50.41	60.36	23.71	35.59	10.26	27,410.09
Assets									
1 LIQUID FUNDS	36.86	443.14	8.67	6.02	25.47	3.12	3.62	8.90	4,204.05
a. Cash Balance	0.20	10.64	0.56	1.54	0.04	0.02	0.02	0.04	34.88
Nepalese Notes & Coins	0.20	10.64	0.56	1.54	0.04	0.02	0.02	0.04	34.88
Foreign Currency									-
b. Bank Balance	36.66	432.50	8.11	4.48	25.43	3.11	3.60	0.02	3,122.33
1. In Nepal Rastra Bank		107.42							197.09
Domestic Currency		107.42							187.13
Foreign Currency									9.95
2. "A" Class Licensed Institution	2.61	111.36	2.11	0.61	0.48	0.11	0.91	0.01	2,033.44
Domestic Currency	2.61	111.36	2.11	0.61	0.48	0.11	0.91	0.01	2,033.44
Foreign Currency									0.00
3. Other Financial Ins.	34.05	213.71	6.00	3.87	24.95	2.99	2.68	0.01	891.80
4. In Foreign Banks									-
c. Money at Call								8.84	1,046.84
Domestic Currency								8.84	1,046.84
Foreign Currency									-
2 INVESTMENT IN SECURITIES									51.23
a. Govt. Securities									51.23
b. NRB Bond									-
c. Govt. Non-Fin. Ins.									-
d. Other Non-Fin Ins.									-
e. Non Residents									-
3 SHARE & OTHER INVESTMENT					14.00	0.09			1,857.23
a. Non Residents									-
b. Others					14.00	0.09			1,857.23
4 LOANS & ADVANCES	111.36	354.16	61.26	42.19	12.80	18.50	28.33	0.17	17,127.11
a. Private Sector	111.36		61.26	42.19	12.80	18.50	28.33	0.17	9,068.37
b. Financial Institutions		354.16							8,058.74
c. Government Organizations									-
5 BILL PURCHASED									
a. Domestic Bills Purchased									-
b. Foreign Bills Purchased									-
c. Import Bills & Imports									-
6 LOANS AGAINST COLLECTED BILLS									
a. Against Domestic Bills									-
b. Against Foreign Bills									-
7 FIXED ASSETS	3.15	6.53	2.08	1.24	0.85	0.91	0.63	0.80	333.61
8 OTHER ASSETS	2.80	16.66	0.45	0.36	1.18	0.14	2.94	0.35	1,614.09
a. Accrued Interest:	0.04	6.98		0.00			0.80	0.00	325.70
Financial Institutions		6.98							29.96
Government Enterprises									0.66
Private Sector	0.04			0.00			0.80	0.00	295.09
b. Staff Loans / Adv.	1.82	0.01	0.00		0.02		0.19		531.20
c. Sundry Debtors	0.05		0.25	0.12	1.11	0.04	1.61		237.49
d. Cash In Transit									49.80
e. Others	0.89	9.67	0.21	0.24	0.05	0.09	0.34	0.35	469.90
9 Expenses not Written off				0.60	0.40		0.08		1.44
10 Non Banking Assets									192.36
11 Reconciliation Account					3.56				1,964.32
12 Profit & Loss A/c					2.10	0.95		0.03	64.65
TOTAL ASSETS	154.17	820.50	72.46	50.41	60.36	23.71	35.59	10.26	27,410.09

Profit and Loss Account of Micro-credit Development Banks
as on Chaitra end, 2068

