

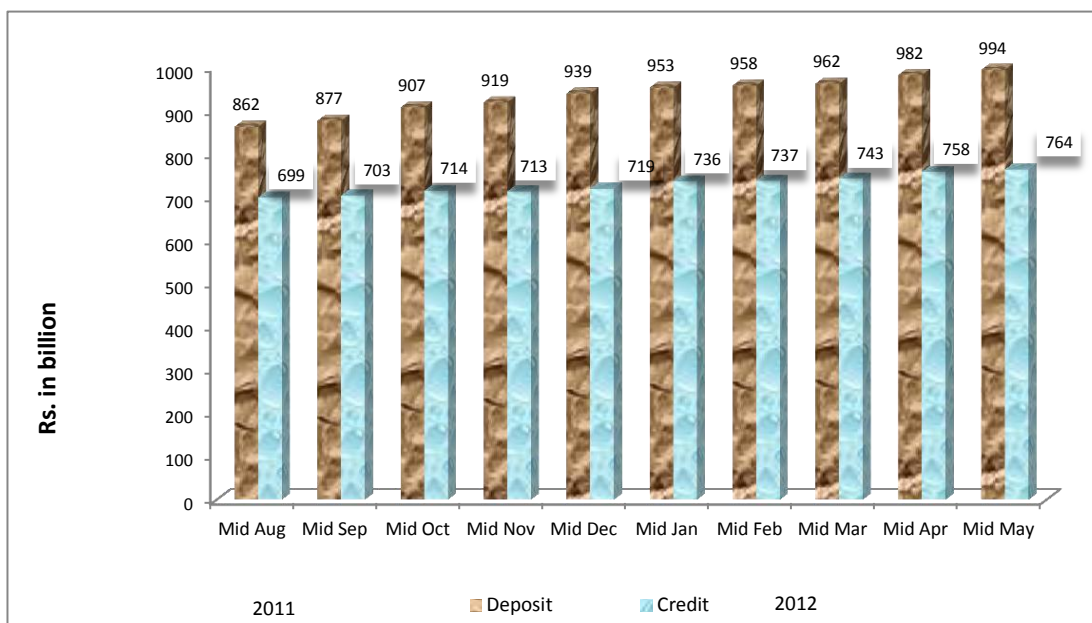
BANKING & FINANCIAL STATISTICS

Monthly

NEPAL RASTRA BANK

Bank & Financial Institution Regulation Department

Statistics Division



2069 Baisakh
(Mid May, 2012)
(Provisional)

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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	89	74	22	217
Total Number of Licensed BFIs	32	89	76	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).

Major Financial Indicators

as on Baisakh End, 2069

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	51.4	7.2	5.1	63.8
2	Total Credit/GDP	38.0	6.1	4.9	49.0
3	Total Credit/ Total Deposit	73.9	84.4	95.0	76.8
4	Lcy Credit/Lcy Deposit & Core Capital	70.7	70.7	77.2	71.3
5	Fixed Deposit/Total Deposit	36.7	30.3	46.9	36.8
6	Saving Deposit/Total Deposit	34.3	47.9	47.0	36.9
7	Current Deposit/Total Deposit	9.7	1.7	0.1	8.0
8	NPL/ Total Loan (Last Qtr end)	3.5	6.0	11.5	4.7
9	Total LLP/Total Loan (Last Qtr end)	4.1	5.0	11.6	5.0
10	Deprived SectorLoan/Total Loan (Last Qtr end)	3.5	3.6	2.6	3.4
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	15.8	33.4	30.6	19.0
2	Investment in Gov. Security/Total Deposit	16.4	2.2	2.8	13.7
3	Total Liquid Assets/Total Deposit	32.2	35.7	33.4	32.6
C. Capital Adequacy Ratios					
1	Core Capital/RWA (%)	11.9	20.1	23.2	13.9
2	Total Capital/RWA (%)	13.6	20.9	24.1	15.4
3	Total Deposit/Paid up Capital (times)	12.8	5.4	4.2	9.7
D. Other Information					
1	Wt. Avg Interest on Deposit	6.19	9.84	10.18	6.85
	(a) Saving	4.79	8.89	9.36	5.78
	(b) Fixed	9.12	12.51	12.48	9.70
	(c) Call	6.76	9.39	9.36	7.06
2	Wt. Avg Interest on Credit	13.73	16.65	16.92	14.39

Note: Bank balance includes money at call

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

Negative core capital has been excluded in calculation of Capital Adequacy Ratios

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

Rs in million

Liabilities	Mid-July		Mid-Apr	Mid-May	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	107,548.8	106,769.2	50.2	37.0	4.0	(0.7)
a. Paid-up Capital	59,200.3	78,357.1	98,418.2	101,748.4	101,906.6	32.4	25.6	3.4	0.2
b. Statutory Reserves	10,768.4	14,234.2	17,727.3	21,527.7	22,194.5	32.2	24.5	21.4	3.1
c. Retained Earning	(27,890.5)	(27,003.3)	(24,280.9)	(28,045.7)	(25,832.7)	(3.2)	(10.1)	15.5	(7.9)
d. Others Reserves	8,187.3	9,897.9	11,543.0	12,318.4	8,500.7	20.9	16.6	6.7	(31.0)
2 BORROWINGS	26,136.5	27,377.6	34,058.7	22,856.8	21,304.5	4.7	24.4	(32.9)	(6.8)
a. NRB	2,238.6	7,559.8	13,307.2	3,979.4	3,878.4	237.7	76.0	(70.1)	(2.5)
b. "A"Class Licensed Institution	14,110.2	9,794.3	10,916.0	8,592.9	7,116.9	(30.6)	11.5	(21.3)	(17.2)
c. Foreign Banks and Fin. Ins.	4,120.8	2,043.5	2,232.3	2,525.4	2,608.7	(50.4)	9.2	13.1	3.3
d. Other Financial Ins.	2,135.0	4,247.5	1,453.4	949.6	864.3	98.9	(65.8)	(34.7)	(9.0)
e. Bonds and Securities	3,531.9	3,732.6	6,149.8	6,809.4	6,836.1	5.7	64.8	10.7	0.4
3 DEPOSITS	668,679.5	785,238.0	869,951.4	982,416.5	993,989.4	17.4	10.8	12.9	1.2
a. Current	72,662.6	82,134.1	80,934.3	78,788.6	79,446.9	13.0	(1.5)	(2.7)	0.8
b. Savings	314,013.3	305,780.5	305,589.2	360,327.9	366,538.4	(2.6)	(0.1)	17.9	1.7
c. Fixed	183,054.1	265,134.6	332,726.3	366,753.5	365,759.4	44.8	25.5	10.2	(0.3)
d. Call Deposits	91,663.2	122,927.9	139,308.2	162,056.6	167,863.5	34.1	13.3	16.3	3.6
e. Others	7,286.3	9,260.9	11,393.4	14,489.9	14,381.1	27.1	23.0	27.2	(0.8)
4 Bills Payable	1,766.8	1,256.4	964.9	1,034.8	944.7	(28.9)	(23.2)	7.2	(8.7)
5 Other Liabilities	103,852.0	93,435.3	106,260.3	132,930.5	137,908.1	(10.0)	13.7	25.1	3.7
1. Loan Loss Provision	27,897.5	25,878.4	30,215.8	38,707.8	39,617.7	(7.2)	16.8	28.1	2.4
2. Interest Suspense a/c	29,443.1	27,923.6	28,130.0	32,254.4	34,158.7	(5.2)	0.7	14.7	5.9
3. Others	46,511.5	39,633.3	47,914.5	61,968.3	64,131.7	(14.8)	20.9	29.3	3.5
6 Reconciliation A/c	97,611.6	4,061.7	9,873.0	(6,622.2)	8,897.7	(95.8)	143.1	(167.1)	(234.4)
7 Profit & Loss A/c	19,293.2	21,114.2	20,201.9	12,236.1	12,953.5	9.4	(4.3)	(39.4)	5.9
TOTAL	967,605.3	1,007,969.1	1,144,717.7	1,252,401.2	1,282,767.0	4.2	13.6	9.4	2.4
Assets									
1 LIQUID FUNDS	138,395.4	150,503.2	147,994.0	175,768.0	188,625.0	8.7	(1.7)	18.8	7.3
a. Cash Balance	17,754.0	20,454.9	23,950.2	24,087.5	25,596.0	15.2	17.1	0.6	6.3
Nepalese Notes & Coins	16,894.5	19,977.5	23,410.2	23,379.9	24,885.3	18.2	17.2	(0.1)	6.4
Foreign Currency	859.5	477.4	540.0	707.6	710.7	(44.5)	13.1	31.0	0.4
b. Bank Balance	96,767.1	97,818.2	90,221.7	118,594.9	130,096.6	1.1	(7.8)	31.4	9.7
1. In Nepal Rastra Bank	60,247.8	54,779.2	54,649.3	75,326.1	86,733.0	(9.1)	(0.2)	37.8	15.1
2. "A"Class Licensed Institution	23,652.8	23,351.1	15,882.0	20,696.3	21,654.4	(1.3)	(32.0)	30.3	4.6
3. Other Financial Ins.	4,878.9	9,394.3	9,176.5	8,338.4	7,235.1	92.5	(2.3)	(9.1)	(13.2)
4. In Foreign banks	7,987.6	10,293.7	10,513.9	14,234.1	14,474.0	28.9	2.1	35.4	1.7
c. Money at Call	23,874.2	32,230.1	33,822.1	33,085.7	32,932.4	35.0	4.9	(2.2)	(0.5)
2 INVESTMENTS	70,346.5	84,641.5	107,562.4	132,691.0	136,737.0	20.3	27.1	23.4	3.0
a. Govt. Securities	69,944.5	81,922.1	105,115.1	131,834.3	135,897.8	17.1	28.3	25.4	3.1
b. Others	402.0	2,719.3	2,447.2	856.7	839.2	576.4	(10.0)	(65.0)	(2.0)
3 SHARE & OTHER INVESTMENT	68,688.6	60,629.2	53,582.9	55,896.0	56,886.0	(11.7)	(11.6)	4.3	1.8
4 LOANS & ADVANCES	499,892.6	609,921.9	698,779.0	750,088.4	754,566.3	22.0	14.6	7.3	0.6
a. Private Sector	432,730.1	593,596.8	675,113.9	728,438.5	732,999.2	37.2	13.7	7.9	0.6
b. Financial Institutions	12,581.8	12,812.2	17,300.0	14,792.6	14,735.2	1.8	35.0	(14.5)	(0.4)
c. Government Organizations	54,580.7	3,513.0	6,365.1	6,857.3	6,831.9	(93.6)	81.2	7.7	(0.4)
5 BILL PURCHED	3,907.6	2,257.0	5,149.7	7,414.3	8,657.5	(42.2)	128.2	44.0	16.8
6 LOANS AGT. COLLECTED BILLS	17.9	98.6	96.0	352.9	350.4	452.2	(2.7)	267.7	(0.7)
7 FIXED ASSETS	15,004.6	20,405.9	24,260.6	26,700.5	26,894.8	36.0	18.9	10.1	0.7
8 OTHER ASSETS	64,802.8	69,231.8	79,138.1	103,874.2	106,621.4	6.8	14.3	31.3	2.6
a. Accrued Interests	29,905.2	29,133.1	29,689.7	34,810.8	39,231.7	(2.6)	1.9	17.2	12.7
b. Others	34,897.6	40,098.7	49,448.4	69,063.3	67,389.7	14.9	23.3	39.7	(2.4)
9 Expenses not Written off	622.8	617.8	775.3	693.4	690.3	(0.8)	25.5	(10.6)	(0.4)
10 Non Banking Assets	2,306.4	1,829.1	1,549.7	2,320.7	2,468.2	(20.7)	(15.3)	49.8	6.4
11 Reconciliation Account	95,774.6	7,397.6	21,980.3	(6,406.6)	(3,255.4)	(92.3)	197.1	(129.1)	(49.2)
12 Profit & Loss A/c	7,845.3	435.5	3,849.8	3,008.5	3,525.4	(94.4)	784.0	(21.9)	17.2
TOTAL	967,605.3	1,007,969.1	1,144,717.7	1,252,401.3	1,282,767.0	4.2	13.6	9.4	2.4