Rs. in million

Expenses	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK
1 Interest Expenses	60.62	13.52	22.30	52.65	73.61	165.32	52.98	72.31	183.22
1.1 Deposit Liabilities	3.20	1.03	4.30	8.02	7.65	37.58		10.82	95.29
1.1.1 Saving A/c	3.20	1.03	4.30	6.86	7.65	37.43		10.82	95.29
1.1.2 Fixed A/c				1.16		0.15			
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						0.15			
1.1.2.4 Above 1 Year				1.16					
1.1.3 Call Deposit									
1.1.4 Certificate of Deposits									
1.2 Others	57.42	12.50	18.00	44.63	65.96	127.74	52.98	61.49	87.93
2 Commission/Fee Expense					0.00				
3 Employees Expenses	50.46	17.14	14.44	37.94	39.61	138.28	13.62	44.55	75.88
4 Office Operating Expenses	5.86	3.22	3.23	10.03	9.47	27.87	4.12	15.19	33.50
5 Exchange Fluctuation Loss									
5.1 Due to Change in Exchange Rates									
5.2 Due to Foreign Currency Transactions									
6 Non-Operating Expenses									
7. Provision for Risk	4.59	6.76	12.94	25.63	1.19	2.81		0.99	4.23
7.1 Loan loss Provision	4.59	6.76	12.94	25.63	1.19	2.81		0.99	4.23
7.1.1 General Loan loss Provision	4.59				1.19	4.95		0.99	3.90
7.1.2 Special Loan Loss Provision		6.76	12.94			-2.14			0.33
7.1.3 Additional Loan Loss Provision				25.63					
7.2. Provision for Non-Banking Assets									
7.3. Provision for Loss on Investment									
7.4. Provision for Loss of Other Assets									
8 Loan Written Off									
9 Provision for Staff Bonus							17.65		
10 Provision for Income Tax							52.96		
11 Others									
12 Net Profit			1.76		12.76	50.53	123.57	61.78	85.12
TOTAL EXPENSES	121.53	40.63	54.67	126.26	136.65	384.81	264.89	194.82	381.95

Income

1. Interest Income	84.41	18.41	47.66	101.63	109.65	340.04	243.83	182.90	281.80
1.1. On Loans and Advance	80.80	14.06	47.66	92.89	93.79	306.27	136.99	168.48	281.48
1.2. On Investment		2.23			6.12	1.87	0.63		
1.2.1 Government Bonds					6.12		0.63		
1.2.2 Foreign Bonds									
1.2.3 NRB Bonds						1.87			
1.2.4 Deventure & Bonds		2.23							
1.3 Agency Balance									
1.4 On Call Deposit	3.61			7.14		31.91	18.35	13.59	
1.5 Others		2.12		1.60	9.74		87.87	0.83	0.32
2. Comission & Discount		0.56	3.76					11.51	3.76
2.1 Bills Purchase & Discount									
2.2 Comission									1.52
2.3 Others		0.56	3.76					11.51	2.24
3 Income From Exchange Fluctuation									
3.1 Due to Change in Exchange Rate									
3.2 Due to Foreign Currency Trans.									
4 Other Operating Income	9.54		1.26	6.45	26.81	31.71	7.95	0.42	95.34
5 Non Operating Income						12.28			
6 Provision Written Back	1.04	2.32	1.99	2.19	0.19		13.11		1.04
7 Recovery from Written off Loan				0.30		0.79			
8 Income from Extra Ordinary Expenses									
9 Net Loss	26.54	19.35		15.69					
TOTAL INCOME	121.53	40.63	54.67	126.26	136.65	384.81	264.89	194.82	381.95

Profit and Loss Account of Micro-credit Development Banks
as on Chaitra end, 2068

Rs. in million

Expenses	Swabalamb an	Sanakisan	NERUDE	Naya Nepal	Summit	Sworjgar	First	Nagbeli	Kalika
1 Interest Expenses	134.80	102.92	46.51	7.53	8.53	10.44	39.33	3.85	2.37
1.1 Deposit Liabilities	50.25		16.57	0.73	1.68	1.98		0.53	0.60
1.1.1 Saving A/c	50.25		16.57	0.73	1.68	1.98		0.53	0.60
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	84.56	102.92	29.94	6.79	6.85	8.46	39.33	3.32	1.77
2 Commission/Fee Expense		20.07	0.00						
3 Employees Expenses	148.41	13.21	41.00	2.62	5.23	3.18	2.55	1.71	1.55
4 Office Operating Expenses	33.70	6.11	7.43	1.08	2.53	4.80	3.34	1.70	1.45
5 Exchange Fluctuation Loss									
5.1 Due to Change in Exchange Rates									
5.2 Due to Foreign Currency Transactions									
6 Non-Operating Expenses									
7. Provision for Risk	7.69	45.33	4.29	1.25	0.18	1.03	0.25	0.28	0.13
7.1 Loan loss Provision	7.69	45.33	4.29	1.25	0.18	0.98	0.25	0.28	0.13
7.1.1 General Loan loss Provision	7.69	8.11	1.46	0.05	0.13	0.50	0.25	0.28	0.13
7.1.2 Special Loan Loss Provision		36.62	2.83	1.19	0.05	0.49			
7.1.3 Additional Loan Loss Provision		0.59							
7.2. Provision for Non-Banking Assets									
7.3. Provision for Loss on Investment									
7.4. Provision for Loss of Other Assets						0.05			
8 Loan Written Off									
9 Provision for Staff Bonus	4.87	6.57					1.18		
10 Provision for Income Tax	14.61	19.72					3.55		
11 Others									
12 Net Profit	36.34	46.00	28.70	2.39	4.39	0.11	8.28	1.16	1.62
TOTAL EXPENSES	380.41	259.92	127.93	14.85	20.86	19.56	58.48	8.71	7.13

Income

1. Interest Income	372.05	224.85	109.31	12.55	16.16	17.50	55.25	7.69	5.61
1.1. On Loans and Advance	342.50	183.60	105.62	8.26	16.16	14.73	32.58	7.39	5.36
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				4.29					
1.4 On Call Deposit	29.50	29.73				2.73	22.67		0.25
1.5 Others	0.05	11.53	3.69	0.00		0.05		0.29	
2. Comission & Discount		0.09							0.15
2.1 Bills Purchase & Discount									
2.2 Comission		0.01							0.15
2.3 Others		0.08							
3 Income From Exchange Fluctuation									
3.1 Due to Change in Exchange Rate									
3.2 Due to Foreign Currency Trans.									
4 Other Operating Income	6.11	0.10	18.62	2.31	4.70	1.71	3.23	1.02	1.37
5 Non Operating Income	2.25								
6 Provision Written Back		34.88				0.35			
7 Recovery from Written off Loan									
8 Income from Extra Ordinary Expenses									
9 Net Loss									
TOTAL INCOME	380.41	259.92	127.93	14.85	20.86	19.56	58.48	8.71	7.13

Profit and Loss Account of Micro-credit Development Banks
as on Chaitra end, 2068

Rs. in million

Expenses	Mirmire	Janautthan	Mithila	Womi	Total
1 Interest Expenses	2.59	0.44	0.82	0.00	1056.65
1.1 Deposit Liabilities		0.13	0.20	0.00	240.55
1.1.1 Saving A/c		0.13	0.20	0.00	239.24
1.1.2 Fixed A/c					1.31
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					0.15
1.1.2.4 Above 1 Year					1.16
1.1.3 Call Deposit					
1.1.4 Certificate of Deposits					
1.2 Others	2.59	0.31	0.62		816.10
2 Commission/Fee Expense					20.08
3 Employees Expenses	1.27	0.72	1.36	0.25	654.97
4 Office Operating Expenses	0.54	0.71	0.60	0.14	176.62
5 Exchange Fluctuation Loss					
5.1 Due to Change in Exchange Rates					
5.2 Due to Foreign Currency Transactions					
6 Non-Operating Expenses					
7. Provision for Risk	2.25	1.21	0.09	0.00	123.12
7.1 Loan loss Provision	2.25	1.21	0.09	0.00	123.07
7.1.1 General Loan loss Provision	2.25	0.18	0.09	0.00	36.74
7.1.2 Special Loan Loss Provision		1.03			60.11
7.1.3 Additional Loan Loss Provision					26.23
7.2. Provision for Non-Banking Assets					
7.3. Provision for Loss on Investment					
7.4. Provision for Loss of Other Assets					0.05
8 Loan Written Off					
9 Provision for Staff Bonus			0.16		30.44
10 Provision for Income Tax			0.48		91.31
11 Others					
12 Net Profit			1.12		465.61
TOTAL EXPENSES	6.64	3.07	4.63	0.40	2618.80