Statement of Assets and Liabilities of Commercial Banks

Rs in million

Liabilities	Mid-July		Mid-Apr	Mid-May	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	68,416.0	67,434.1	33.9	45.1	15.8	(1.4)
a. Paid-up Capital	40,738.3	46,630.4	58,294.9	62,555.5	62,555.5	14.5	25.0	7.3	0.0
b. Statutory Reserves	9,514.2	12,146.3	14,925.9	17,984.2	18,635.9	27.7	22.9	20.5	3.6
c. Retained Earning	(27,143.0)	(26,722.0)	(24,831.2)	(23,480.0)	(21,295.0)	(1.6)	(7.1)	(5.4)	(9.3)
d. Others Reserves	7,290.1	8,665.1	10,674.8	11,356.3	7,537.6	18.9	23.2	6.4	(33.6)
2 BORROWINGS	18,320.2	19,783.9	24,852.8	18,037.1	16,667.0	8.0	25.6	(27.4)	(7.6)
a. NRB	2,154.3	6,752.6	10,226.1	3,706.1	3,878.4	213.5	51.4	(63.8)	4.6
b. "A"Class Licensed Institution	8,132.5	4,816.8	6,321.0	5,183.5	3,450.1	(40.8)	31.2	(18.0)	(33.4)
c. Foreign Banks and Fin. Ins.	4,012.7	1,933.3	1,868.1	2,165.6	2,276.6	(51.8)	(3.4)	15.9	5.1
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	6,747.8	6,827.8	6.5	62.5	11.4	1.2
3 DEPOSITS	563,604.5	630,880.8	687,587.9	792,636.1	801,384.5	11.9	9.0	15.3	1.1
a. Current	71,651.0	80,606.2	78,982.9	76,841.3	77,536.8	12.5	(2.0)	(2.7)	0.9
b. Savings	259,925.4	237,709.3	231,094.4	270,825.8	275,053.4	(8.5)	(2.8)	17.2	1.6
c. Fixed	141,259.4	200,058.5	253,586.4	296,099.5	294,093.0	41.6	26.8	16.8	(0.7)
d. Call Deposits	84,709.7	105,687.2	116,624.7	139,288.3	145,206.0	24.8	10.3	19.4	4.2
e. Others	6,058.9	6,819.7	7,299.5	9,581.2	9,495.2	12.6	7.0	31.3	(0.9)
4 Bills Payable	1,738.5	1,226.0	942.9	1,016.8	889.1	(29.5)	(23.1)	7.8	(12.6)
5 Other Liabilities	87,709.2	77,413.0	84,386.3	100,934.0	103,929.1	(11.7)	9.0	19.6	3.0
1. Loan Loss Provision	23,682.5	21,631.8	21,340.1	24,989.4	25,795.6	(8.7)	(1.3)	17.1	3.2
2. Interest Suspense a/c	27,666.2	24,101.3	23,249.4	24,355.1	25,254.8	(12.9)	(3.5)	4.8	3.7
3. Others	36,360.4	31,679.9	39,796.8	51,589.5	52,878.7	(12.9)	25.6	29.6	2.5
6 Reconciliation A/c	95,621.7	1,234.6	5,931.6	(11,512.7)	4,021.6	(98.7)	380.4	(294.1)	(134.9)
7 Profit & Loss A/c	14,772.4	16,042.8	15,598.5	9,997.8	10,963.9	8.6	(2.8)	(35.9)	9.7
TOTAL	812,165.9	787,300.9	878,364.5	979,525.1	1,005,289.3	(3.1)	11.6	11.5	2.6
Assets									
1 LIQUID FUNDS	105,989.0	102,749.0	98,071.7	114,028.3	126,486.5	(3.1)	(4.6)	16.3	10.9
a. Cash Balance	15,839.2	17,573.1	20,265.2	20,025.0	21,285.8	10.9	15.3	(1.2)	6.3
Nepalese Notes & Coins	15,014.6	17,137.2	19,765.0	19,343.9	20,614.8	14.1	15.3	(2.1)	6.6
Foreign Currency	824.6	435.9	500.3	681.0	671.0	(47.1)	14.8	36.1	(1.5)
b. Bank Balance	75,438.8	69,551.5	63,293.3	85,579.5	97,987.7	(7.8)	(9.0)	35.2	14.5
1. In Nepal Rastra Bank	55,539.2	49,542.7	48,727.4	67,039.6	78,811.0	(10.8)	(1.6)	37.6	17.6
2. "A"Class Licensed Institution	11,505.6	8,460.4	3,826.0	4,337.9	4,727.7	(26.5)	(54.8)	13.4	9.0
3. Other Financial Ins.	415.4	1,333.7	284.6	12.6	8.2	221.1	(78.7)	(95.6)	(34.7)
4. In Foreign banks	7,978.6	10,214.7	10,455.2	14,189.4	14,440.7	28.0	2.4	35.7	1.8
c. Money at Call	14,711.1	15,624.4	14,513.2	8,423.9	7,213.0	6.2	(7.1)	(42.0)	(14.4)
2 INVESTMENTS	69,261.4	81,343.8	102,655.9	128,045.3	131,942.6	17.4	26.2	24.7	3.0
a. Govt. Securities	68,902.0	79,079.6	100,267.3	127,295.8	131,178.6	14.8	26.8	27.0	3.1
b. Others	359.4	2,264.2	2,388.6	749.5	764.0	530.0	5.5	(68.6)	1.9
3 SHARE & OTHER INVESTMENTS	61,595.5	52,697.3	46,901.4	52,631.1	53,694.2	(14.4)	(11.0)	12.2	2.0
4 LOANS & ADVANCES	398,143.0	467,107.2	522,853.3	581,441.2	583,604.7	17.3	11.9	11.2	0.4
a. Private Sector	387,543.3	453,049.0	503,339.4	562,010.2	564,999.3	16.9	11.1	11.7	0.5
b. Financial Institutions	7,991.7	11,270.6	13,362.3	12,771.6	11,971.1	41.0	18.6	(4.4)	(6.3)
c. Government Organizations	2,608.0	2,787.6	6,151.5	6,659.3	6,634.3	6.9	120.7	8.3	(0.4)
5 BILL PURCHASED	3,745.7	2,172.6	5,073.8	7,324.5	8,614.4	(42.0)	133.5	44.4	17.6
6 LOANS AGT. COLLECTED BILLS	17.9	98.6	96.0	352.8	350.1	452.2	(2.7)	267.7	(0.8)
7 FIXED ASSETS	11,004.8	13,896.1	16,098.8	18,495.8	18,600.7	26.3	15.9	14.9	0.6
8 OTHER ASSETS	59,152.5	60,702.9	66,675.1	86,400.4	87,730.8	2.6	9.8	29.6	1.5
a. Accrued Interests	28,776.5	25,188.4	24,341.4	26,688.1	30,102.3	(12.5)	(3.4)	9.6	12.8
b. Others	30,376.0	35,514.6	42,333.7	59,712.3	57,628.4	16.9	19.2	41.1	(3.5)
9 Expenses not Written off	475.2	458.8	600.7	539.6	533.1	(3.4)	30.9	(10.2)	(1.2)
10 Non Banking Assets	1,889.1	1,616.6	1,376.6	1,583.3	1,692.5	(14.4)	(14.8)	15.0	6.9
11 Reconciliation Account	93,915.3	4,457.9	17,961.1	(11,342.6)	(8,199.9)	(95.3)	302.9	(163.2)	(27.7)
12 Profit & Loss A/c	6,976.4	0.0	0.0	25.6	239.6	(100.0)	0.0	0.0	836.7
TOTAL	812,165.9	787,300.9	878,364.5	979,525.1	1,005,289.3	(3.1)	11.6	11.5	2.6