Income

1. Interest Income	3.63	1.88	3.93	0.36	2241.11
1.1. On Loans and Advance	1.08	1.74	3.66		1945.10
1.2. On Investment					10.84
1.2.1 Government Bonds					6.75
1.2.2 Foreign Bonds					
1.2.3 NRB Bonds					1.87
1.2.4 Deventure & Bonds					2.23
1.3 Agency Balance					4.29
1.4 On Call Deposit	2.55	0.15		0.36	162.53
1.5 Others			0.27		118.35
2. Comission & Discount					19.82
2.1 Bills Purchase & Discount					
2.2 Comission					1.68
2.3 Others					18.14
3 Income From Exchange Fluctuation					
3.1 Due to Change in Exchange Rate					
3.2 Due to Foreign Currency Trans.					
4 Other Operating Income	0.91	0.46	0.70	0.00	220.71
5 Non Operating Income					14.53
6 Provision Written Back					57.12
7 Recovery from Written off Loan					1.09
8 Income from Extra Ordinary Expenses					
9 Net Loss	2.10	0.73		0.03	64.44
TOTAL INCOME	6.64	3.07	4.63	0.40	2618.81

Progress Report of Micro-credit Development Banks

as on Chaitra end, 2068

	विवरण	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN
		D	D	D	D	D	D
1	कार्यक्षेत्र भएको जिल्ला संख्या	6	9	16	15	14	38
2	सेवा पुगेको जिल्ला संख्या	6	8	14	10	14	38
3	सेवा पुगेको गा.वि.स./न.पा. संख्या	287	93	390	158	339	923
4	कुल कर्मचारी संख्या	221	91	218	175	209	522
5	कुल शाखा संख्या	32	21	44	30	39	94
6	कुल केन्द्र संख्या	1,304	586	1,473	995	1,558	6,780
7	कुल समूह संख्या	11,141	3,080	10,932	5,456	8,329	27,254
8	निष्क्रिय समूह संख्या	4,769	1,805	829	1,468	1,037	-
9	कुल सदस्य संख्या	32,404	12,211	54,958	30,462	36,995	162,608
10	निष्क्रिय सदस्य संख्या	2,572	2,074	4,145	7,340	5,787	-
11	कुल ऋणी संख्या	32,404	10,137	40,339	24,589	35,686	108,306
12	कुल कर्जा वितरण	9,064.0	1,619.8	9,333.5	4,177.1	6,391.5	15,117.4
12.1	लघु व्यवसाय कर्जा	7,863.3	1,203.5	8,526.3	3,477.1	5,258.7	13,774.5
12.2	लघु उद्यम/धितो कर्जा	1,055.9	297.1	730.3	700.1	620.3	651.7
12.3	अन्य कर्जा	144.8	119.2	76.9	-	512.5	691.2
13	कर्जाको साँवा असुली	8,275.2	1,469.8	8,444.0	3,481.0	5,618.4	12,617.1
13.1	लघु व्यवसाय कर्जाको साँवा असुली	7,230.4	1,126.4	7,763.7	3,056.5	4,768.0	11,592.4
13.2	लघु उद्यम/धितो कर्जाको साँवा असुली	933.0	225.5	606.3	424.5	378.4	448.4
13.3	अन्य कर्जाको साँवा असुली	111.8	117.9	74.0	-	472.0	576.3
14	कुल बाँकी कर्जा	788.8	154.2	889.6	696.1	773.1	2,500.4
14.1	लघु व्यवसाय कर्जा बाँकी	632.9	81.3	762.6	420.5	490.7	2,182.2
14.2	लघु उद्यम/धितो कर्जा बाँकी	122.9	71.6	124.1	275.6	241.9	203.3
14.3	अन्य कर्जा बाँकी	33.0	1.3	2.9	-	40.5	114.9
15	भाखा नाघेको कर्जा रकम	43.2	57.4	99.1	56.1	89.9	33.8
16	भाखा नाघेको ऋणी संख्या	-	3,751	4,145	5,483	5,787	4,156
17	ब्याज असुली रकम	84.4	42.7	54.7	-	81.2	638.7
18	असुल हुन बाँकी ब्याज रकम	107.4	100.6	57.1	19.0	43.0	-
19	कर्जा नोक्सानी ब्यवस्था	39.3	52.0	78.9	45.4	89.7	55.1
20	कुल बचतकर्ता संख्या	22,486	13,510	50,813	16,580	33,071	158,400
21	कुल बचत रकम	80.5	52.4	303.0	235.6	227.0	855.4
21.1	अनिवार्य बचत	14.2	30.3	174.3	108.6	147.9	462.0
21.2	स्वेच्छिक बचत	66.1	20.2	112.1	126.9	28.5	215.7
21.3	अन्य बचत	0.2	1.9	16.6	-	50.6	99.0
21.4	सर्वसाधारणवाट संकलन गरेको बचत	-	-	-	-	-	78.7
22	कुल बचत/कुल कर्जा (%)	10.2%	34.0%	34.1%	33.8%	29.4%	34.2%
23	लघु उद्यम कर्जा/कुल कर्जा (%)	15.6%	46.4%	13.9%	39.6%	31.3%	8.1%