Statement of Assets and Liabilities of Development Banks

Rs in million

Liabilities	Mid July					Percentage changes			
	Mid July			Mid-Apr	Mid-May				
	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	9,325.1	15,328.2	22,524.6	20,799.4	21,822.2	64.4	46.9	(7.7)	4.9
a. Paid-up Capital	9,140.9	14,535.3	20,895.1	19,691.0	20,546.0	59.0	43.8	(5.8)	4.3
b. Statutory Reserves	244.8	697.9	1,138.3	1,478.4	1,597.5	185.1	63.1	29.9	8.1
c. Retained Earning	(449.9)	(443.9)	67.7	(810.2)	(771.7)	(1.3)	(115.2)	(129.4)	(4.8)
d. Others Reserves	389.3	538.9	423.6	440.2	450.4	38.4	(21.4)	3.9	2.3
2 BORROWINGS	2,622.6	4,442.8	4,700.0	2,363.7	2,315.4	69.4	5.8	(49.7)	(2.0)
a. NRB	84.3	660.7	2,433.7	273.3	0.0	683.7	268.4	(88.8)	(100.0)
b. "A"Class Licensed Institution	1,969.6	2,858.6	1,334.0	1,257.4	1,668.0	45.1	(53.3)	(5.7)	32.7
c. Foreign Banks and Fin. Ins.	38.1	110.2	364.2	359.8	332.1	189.2	230.5	(1.2)	(7.7)
d. Other Financial Ins.	528.7	808.6	557.1	411.6	306.9	52.9	(31.1)	(26.1)	(25.4)
e. Bonds and Securities	1.9	4.8	11.0	61.7	8.4	152.0	130.1	459.7	(86.4)
3 DEPOSITS	48,001.6	76,950.8	96,886.7	105,811.3	112,478.2	60.3	25.9	9.2	6.3
a. Current	519.7	1,417.4	1,860.5	1,866.6	1,859.4	172.7	31.3	0.3	(0.4)
b. Savings	26,551.0	36,106.4	42,968.3	51,074.6	53,834.1	36.0	19.0	18.9	5.4
c. Fixed	14,416.2	24,242.1	31,162.9	31,056.1	34,073.6	68.2	28.5	(0.3)	9.7
d. Call Deposits	5,975.3	14,605.3	20,407.7	21,120.6	22,016.6	144.4	39.7	3.5	4.2
e. Others	539.4	579.5	487.3	693.5	694.4	7.4	(15.9)	42.3	0.1
4 Bills Payable	27.4	6.0	17.8	16.2	15.0	(78.1)	196.1	(9.0)	(7.3)
5 Other Liabilities	5,584.5	8,151.2	10,858.3	14,041.9	15,492.6	46.0	33.2	29.3	10.3
1. Loan Loss Provision	2,162.1	1,921.5	3,520.4	4,474.3	4,706.8	(11.1)	83.2	27.1	5.2
2. Interest Suspense a/c	961.5	2,821.7	3,189.4	3,934.7	4,534.9	193.5	13.0	23.4	15.3
3. Others	2,460.9	3,407.9	4,148.5	5,632.9	6,250.9	38.5	21.7	35.8	11.0
6 Reconciliation A/c	877.8	1,412.6	2,577.4	3,596.3	3,536.5	60.9	82.5	39.5	(1.7)
7 Profit & Loss A/c	1,570.3	2,168.2	2,171.4	1,190.3	1,098.8	38.1	0.1	(45.2)	(7.7)
TOTAL	68,009.3	108,459.7	139,736.2	147,819.1	156,758.6	59.5	28.8	5.8	6.0
Assets									
1 LIQUID FUNDS	15,999.8	26,036.3	29,411.3	36,099.0	37,617.0	62.7	13.0	22.7	4.2
a. Cash Balance	1,309.4	1,932.3	2,465.0	2,675.4	3,007.1	47.6	27.6	8.5	12.4
Nepalese Notes & Coins	1,275.8	1,891.5	2,427.0	2,649.7	2,968.0	48.3	28.3	9.2	12.0
Foreign Currency	33.6	40.7	38.1	25.7	39.0	21.2	(6.5)	(32.6)	52.1
b. Bank Balance	10,901.5	13,190.5	13,229.8	15,957.4	15,252.8	21.0	0.3	20.6	(4.4)
1. In Nepal Rastra Bank	2,441.6	2,698.2	3,511.9	4,646.9	4,448.0	10.5	30.2	32.3	(4.3)
2. "A"Class Licensed Institution	6,185.5	6,785.6	5,973.6	7,633.6	7,827.1	9.7	(12.0)	27.8	2.5
3. Other Financial Ins.	2,265.4	3,627.7	3,685.7	3,632.1	2,944.5	60.1	1.6	(1.5)	(18.9)
4. In Foreign banks	9.0	79.0	58.6	44.7	33.3	777.7	(25.8)	(23.7)	(25.7)
c. Money at Call	3,788.9	10,913.5	13,716.4	17,466.2	19,357.1	188.0	25.7	27.3	10.8
2 INVESTMENTS	269.4	2,073.1	2,519.6	2,260.1	2,504.7	669.5	21.5	(10.3)	10.8
a. Govt. Securities	256.8	1,633.3	2,497.0	2,241.8	2,486.3	536.0	52.9	(10.2)	10.9
b. Others	12.6	439.8	22.6	18.3	18.3	3390.7	(94.9)	(18.9)	0.0
3 SHARE & OTHER INVESTMENT	4,643.3	4,728.7	3,343.5	1,835.7	1,969.6	1.8	(29.3)	(45.1)	7.3
4 LOANS & ADVANCES	41,828.4	65,827.9	88,923.3	89,125.4	94,860.2	57.4	35.1	0.2	6.4
a. Private Sector	0.0	65,642.9	88,169.2	87,941.7	94,166.4	0.0	34.3	(0.3)	7.1
b. Financial Institutions	0.0	177.8	609.7	1,030.3	540.4	0.0	243.0	69.0	(47.6)
c. Government Organizations	41,828.4	7.2	144.4	153.4	153.4	(100.0)	1899	6.3	(0.0)
5 BILL PURCHED	5.0	10.2	45.7	62.6	25.5	103.4	349.5	36.9	(59.2)
6 LOANS AGT. COLLECTED BILLS	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.0	659.0
7 FIXED ASSETS	1,321.6	2,774.8	3,828.1	3,845.8	4,047.7	110.0	38.0	0.5	5.3
8 OTHER ASSETS	2,757.7	5,186.0	7,635.1	9,209.2	10,169.7	88.1	47.2	20.6	10.4
a. Accrued Interests	261.2	2,903.6	3,339.1	4,051.1	4,610.7	1011.6	15.0	21.3	13.8
b. Others	2,496.5	2,282.4	4,296.0	5,158.1	5,559.0	(8.6)	88.2	20.1	7.8
9 Expenses not Written off	85.2	79.2	110.6	100.1	105.5	(7.1)	39.7	(9.5)	5.4
10 Non Banking Assets	112.0	24.3	12.7	544.2	544.2	(78.3)	(47.7)	4177.8	0.0
11 Reconciliation Account	779.1	1,511.7	2,617.5	3,591.3	3,542.2	94.0	73.1	37.2	(1.4)
12 Profit & Loss A/c	207.8	207.5	1,288.8	1,145.7	1,371.9	(0.1)	521.1	(11.1)	19.7
TOTAL	68,009.3	108,459.7	139,736.2	147,819.2	156,758.6	59.5	28.8	5.8	6.0

Statement of Assets and Liabilities of Finance Companies

Rs in million

Liabilities	Mid July					Percentage changes			
	2009	2010	2011	Mid-Apr 2012	Mid-May 2012	Column 2/1	Column 3/2	Column 4/3	Column 5/4
	1	2	3	4	5				
1 CAPITAL FUND	10,541.0	19,437.9	21,818.4	18,333.4	17,512.9	84.4	12.2	(16.0)	(4.5)
a. Paid-up Capital	9,321.1	17,191.3	19,228.2	19,501.8	18,805.1	84.4	11.8	1.4	(3.6)
b. Statutory Reserves	1,009.5	1,390.0	1,663.1	2,065.1	1,961.1	37.7	19.6	24.2	(5.0)
c. Retained Earning	(297.6)	162.6	482.6	(3,755.5)	(3,766.0)	(154.6)	196.7	(878.2)	0.3
d. Others Reserves	507.9	693.9	444.5	521.9	512.7	36.6	(35.9)	17.4	(1.8)
2 BORROWINGS	5,193.7	3,151.0	4,505.8	2,455.9	2,322.1	(39.3)	43.0	(45.5)	(5.4)
a. NRB	0.0	146.5	647.5	0.0	0.0	0.0	342.0	(100.0)	0.0
b. "A"Class Licensed Institution	4,008.1	2,119.0	3,261.0	2,152.0	1,998.8	(47.1)	53.9	(34.0)	(7.1)
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	303.9	323.3	(18.4)	(41.7)	(41.1)	6.4
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	83,969.1	80,126.7	35.6	10.4	(1.8)	(4.6)
a. Current	491.9	110.5	90.9	80.8	50.7	(77.5)	(17.7)	(11.1)	(37.2)
b. Savings	27,536.9	31,964.8	31,526.5	38,427.6	37,650.8	16.1	(1.4)	21.9	(2.0)
c. Fixed	27,378.5	40,834.0	47,977.0	39,597.8	37,592.8	49.1	17.5	(17.5)	(5.1)
d. Call Deposits	978.2	2,635.4	2,275.9	1,647.7	640.8	169.4	(13.6)	(27.6)	(61.1)
e. Others	688.0	1,861.8	3,606.6	4,215.2	4,191.5	170.6	93.7	16.9	(0.6)
4 Bills Payable	1.0	24.4	4.2	1.9	40.6	2449.2	(82.8)	(55.7)	2082.3
5 Other Liabilities	10,558.3	7,871.1	11,015.7	17,954.6	18,486.4	(25.5)	40.0	63.0	3.0
1. Loan Loss Provision	2,052.8	2,325.1	5,355.3	9,244.0	9,115.4	13.3	130.3	72.6	(1.4)
2. Interest Suspense a/c	815.3	1,000.5	1,691.2	3,964.6	4,369.0	22.7	69.0	134.4	10.2
3. Others	7,690.1	4,545.5	3,969.2	4,746.0	5,002.1	(40.9)	(12.7)	19.6	5.4
6 Reconciliation A/c	1,112.1	1,414.6	1,364.0	1,294.2	1,339.5	27.2	(3.6)	(5.1)	3.5
7 Profit & Loss A/c	2,950.6	2,903.2	2,432.0	1,048.0	890.9	(1.6)	(16.2)	(56.9)	(15.0)
TOTAL	87,430.1	112,208.5	126,617.0	125,057.0	120,719.1	28.3	12.8	(1.2)	(3.5)
Assets									
1 LIQUID FUNDS	16,406.6	21,717.9	20,511.0	25,640.7	24,521.5	32.4	(5.6)	25.0	(4.4)
a. Cash Balance	605.4	949.5	1,219.9	1,387.1	1,303.2	56.8	28.5	13.7	(6.0)
Nepalese Notes & Coins	604.2	948.7	1,218.3	1,386.2	1,302.6	57.0	28.4	13.8	(6.0)
Foreign Currency	1.3	0.8	1.7	0.9	0.7	(37.6)	108.0	(45.4)	(26.7)
b. Bank Balance	10,426.9	15,076.2	13,698.6	17,058.0	16,856.1	44.6	(9.1)	24.5	(1.2)
1. In Nepal Rastra Bank	2,267.0	2,538.3	2,410.0	3,639.6	3,474.0	12.0	(5.1)	51.0	(4.5)
2. "A"Class Licensed Institution	5,961.7	8,105.1	6,082.4	8,724.7	9,099.6	36.0	(25.0)	43.4	4.3
3. Other Financial Ins.	2,198.2	4,432.8	5,206.2	4,693.7	4,282.5	101.7	17.4	(9.8)	(8.8)
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	7,195.6	6,362.2	5.9	(1.8)	28.7	(11.6)
2 INVESTMENTS	815.7	1,224.6	2,386.8	2,385.6	2,289.7	50.1	94.9	(0.1)	(4.0)
a. Govt. Securities	785.7	1,209.3	2,350.8	2,296.7	2,232.9	53.9	94.4	(2.3)	(2.8)
b. Others	30.0	15.3	36.0	88.9	56.9	(49.2)	136.0	146.9	(36.0)
3 SHARE & OTHER INVESTMEN	2,449.8	3,203.2	3,337.9	1,429.2	1,222.2	30.8	4.2	(57.2)	(14.5)
4 LOANS & ADVANCES	59,921.2	76,986.8	87,002.3	79,521.8	76,101.4	28.5	13.0	(8.6)	(4.3)
a. Private Sector	45,186.8	74,904.8	83,605.2	78,486.6	73,833.4	65.8	11.6	(6.1)	(5.9)
b. Financial Institutions	4,590.1	1,363.8	3,327.9	990.6	2,223.8	(70.3)	144.0	(70.2)	124.5
c. Government Organizations	10,144.3	718.2	69.2	44.6	44.2	(92.9)	(90.4)	(35.6)	(0.9)
5 BILL PURCHED	156.9	74.3	30.2	27.2	17.6	(52.7)	(59.4)	(9.9)	(35.4)
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	4,358.9	4,246.4	39.5	16.0	0.6	(2.6)
8 OTHER ASSETS	2,892.6	3,342.9	4,828.0	8,264.6	8,720.9	15.6	44.4	71.2	5.5
a. Accrued Interests	867.6	1,041.1	2,009.2	4,071.7	4,518.6	20.0	93.0	102.7	11.0
b. Others	2,025.1	2,301.8	2,818.8	4,192.9	4,202.3	13.7	22.5	48.7	0.2
9 Expenses not Written off	62.4	79.7	64.0	53.7	51.7	27.7	(19.7)	(16.0)	(3.9)
10 Non Banking Assets	305.3	188.2	160.4	193.2	231.6	(38.4)	(14.8)	20.5	19.8
11 Reconciliation Account	1,080.2	1,428.0	1,401.7	1,344.7	1,402.3	32.2	(1.8)	(4.1)	4.3
12 Profit & Loss A/c	661.1	228.0	2,561.1	1,837.3	1,913.9	(65.5)	1023	(28.3)	4.2
TOTAL	87,430.1	112,208.5	126,617.0	125,056.9	120,719.1	28.3	12.8	(1.2)	(3.5)