Progress Report of Micro-credit Development Banks

as on Chaitra end, 2068

	विवरण	RMDC	DIPROSC	CHHIMEK	Swabalamban	Sanakisan
		D	D	D	D	D
1	कार्यक्षेत्र भएको जिल्ला संख्या	75	25	75	38	75
2	सेवा पुगेको जिल्ला संख्या	67	25	31	38	42
3	सेवा पुगेको गा.वि.स./न.पा. संख्या	-	536	649	777	363
4	कुल कर्मचारी संख्या	23	192	398	561	58
5	कुल शाखा संख्या	-	51	57	96	8,542
6	कुल केन्द्र संख्या	-	3,537	7,039	6,210	-
7	कुल समूह संख्या	-	14,020	27,530	33,352	30,267
8	निष्क्रिय समूह संख्या	-	-	34	-	1,085
9	कुल सदस्य संख्या	-	67,744	143,565	157,543	208,897
10	निष्क्रिय सदस्य संख्या	-	701	1,445	-	15,938
11	कुल ऋणी संख्या	70	51,175	110,422	113,523	170,917
12	कुल कर्जा वितरण	6,497.8	5,823.5	12,162.8	15,282.8	9,535.3
12.1	लघु व्यवसाय कर्जा	-	5,243.3	11,589.5	15,161.4	9,535.3
12.2	लघु उद्यम/धितो कर्जा	-	548.8	354.8	121.4	-
12.3	अन्य कर्जा	6,497.8	31.3	218.5	-	-
13	कर्जाको साँवा असुली	4,584.7	4,668.6	10,073.6	13,180.9	6,987.8
13.1	लघु व्यवसाय कर्जाको साँवा असुली	-	4,202.9	9,719.9	13,105.2	6,987.8
13.2	लघु उद्यम/धितो कर्जाको साँवा असुली	-	434.9	168.8	75.7	-
13.3	अन्य कर्जाको साँवा असुली	4,584.7	30.8	185.0	-	-
14	कुल बाँकी कर्जा	1,913.1	1,154.8	2,089.2	2,101.9	2,547.5
14.1	लघु व्यवसाय कर्जा बाँकी	-	1,040.4	1,869.7	2,056.3	2,547.5
14.2	लघु उद्यम/धितो कर्जा बाँकी	-	113.9	186.0	45.7	-
14.3	अन्य कर्जा बाँकी	1,913.1	0.5	33.5	-	-
15	भाखा नाघेको कर्जा रकम	-	6.2	1.6	20.4	58.9
16	भाखा नाघेको ऋणी संख्या	-	665	139	3,151	34
17	ब्याज असुली रकम	137.0	168.5	281.5	598.3	1,137.1
18	असुल हुन बाँकी ब्याज रकम	0.0	4.4	1.4	10.0	1.3
19	कर्जा नोक्सानी ब्यवस्था	76.5	16.7	22.3	37.8	55.7
20	कुल बचतकर्ता संख्या	-	67,744	143,565	157,543	-
21	कुल बचत रकम	-	293.1	1,322.0	920.1	-
21.1	अनिवार्य बचत	-	135.2	385.7	364.1	-
21.2	स्वेच्छिक बचत	-	66.9	309.6	542.0	-
21.3	अन्य बचत	-	90.9	561.4	14.0	-
21.4	सर्वसाधारणवाट संकलन गरेको बचत	-	-	65.3	-	-
22	कुल बचत/कुल कर्जा (%)	0.0%	0.0%	63.3%	43.8%	0.0%
23	लघु उद्यम कर्जा/कुल कर्जा (%)	0.0%	0.0%	8.9%	2.2%	0.0%