Statement of Assets and Liabilities

as on Baisakh End, 2069

Rs. In million

Liabilities	Class "A"	Class "B"	Class "C"	Total
1 CAPITAL FUND	67,434.1	21,822.2	17,512.9	106,769.2
a. Paid-up Capital	62,555.5	20,546.0	18,805.1	101,906.6
b. Calls in Advance		122.3	221.0	343.3
c. General Reserves	18,635.9	1,597.5	1,961.1	22,194.5
d. Share Premium	209.3	56.6	69.4	335.3
e. Retained Earning	-21,295.0	-771.7	-3,766.0	-25,832.7
f. Others Reserves Fund	6,507.8	268.5	222.3	6,998.6
g. Exchange Fluctuation Fund	820.5	3.1		823.5
2 BORROWINGS	16,667.0	2,315.4	2,322.1	21,304.5
a. NRB	3,878.4			3,878.4
b. "A"Class Licensed Institution	3,450.1	1,668.0	1,998.8	7,116.9
c. Foreign Banks and Fin. Ins.	2,276.6	332.1		2,608.7
d. Other Financial Ins.	234.1	306.9	323.3	864.3
e. Bonds and Securities	6,827.8	8.4		6,836.1
3 DEPOSITS	801,384.5	112,478.2	80,126.7	993,989.4
a. Current	77,536.8	1,859.4	50.7	79,446.9
Domestic	67,666.2	1,843.0	50.7	69,559.9
Foreign	9,870.6	16.5		9,887.1
b. Savings	275,053.4	53,834.1	37,650.8	366,538.4
Domestic	269,227.5	53,790.1	37,650.8	360,668.4
Foreign	5,825.9	44.0		5,870.0
c. Fixed	294,093.0	34,073.6	37,592.8	365,759.4
Domestic	261,903.4	33,895.9	37,592.8	333,392.1
Foreign	32,189.6	177.7		32,367.3
d. Call Deposits	145,206.0	22,016.6	640.8	167,863.5
Domestic	135,722.0	21,991.4	640.8	
Foreign	9,484.0	25.2		
e. Others	9,495.2	694.4	4,191.5	14,381.1
Domestic	8,111.1	691.8	4,191.5	
Foreign	1,384.1	2.5		
4 Bills Payable	889.1	15.0	40.6	944.7
5 Other Liabilities	103,929.1	15,492.6	18,486.4	137,908.1
1. Sundry Creditors	17,882.4	456.2	597.4	18,936.0
2. Loan Loss Provision	25,795.6	4,706.8	9,115.4	39,617.7
3. Interest Suspense a/c	25,254.8	4,534.9	4,369.0	34,158.7
4. Others	34,996.3	5,794.7	4,404.7	45,195.7
6 Reconciliation A/c	4,021.6	3,536.5	1,339.5	8,897.7
7 Profit & Loss A/c	10,963.9	1,098.8	890.9	12,953.5
TOTAL LIABILITIES	1,005,289.3	156,758.6	120,719.1	1,282,767.0

Assets	Class "A"	Class "B"	Class "C"	Total
1 LIQUID FUNDS	126,486.5	37,617.0	24,521.5	188,625.0
a. Cash Balance	21,285.8	3,007.1	1,303.2	25,596.0
Nepalese Notes & Coins	20,614.8	2,968.0	1,302.6	24,885.3
Foreign Currency	671.0	39.0	0.7	710.7
b. Bank Balance	97,987.7	15,252.8	16,856.1	130,096.6
1. In Nepal Rastra Bank	78,811.0	4,448.0	3,474.0	86,733.0
Domestic Currency	77,917.1	4,443.2	3,474.0	85,834.3
Foreign Currency	893.9	4.8	0.0	898.7
2. "A"Class Licensed Institution	4,727.7	7,827.1	9,099.6	21,654.4
Domestic Currency	4,245.3	7,817.8	9,099.5	21,162.6
Foreign Currency	482.5	9.3	0.1	491.9
3. Other Financial Ins.	8.2	2,944.5	4,282.5	7,235.1
4. In Foreign Banks	14,440.7	33.3		14,474.0
c. Money at Call	7,213.0	19,357.1	6,362.2	32,932.4
Domestic Currency	2,830.9	19,157.5	6,362.2	28,350.6
Foreign Currency	4,382.1	199.6		4,581.7
2 INVESTMENT IN SECURITIES	131,942.6	2,504.7	2,289.7	136,737.0
a. Govt.Securities	131,178.6	2,486.3	2,232.9	135,897.8
b. NRB Bond			5.0	5.0
c. Govt.Non-Fin. Ins.	290.8	1.3		292.1
d. Other Non-Fin Ins.	100.0	17.0	51.6	168.6
e Non Residents	373.2		0.3	373.5
3 SHARE & OTHER INVESTMENT	53,694.2	1,969.6	1,222.2	56,886.0
a. Non Residents	45,491.5	135.8	45.8	45,673.1
b. Others	8,202.7	1,833.9	1,176.4	11,212.9
4 LOANS & ADVANCES	583,604.7	94,860.2	76,101.4	754,566.3
a. Private Sector	564,999.3	94,166.4	73,833.4	732,999.2
b. Financial Institutions	11,971.1	540.4	2,223.8	14,735.2
c. Government Organizations	6,634.3	153.4	44.2	6,831.9
5 BILL PURCHASED	8,614.4	25.5	17.6	8,657.5
a. Domestic Bills Purchased	691.4	25.4	17.6	734.4
b. Foreign Bills Purchased	2,452.7	0.1		2,452.8
c. Import Bills & Imports	5,470.3			5,470.3
6 LOANS AGAINST COLLECTED BILLS	350.1	0.3		350.4
a. Against Domestic Bills	69.0			69.0
b. Against Foreign Bills	281.1	0.3		281.4
7 FIXED ASSETS	18,600.7	4,047.7	4,246.4	26,894.8
8 OTHER ASSETS	87,730.8	10,169.7	8,720.9	106,621.4
a. Accrued Interest:	30,102.3	4,610.7	4,518.6	39,231.7
Financial Institutions	1,593.1	68.2	147.5	1,808.8
Government Enterprises	399.1	59.8	3.9	462.7
Private Sector	28,110.2	4,482.7	4,367.3	36,960.2
b. Staff Loans / Adv.	14,557.7	555.2	306.4	15,419.4
c. Sundry Debtors	16,024.2	1,126.3	719.8	17,870.3
d. Cash In Transit	1,418.5	17.7	1.0	1,437.2
e. Others	25,628.0	3,859.8	3,175.0	32,662.9
9 Expenses not Written off	533.1	105.5	51.7	690.3
10 Non Banking Assets	1,692.5	544.2	231.6	2,468.2
11 Reconciliation Account	-8,199.9	3,542.2	1,402.3	-3,255.4
12 Profit & Loss A/c	239.6	1,371.9	1,913.9	3,525.4
TOTAL ASSETS	1,005,289.3	156,758.6	120,719.1	1,282,767.0

Aggregate Profit & Loss Account

Rs. In million

Expenses	Class "A"	Class "B"	Class "C"	Total
1 Interest Expenses	42,779.4	8,959.4	7,678.8	59,417.6
1.1 Deposit Liabilities	42,330.1	8,655.7	7,342.2	58,328.0
1.1.1 Saving A/c	10,932.5	3,587.7	2,748.6	17,268.8
1.1.2 Fixed A/c	23,433.0	3,415.1	4,446.0	31,294.1
1.1.2.1 Upto 3 Months Fixed A/c	1,663.5	172.7	182.4	2,018.6
1.1.2.2 3 to 6 Months fixed A/c	1,300.0	135.9	144.8	1,580.7
1.1.2.3 6 Months to 1 Year Fixed A/c	8,501.8	1,781.8	2,176.6	12,460.2
1.1.2.4 Above 1 Year	11,967.8	1,324.6	1,942.2	15,234.6
1.1.3 Call Deposit	7,956.8	1,652.9	147.4	9,757.1
1.1.4 Certificate of Deposits	7.8		0.2	8.0
1.2 Others	449.3	303.8	336.6	1,089.6
2 Commission/Fee Expense	267.9	4.4	1.4	273.7
3 Employees Expenses	8,607.7	1,216.0	746.8	10,570.5
4 Office Operating Expenses	7,043.7	1,514.6	939.1	9,497.4
5 Exchange Fluctuation Loss	8.3	7.1		15.5
5.1 Due to Change in Exchange Rates	6.7	7.1		13.8
5.2 Due to Foreign Currency Transactions	1.6	0.0		1.6
6 Non-Operating Expenses	485.0	59.0	25.6	569.7
7. Provision for Risk	7,174.1	1,997.3	2,215.4	11,386.7
7.1 Loan loss Provision	6,984.6	1,476.8	2,094.5	10,556.0
7.1.1 General Loan loss Provision	1,998.4	117.3	170.7	2,286.3
7.1.2 Special Loan Loss Provision	4,978.1	1,356.9	1,861.2	8,196.2
7.1.3 Additional Loan Loss Provision	8.2	2.7	62.6	73.4
7.2. Provision for Non-Banking Assets	89.8	462.2	79.2	631.2
7.3. Provision for Loss on Investment	86.0	56.3	41.2	183.5
7.4. Provision for Loss of Other Assets	13.6	1.9	0.5	16.1
8 Loan Written Off	261.6	41.7	30.2	333.5
9 Provision for Staff Bonus	1,047.6	120.2	57.8	1,225.6
10 Provision for Income Tax	3,069.1	345.1	177.7	3,591.8
11 Others	16.7	163.0	4.2	184.0
12 Net Profit	10,963.9	1,098.8	890.9	12,953.6
TOTAL EXPENSES	81,725.0	15,526.7	12,767.8	110,019.4

Income	Class "A"	Class "B"	Class "C"	Total
1. Interest Income	67,306.5	12,681.9	9,781.3	89,769.7
1.1. On Loans and Advance	60,474.5	10,760.0	8,511.6	79,746.1
1.2. On Investment	5,286.7	102.1	104.6	5,493.4
1.2.1 Government Bonds	4,684.2	78.3	87.8	4,850.2
1.2.2 Foreign Bonds	39.6			39.6
1.2.3 NRB Bonds	527.4	6.4	8.3	542.1
1.2.4 Deventure & Bonds	35.6	17.4	8.5	61.5
1.3 Agency Balance	460.3	117.1	100.7	678.1
1.4 On Call Deposit	380.6	1,251.9	581.2	2,213.7
1.5 Others	704.3	450.9	483.2	1,638.5
2. Comission & Discount	4,091.0	394.0	179.5	4,664.5
2.1 Bills Purchase & Discount	176.2	3.9	0.0	180.1
2.2 Comission	3,266.3	208.7	83.9	3,558.9
2.3 Others	648.5	181.4	95.6	925.5
3 Income From Exchange Fluctuation	2,363.8	14.8	26.6	2,405.2
3.1 Due to Change in Exchange Rate	698.7	2.7	26.6	727.9
3.2 Due to Foreign Currency Trans.	1,665.1	12.2		1,677.2
4 Other Operating Income	2,091.7	559.9	341.0	2,992.6
5 Non Operating Income	647.6	105.5	58.5	811.6
6 Provision Written Back	3,990.2	382.1	447.6	4,819.9
7 Recovery from Written off Loan	633.2	0.8	19.4	653.5
8 Income from Extra Ordinary Expenses	361.3	15.8		377.0
9 Net Loss	239.6	1,371.9	1,913.9	3,525.5
TOTAL INCOME	81,725.0	15,526.7	12,767.8	110,019.4

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	21,712.0	3,352.2	1,708.9	26,773.1
2 Fishery Related	1,757.4	27.3	15.3	1,800.0
3 Mining Related	2,282.4	189.8	143.9	2,616.2
4 Manufacturing (Producing) Related	138,136.6	7,021.6	6,276.1	151,434.3
5 Construction	60,073.9	11,707.0	11,215.9	82,996.8
6 Electricity, Gas and Water	11,308.6	1,210.8	268.7	12,788.2
7 Metal Products, Machinery & Electronic Equipment & Assemblage	8,150.5	1,582.8	920.7	10,654.0
8 Transport, Communication and Public Utilities	24,638.6	8,828.3	6,051.2	39,518.1
9 Wholesaler & Retailer	120,816.7	19,060.6	11,544.7	151,422.0
10 Finance, Insurance and Real Estate	59,393.6	8,697.0	9,313.0	77,403.6
11 Hotel or Restaurant	14,003.3	3,713.8	2,375.8	20,092.9
12 Other Services	27,936.9	6,010.4	3,494.9	37,442.3
13 Consumption Loans	36,534.1	5,670.7	5,727.0	47,931.7
14 Local Government	1,015.3	32.0	702.5	1,749.8
15 Others	64,810.0	17,781.6	16,358.3	98,949.8
TOTAL	592,570.0	94,886.0	76,116.8	763,572.8

Product wise	Class "A"	Class "B"	Class "C"	Total
1 Term Loan	84,676.8	11,347.1		96,023.9
2 Overdraft	102,263.6	23,460.9		125,724.5
3 Trust Receipt Loan / Import Loan	36,014.8	84.1		36,098.9
4 Demand & Other Working Capital Loan	146,197.6	12,886.8	19,350.3	178,434.7
5 Residential Personal Home Loan (Up to Rs. 80 Lakh)	33,118.0	8,401.8	6,149.3	47,669.1
6 Real Estate Loan	69,840.0	11,423.0	13,832.0	95,095.1
7 Margin Nature Loan	6,068.3	1,911.3	2,306.0	10,285.6
8 Hire Purchase Loan	33,765.4	10,286.3	7,246.5	51,298.2
9 Deprived Sector Loan	20,681.4	3,350.9	1,892.1	25,924.5
10 Bills Purchased	8,430.4	25.9	17.6	8,473.9
11 Other Product	51,513.6	11,043.9	13,975.9	76,533.4
TOTAL LOAN & ADVANCES	592,569.9	94,886.0	76,116.8	763,572.8

Collateral Wise	Class "A"	Class "B"	Class "C"	Total
1 Gold and Silver	20,513.4	1,509.3	349.3	22,372.0
2 Government Securities	1,990.8	27.6	36.0	2,054.4
3 Non Governmental Securities	4,666.0	1,630.1	1,034.8	7,331.0
4 Fixed Deposit Receipts	7,092.8	1,294.7	2,412.7	10,800.2
4.1 Own	6,524.0	1,292.5	2,404.3	10,220.7
4.2 Other Licences Institutions	568.8	2.2	8.4	579.4
5 Collateral of Properties	499,607.7	85,803.0	68,294.5	653,705.3
5.1 Fixed Assets	402,124.2	85,338.5	67,770.2	555,232.9
5.2 Current Assets	97,483.5	464.5	524.3	98,472.3
6 Against security of Bill	9,802.3	23.4		9,825.6
6.1 Domestic Bills	509.5	22.9		532.5
6.2 Foreign Bills	9,292.8	0.4		9,293.2
7 Against Guarantee	12,778.4	1,803.0	960.8	15,542.2
7.1 Government Guarantee	2,575.0	87.1	62.7	2,724.8
7.2 Institutional Guarantee	6,447.9	592.5	425.2	7,465.6
7.3 Personal Guarantee	916.0	769.6	314.4	2,000.0
7.4 Collective Guarantee	117.4	345.0	24.0	486.4
7.5 International Rated Foreign Bank's Guarantee	122.0		6.0	127.9
7.6 Other Guarantee	2,600.1	8.8	128.5	2,737.4
8 Credit Card	428.1			428.1
9 Others	35,690.4	2,794.9	3,028.7	41,514.1
Total	592,569.9	94,886.0	76,116.8	763,572.8

Statement of Assets and Liabilities

as on Baisakh end 2069

Rs. in million

Liabilities	NMB	Kist	Janata	Mega	CTBNL	Civil Bank	Century	Sanima	NDC	Uddhyam	Malika	SDBL	UDBL	MDBL
1 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
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
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
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
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
g. Exchange Fluctuation Fund	6.41	0.10	0.11			0.11	0.11	1.80						0.03
2 BORROWINGS		14.07		1408.79	153.90	102.96	273.51							5.38
a. NRB		3.00		5.00										
b. "A"Class Licensed Institution		11.07		1403.79	153.90	102.96	273.51							169.00
c. Foreign Banks and Fin. Ins.														
d. Other Financial Ins.														
e. Bonds and Securities														5.38
3 DEPOSITS	13860.67	19067.74	7309.01	9409.62	5561.98	7135.20	3345.99	9164.75	360.93	230.29	1569.35	4334.23	58.34	2416.39
a. Current	560.00	321.35	378.98	237.68	121.05	114.71	138.49	225.95	10.29	1.91	32.34	75.61		40.42
Domestic	554.79	314.20	378.64	194.58	114.46	111.17	136.14	225.62	10.29	1.91	32.34	75.56		40.23
Foreign	5.21	7.15	0.34	43.09	6.60	3.54	2.35	0.33				0.05		0.19
b. Savings	2907.32	9692.36	785.52	3454.96	731.02	942.50	1227.00	3211.55	68.72	70.43	1375.36	2146.57	57.84	456.37
Domestic	2895.00	9690.68	785.39	3441.25	730.46	940.94	1221.89	3191.06	68.72	70.43	1375.36	2146.57	57.84	456.36
Foreign	12.32	1.68	0.13	13.71	0.56	1.56	5.11	20.49						0.02
c. Fixed	6700.47	6115.23	3241.25	3192.93	2690.51	3477.58	1409.12	4364.88	231.81	83.66	117.62	1304.44	0.50	688.80
Domestic	5929.96	6039.66	3241.25	3074.31	2605.01	3305.98	1409.12	4308.00	231.81	83.66	117.62	1304.44	0.50	688.80
Foreign	770.52	75.56		118.62	85.50	171.60		56.89						
d. Call Deposits	3624.33	2881.97	2847.00	2423.72	1960.03	2482.71	554.42	1347.77	50.11	74.28	42.67	802.05		1190.60
Domestic	3353.22	2847.37	2847.00	2178.15	1911.19	2373.97	554.42	1345.17	50.11	74.28	42.67	802.05		1190.60
Foreign	271.10	34.60		245.56	48.84	108.74		2.60						
e. Others	68.55	56.83	56.26	100.34	59.37	117.70	16.96	14.59			1.36	5.57		40.19
Domestic	64.36	56.83	56.26	100.34	55.41	116.58	16.96	14.59			1.36	5.57		40.19
Foreign	4.19				3.96			1.12						
4 Bills Payable	2.36	6.20	1.92	9.73			0.89							
5 Other Liabilities	735.59	1482.06	278.60	382.24	185.81	555.53	188.00	431.48	4092.84	30.54	176.86	284.66	64.88	408.69
1. Sundry Creditors	27.97	81.75	6.06	6.06	3.75	1.64	9.64	40.49	81.22	0.89	20.58	21.58	13.25	408.69
2. Loan Loss Provision	288.57	547.02	66.48	88.44	51.05	64.65	29.44	108.36	898.20	13.77	35.82	112.27	13.39	145.27
3. Interest Suspense a/c	180.68	326.43	43.37	4.84	51.16	75.01	36.17	104.80	2454.45	8.93	19.38	75.95	19.39	112.43
4. Others	238.37	526.87	162.68	288.96	79.85	414.22	112.76	177.83	658.98	6.96	101.08	74.86	18.84	151.00
6 Reconciliation A/c		0.45												
7 Profit & Loss A/c	28.40	-239.69	34.49	66.58				50.27	147.24		32.95			
TOTAL LIABILITIES	16838.48	22474.15	9100.89	12988.48	7325.02	8999.18	4965.52	11765.19	5466.88	322.41	2029.29	5366.10	142.45	3878.75