Progress Report of Micro-credit Development Banks

as on Chaitra end, 2068

	विवरण	NERUDE	Naya Nepal	Summit	Sworojgar	First	Nagbeli
		D	D	D	D	D	D
1	कार्यक्षेत्र भएको जिल्ला संख्या	15	5	10	3	75	3
2	सेवा पुगेको जिल्ला संख्या	15	5	3	3	26	2
3	सेवा पुगेको गा.वि.स./न.पा. संख्या	192	41	50	48	-	39
4	कुल कर्मचारी संख्या	247	28	48	52	8	31
5	कुल शाखा संख्या	38	6	7	8	1	3
6	कुल केन्द्र संख्या	2,921	234	581	432	-	202
7	कुल समूह संख्या	13,536	588	1,971	1,335	-	657
8	निष्क्रिय समूह संख्या	-	-	-	-	-	-
9	कुल सदस्य संख्या	59,266	3,088	9,456	7,193	-	2,959
10	निष्क्रिय सदस्य संख्या	-	143	-	33	-	-
11	कुल ऋणी संख्या	46,247	2,947	7,340	5,406	32	2,425
12	कुल कर्जा वितरण	4,536.1	235.2	459.5	266.7	706.9	157.2
12.1	लघु व्यवसाय कर्जा	720.0	217.6	432.9	266.7	-	115.2
12.2	लघु उद्यम/धितो कर्जा	8.0	17.6	26.6	-	-	33.4
12.3	अन्य कर्जा	3,808.1	-	-	-	706.9	8.6
13	कर्जाको साँवा असुली	3,842.7	174.7	323.7	166.8	352.7	96.0
13.1	लघु व्यवसाय कर्जाको साँवा असुली	576.2	163.6	313.2	166.8	-	85.8
13.2	लघु उद्यम/धितो कर्जाको साँवा असुली	5.7	11.2	10.5	-	-	4.7
13.3	अन्य कर्जाको साँवा असुली	3,260.8	-	-	-	352.7	5.4
14	कुल बाँकी कर्जा	693.4	60.5	135.8	111.4	354.2	61.3
14.1	लघु व्यवसाय कर्जा बाँकी	143.9	54.1	119.7	111.4	-	29.4
14.2	लघु उद्यम/धितो कर्जा बाँकी	2.3	6.4	16.1	-	-	28.6
14.3	अन्य कर्जा बाँकी	547.3	-	-	-	354.2	3.2
15	भाखा नाघेको कर्जा रकम	10.8	4.8	0.4	0.8	-	-
16	भाखा नाघेको ऋणी संख्या	1,887	299	50	33	-	-
17	ब्याज असुली रकम	105.4	8.2	16.2	-	-	-
18	असुल हुन बाँकी ब्याज रकम	1.8	-	-	0.0	-	-
19	कर्जा नोक्सानी ब्यवस्था	11.3	2.6	0.4	1.5	3.6	0.7
20	कुल बचतकर्ता संख्या	59,266	-	9,456	7,193	-	2,959
21	कुल बचत रकम	269.4	21.3	38.6	33.4	-	11.1
21.1	अनिवार्य बचत	87.3	12.1	27.2	3.4	-	8.8
21.2	स्वेच्छिक बचत	182.2	9.2	11.3	12.9	-	2.0
21.3	अन्य बचत	-	-	-	17.1	-	0.2
21.4	सर्वसाधारणवाट संकलन गरेको बचत	-	-	-	-	-	-
22	कुल बचत/कुल कर्जा (%)	38.9%	35.2%	28.4%	30.0%	0.0%	18.1%
23	लघु उद्यम कर्जा/कुल कर्जा (%)	0.3%	10.6%	11.9%	0.0%	0.0%	46.7%