Assets

1 LIQUID FUNDS	2170.02	2109.60	847.18	973.39	1324.56	967.16	589.04	1045.59	707.20	105.41	509.74	1136.94	38.40	807.08
a. Cash Balance	271.07	631.34	313.25	193.33	146.27	172.35	105.64	193.27	7.79	9.43	59.11	92.91	1.18	44.03
Nepalese Notes & Coins	255.09	622.37	308.42	185.48	141.97	164.48	102.92	188.50	7.79	9.43	56.31	92.83	1.18	43.62
Foreign Currency	15.98	8.96	4.83	7.86	4.29	7.87	2.72	4.76			2.80	0.07		0.41
b. Bank Balance	1871.52	1430.90	505.57	567.56	708.67	594.81	361.76	846.91	699.41	95.98	98.69	252.22	37.22	763.06
1. In Nepal Rastra Bank	1669.17	1267.91	498.82	482.39	588.04	402.40	337.44	608.09	55.01	0.11	82.69	240.43	4.44	125.98
Domestic Currency	1654.20	1255.61	490.37	480.25	573.80	393.55	336.60	607.32	55.01	0.11	82.69	240.43	4.44	125.98
Foreign Currency	14.97	12.30	8.45	2.14	14.24	8.86	0.85	0.77						
2. "A"Class Licensed Institution	97.75	33.33	31.56	44.67	20.64	31.44	2.86	205.16	638.52	25.16	16.00	11.79	1.57	550.05
Domestic Currency	97.75	33.11	31.56	44.67	20.64	29.49	2.83	205.12	638.52	25.16	16.00	11.79	1.57	545.90
Foreign Currency		0.21				1.95	0.03	0.04						4.15
3. Other Financial Ins.					0.60				5.88	70.72				87.03
4. In Foreign Banks	104.60	129.66	-24.80	40.50	99.38	160.97	21.46	33.66						
c. Money at Call	27.43	47.36	28.36	212.50	469.63	200.00	121.65	5.42			351.94	791.81		
Domestic Currency		13.04		212.50	347.24	200.00	121.65				351.94	789.71		
Foreign Currency	27.43	34.32	28.36		122.39			5.42				2.10		
2 INVESTMENT IN SECURITIES	1256.28	3173.53	1031.33	792.35	612.72	500.00	320.08	1108.51	47.91		61.15	203.78		158.79
a. Govt. Securities	1236.28	3173.53	1031.33	792.35	612.72	500.00	320.08	1108.51	47.91		61.15	203.78		158.79
b. NRB Bond														
c. Govt. Non-Fin. Ins.	20.00													
d. Other Non-Fin Ins.														
e. Non Residents														
3 SHARE & OTHER INVESTMENT	569.39	79.87		1660.20		270.98		113.00	213.59	1.50	17.19	38.97		4.05
a. Non Residents	413.04			254.80								27.98		
b. Others	156.35	79.87		1405.40		270.98		113.00	213.59	1.50	17.19	10.99		4.05
4 LOANS & ADVANCES	11154.98	14602.48	6703.85	8869.52	4945.61	6340.06	3544.78	8666.95	1516.64	166.16	1169.45	3438.96	67.17	2401.60
a. Private Sector	10587.14	14567.57	6558.24	8475.64	4768.77	5943.35	3544.78	8559.84	1477.03	165.76	1169.45	3438.96	67.17	2374.65
b. Financial Institutions	215.03		145.61	94.88	27.70	346.97		80.20						26.95
c. Government Organizations	352.81	34.91		299.00	149.14	49.74		26.91	39.61	0.40				
5 BILL PURCHASED	945.48	0.32	0.81		108.85							12.45		
a. Domestic Bills Purchased												12.45		
b. Foreign Bills Purchased		0.32	0.81		108.85									
c. Import Bills & Imports	945.48													
6 LOANS AGAINST COLLECTED BILLS						242.24								
a. Against Domestic Bills						242.24								
b. Against Foreign Bills														
7 FIXED ASSETS	316.97	1419.94	289.02	389.40	151.82	253.92	154.70	461.66	123.07	17.91	63.97	317.47	2.36	130.87
8 OTHER ASSETS	422.74	1000.90	228.69	303.62	151.46	385.81	294.82	369.47	2858.23	12.92	202.61	165.85	33.98	227.85
a. Accrued Interest:	225.21	419.63	92.23	112.23										

Statement of Assets and Liabilities

as on Baisakh end 2069

Rs. in million

	Public	Mahakali	Ace	Bhargav	Shangrila	Resunga	Rara	diyalo	Country	Alpine	Nilgiri	Kashmandap	Garima	City
1 CAPITAL FUND	138.90	42.18	889.86	91.50	334.66	77.71	223.40	113.43	329.49	105.87	53.84	718.09	232.50	262.17
a. Paid-up Capital	150.00	40.00	797.74	94.49	320.00	70.38	200.10	100.00	320.00	100.00	50.00	651.93	200.00	220.00
b. Calls in Advance	1.77													
c. General Reserves	3.42	1.90	87.65	0.97	10.08	4.43	1.47	4.94	8.99	4.21	3.67	19.55	14.24	14.95
d. Share Premium		0.26				1.28						0.11		
e. Retained Earning	-18.00	0.02	0.39	-3.96	2.66	1.08	21.83	8.33		0.88	0.17	46.50	18.26	26.71
f. Others Reserves Fund	1.71	0.01	3.72		1.91	0.54		0.16	0.50	0.77				0.50
g. Exchange Fluctuation Fund			0.36											
2 BORROWINGS			715.00											
a. NRB														
b. "A"Class Licensed Institution			715.00											
c. Foreign Banks and Fin. Ins.														
d. Other Financial Ins.														
e. Bonds and Securities														
3 DEPOSITS	522.52	260.09	5320.04	226.79	2327.18	1079.67	398.90	511.20	1299.01	532.68	436.63	4027.33	1874.16	2044.98
a. Current	1.80		70.64	1.18				1.90	7.76	13.37	1.46	41.28	34.28	7.28
Domestic	1.80		67.80	1.18				1.90	7.76	13.37	1.46	41.27	34.28	7.28
Foreign			2.84									0.01		
b. Savings	239.70	220.83	2767.28	133.60	1381.29	986.64	342.76	130.30	201.47	273.92	220.20	1778.86	1096.97	1147.17
Domestic	239.70	220.83	2761.35	133.60	1381.29	986.64	342.76	130.30	201.47	273.92	220.20	1777.95	1096.97	1147.17
Foreign			5.93									0.91		
c. Fixed	222.01	39.25	2112.47	53.46	668.21	92.75	53.22	146.42	466.15	120.82	139.82	1212.20	456.45	622.19
Domestic	222.01	39.25	2112.47	53.46	668.21	92.75	53.22	146.42	466.15	120.82	139.82	1212.20	456.45	622.19
Foreign														
d. Call Deposits	59.01		360.11	38.55	273.92			232.18	623.64	124.52	74.71	992.47	286.45	267.59
Domestic	59.01		339.12	38.55	273.92			232.18	623.64	124.52	74.71	992.47	286.45	267.59
Foreign			20.99											
e. Others			9.54		3.76	0.28	2.92	0.40		0.05	0.43	2.53		0.75
Domestic			9.54		3.76	0.28	2.92	0.40		0.05	0.43	2.53		0.75
Foreign														
4 Bills Payable														0.26
5 Other Liabilities	104.17	10.31	453.53	17.73	118.45	40.94	25.27	20.97	67.39	48.45	35.77	236.71	93.87	156.20
1. Sundry Creditors	7.36	0.90	2.70	5.81	1.11	2.57	0.51	0.66	1.91	11.33	0.10	6.86	11.35	0.10
2. Loan Loss Provision	64.66	3.73	96.32	3.10	35.77	10.66	6.39	4.18	26.48	10.75	4.77	58.98	16.06	21.03
3. Interest Suspense a/c	21.43	2.30	105.52	2.47	24.72	7.22	6.64	5.27	13.84	9.51	6.67	62.60	15.44	20.83
4. Others	10.72	3.38	249.00	6.35	56.85	20.50	11.73	10.87	25.16	16.87	24.23	108.27	51.02	114.24
6 Reconciliation A/c					-0.01	440.36	68.60			19.88	0.29	411.74	357.76	
7 Profit & Loss A/c		4.12	4.36	29.43	12.89	17.75	6.11			9.50	8.73	34.14	26.05	
TOTAL LIABILITIES	765.60	316.71	7378.44	340.38	2809.71	1651.56	733.92	651.72	1695.90	716.38	535.26	5393.86	2592.42	2489.67