Progress Report of Micro-credit Development Banks

as on Chaitra end, 2068

	विवरण	Kalika	Mirmire	Janautthan	Mithila
		D	D	D	D
1	कार्यक्षेत्र भएको जिल्ला संख्या	5	10	10	3
2	सेवा पुगेको जिल्ला संख्या	5	3	6	3
3	सेवा पुगेको गा.वि.स./न.पा. संख्या	34	23	21	19
4	कुल कर्मचारी संख्या	18	13	17	11
5	कुल शाखा संख्या	5	3	2	3
6	कुल केन्द्र संख्या	164	48	1	108
7	कुल समूह संख्या	567	48	368	326
8	निष्क्रिय समूह संख्या	-	1	14	-
9	कुल सदस्य संख्या	2,829	432	2,581	1,762
10	निष्क्रिय सदस्य संख्या	-	7	74	-
11	कुल ऋणी संख्या	1,911	320	1,213	1,762
12	कुल कर्जा वितरण	111.1	41.6	38.4	112.3
12.1	लघु व्यवसाय कर्जा	100.7	30.7	31.9	112.3
12.2	लघु उद्यम/धितो कर्जा	10.4	10.9	6.5	-
12.3	अन्य कर्जा	-	-	-	-
13	कर्जाको साँवा असुली	68.9	1.9	19.9	84.0
13.1	लघु व्यवसाय कर्जाको साँवा असुली	63.1	1.7	16.4	84.0
13.2	लघु उद्यम/धितो कर्जाको साँवा असुली	5.8	0.2	3.5	-
13.3	अन्य कर्जाको साँवा असुली	-	-	-	-
14	कुल बाँकी कर्जा	42.2	37.0	18.5	28.3
14.1	लघु व्यवसाय कर्जा बाँकी	37.5	26.2	15.5	28.3
14.2	लघु उद्यम/धितो कर्जा बाँकी	4.6	10.8	3.0	-
14.3	अन्य कर्जा बाँकी	-	-	-	-
15	भाखा नाघेको कर्जा रकम	0.1	11.6	0.2	-
16	भाखा नाघेको ऋणी संख्या	18	25	1	-
17	ब्याज असुली रकम	9.0	-	2.3	-
18	असुल हुन बाँकी ब्याज रकम	-	-	0.0	0.8
19	कर्जा नोक्सानी व्यवस्था	0.4	2.3	1.4	1.7
20	कुल बचतकर्ता संख्या	2,929	432	2,565	1,762
21	कुल बचत रकम	13.3	3.0	5.4	4.5
21.1	अनिवार्य बचत	1.6	1.7	3.0	1.4
21.2	स्वेच्छिक बचत	1.4	0.2	2.5	2.0
21.3	अन्य बचत	10.3	1.1	-	0.2
21.4	सर्वसाधारणबाट संकलन गरेको बचत	-	-	-	-
22	कुल बचत/कुल कर्जा (%)	31.5%	8.2%	29.2%	12.8%
23	लघु उद्यम कर्जा/कुल कर्जा (%)	11.0%	29.3%	16.3%	0.0%

Name list of Bank and Financial Institutions

SN	Full Name of Bank and Financial Institutions	Short Name
A. Commercial Banks		
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
32	Sanima Bank	Sanima

B. Development Banks

1	Nepal Industrial Development Corporation	NIDC
2	Udhyan 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	Shubhechcha Bikas Bank Limited	Suvekchha
16	Bageshowri Development Bank Limited	Bageshwori
17	Gaurishankar Development Bank Limited	Gaurishankar
18	Gorkha Bikas Bank Limited	Gorkha
19	Gandaki Bikas Bank Limited	Gandaki
20	Infrastructure Development Bank Limited	Infrastructure
21	Business Development Bank Limited	Business
22	Biratlaxmi Bikas Bank Limited	Biratlaxmi
79	Mount Makalu Development Bank Limited	Mt. Makalu

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

SN	Full Name of Bank and Financial Institutions	Short Name
80	Sindhu Bikas Bank Limited	Sindhu
81	Sahara Development Bank Limited	Sahara
82	Social Development Bank Limited	Social
83	Nepal Community Development Bank Limited	NCDDBL
84	Cosmos Development Bank Limited	Cosmos
85	Manasalu Development Bank Limited	Manaslu
86	Samabridhhi Development Bank Limited	Samabridhhi
87	Ekata Development Bank Limited	Ekata
88	Kalinchowk Development Bank Limited	Kalinchowk

C. Finance Companies

1	Nepal Aawas Finance Limited	Neapal Aawas
2	Nepal Finance Limited	NFL
3	NIDC Capital Markets Limited	NIDC Capital
4	Narayani National Finance Limited	NNFL
5	Annapura Finance Company 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	Samjhana Finance Co. Limited	Samjhana
16	Goodwill Finance Limited	Goodwill
17	Siddhartha Finance Limited	SFL
18	Shree Investment & Finance Co. Limited	SIFCL
19	Lumbini Finance & Leasing Co. Limited	Lumbini
20	Inbesta Finance Limited	Investa
21	Yeti Finance Limited	YFL
22	Standard Finance Limited	Standard
23	International Leasing & Finance Co. Limited	ILFCO
24	Mahalaxmi Finance Limited	Mahalaxmi
25	Lalitpur Finance Co. Limited	Lalitpur
26	Bhajuratra Finance & Saving Co. Limited	Bhajuratra
27	United Finance Co. Limited	United FC
28	General Finance Limited	General
29	Progressive Finance Limited	Progressive
30	Alpic Everest Finance Limited	AEFL
31	Nava Durga Finance Co.Limited	Navadurga
32	Janaki Finance Co. Limited	Janaki
33	Pokhara Finance Limited	Pokhara
34	Central Finance Limited	Central
35	Premier Finance Co. Limited	Premier
36	Arun Finance Limited	Arun
37	Multipurpose Finance Co. Limited	Multipurpose
38	Butwal Finance Limited	Butwal
39	Shrijana Finance Limited	Srijana
40	Om Finance Limited	Om
41	CMB Finance Limited	CMB
42	World Merchant Banking & Finance Limited	WMBFL
43	Capital Merchant Banking & Finance Co. Limited	CMBFCL
44	Crystal Finance Limited	Crystal

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