Assets

1 LIQUID FUNDS	135.60	115.80	1877.27	133.74	702.55	512.43	335.00	250.17	604.48	167.87	144.94	1052.23	546.68	580.08
a. Cash Balance	14.84	3.96	78.79	5.36	43.06	22.12	13.07	5.64	41.17	24.62	10.85	91.50	42.78	44.23
Nepalese Notes & Coins	14.84	3.74	75.06	5.36	42.43	22.12	13.07	5.64	41.17	24.21	10.53	90.86	42.73	44.15
Foreign Currency		0.22	3.72		0.63					0.41	0.32	0.64	0.05	0.08
b. Bank Balance	29.22	111.84	277.39	128.38	659.49	95.67	125.44	95.68	78.92	31.35	22.92	960.74	108.85	448.24
1. In Nepal Rastra Bank	27.62	4.91	265.40	12.33	121.97	4.63		25.68	54.34	3.52	0.01	173.55	98.85	114.48
Domestic Currency	27.62	4.91	264.39	12.33	121.97	4.63		25.68	54.34	3.52	0.01	173.55	98.85	114.48
Foreign Currency			1.00											
2. "A"Class Licensed Institution	1.60	43.90	2.02	83.74	281.63	32.35	41.32	70.00	24.42	24.59	22.91	500.21		304.69
Domestic Currency	1.60	43.90	2.02	83.74	281.63	32.35	41.32	70.00	24.42	24.59	22.91	496.12		304.69
Foreign Currency												4.09		
3. Other Financial Ins.		63.04	0.01	32.31	255.89	58.69	84.12		0.16	3.25		286.98	10.00	29.07
4. In Foreign Banks			9.96											
c. Money at Call	91.54		1521.09			394.64	196.49	148.85	484.40	111.90	111.17		395.05	87.61
Domestic Currency	91.54		1498.06			394.64	196.49	148.85	484.40	111.90	111.17		395.05	87.61
Foreign Currency			23.03											
2 INVESTMENT IN SECURITIES	2.50	2.06	325.29	3.20				10.00	17.09			197.54		55.00
a. Govt. Securities	2.50	2.06	325.29	3.20				10.00	17.09			197.54		55.00
b. NRB Bond														
c. Govt. Non-Fin. Ins.														
d. Other Non-Fin Ins.														
e. Non Residents														
3 SHARE & OTHER INVESTMENT		0.50	175.27		1.00		10.50		0.50	0.50		63.06		42.75
a. Non Residents														
b. Others		0.50	175.27		1.00		10.50		0.50	0.50		63.06		42.75
4 LOANS & ADVANCES	508.95	182.56	4484.26	188.31	1993.19	647.87	286.59	373.03	1013.84	463.11	357.26	3329.14	1600.51	1667.70
a. Private Sector	508.95	182.11	4363.51	188.31	1993.19	647.87	286.59	373.03	1001.07	463.11	357.26	3240.55	1600.48	1663.63
b. Financial Institutions			105.59						0.92			85.02		
c. Government Organizations		0.44	15.16						11.86			3.58	0.03	4.07
5 BILL PURCHASED			0.07											1.20
a. Domestic Bills Purchased														1.20
b. Foreign Bills Purchased			0.07											
c. Import Bills & Imports														
6 LOANS AGAINST COLLECTED BILLS			0.34											
a. Against Domestic Bills														
b. Against Foreign Bills			0.34											
7 FIXED ASSETS	60.21	3.65	127.59	6.26	52.73	11.69	10.49	5.31	31.25	16.60	8.88	127.91	30.29	55.49
8 OTHER ASSETS	39.06	11.93	352.09	5.87	60.23	37.87	21.39	12.99	28.12	67.80	24.19	183.76	55.08	84.75
a. Accrued Interest:	21.43	2.30	113.24	2.47	24.83	7.22	6.64	5.27	13.84	9.51	6.67	67.65	15.44	21.40
b. Staff Loans / Adv.	6.94	2.91	12.36	1.40	8.14		0.04	0.43	0.63	1.11	0.89	9.40	0.36	6.37
c. Sundry Debtors	6.63	4.46	7.96	0.26	8.42	24.32	0.27	3.01	2.26	49.98	1.87	71.08	0.29	
d. Cash In Transit														
e. Others	4.07	2.26	218.53	1.74	18.85	6.33	14.44	4.29	11.39	7.21	14.76	35.64	39.00	56.98
9 Expenses not Written off								0.22		0.50		8.82	2.11	3.90
10 Non Banking Assets				1.68										
11 Reconciliation Account		0.21		1.32		441.69	69.95					426.67	357.76	
12 Profit & Loss A/c	19.27													

Statement of Assets and Liabilities

as on Baisakh end 2069

Rs. in million

Liabilities	Bishow	Professional	Kabeli	Kamana	Corporate	Pathibhara	Pumina	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic
1 CAPITAL FUND	254.19	102.23	23.67	215.42	274.66	109.78	106.53	762.37	49.85	43.42	21.21	211.00	43.37	28.19
a. Paid-up Capital	240.00	100.00	20.00	200.00	200.00	100.00	100.00	740.00	50.00	21.00	18.00	200.00	39.00	28.00
b. Calls in Advance			1.50							21.88				
c. General Reserves	10.61	2.05	1.30		7.61	2.60	2.65	17.81		0.54		8.00	0.87	0.04
d. Share Premium				9.51		0.14								
e. Retained Earning	0.56	0.17	0.87	5.91	67.05	6.73	3.89	2.80	-0.15		3.21	1.86	3.50	0.15
f. Others Reserves Fund	3.03	0.01				0.31		1.75				1.14		
g. Exchange Fluctuation Fund				0.00				0.00						
2 BORROWINGS														
a. NRB														
b. "A"Class Licensed Institution														
c. Foreign Banks and Fin. Ins.														
d. Other Financial Ins.														
e. Bonds and Securities														
3 DEPOSITS	2093.68	258.33	265.07	1385.39	1044.63	953.26	807.74	3128.96	136.77	269.14	222.92	1717.65	349.28	108.63
a. Current	17.43	1.33	5.82	17.89	7.95	8.73	25.51	136.59	0.51	15.05	1.03	25.96	2.02	
Domestic	17.43	1.33	5.82	17.89	7.95	8.73	25.51	136.53	0.51	15.05	1.03	25.96	2.02	
Foreign								0.05						
b. Savings	725.84	90.42	199.57	747.31	353.92	580.93	448.28	1251.80	84.85	122.11	183.60	965.43	202.93	97.41
Domestic	725.84	90.42	199.57	747.31	353.92	580.93	448.28	1245.65	84.85	122.11	183.60	965.43	202.93	97.41
Foreign								6.15						
c. Fixed	819.43	35.48	45.59	358.49	536.92	102.32	200.98	939.37	13.31	84.73	38.30	445.65	45.15	11.22
Domestic	819.43	35.48	45.59	358.49	536.92	102.32	200.98	939.37	13.31	84.73	38.30	445.65	45.15	11.22
Foreign														
d. Call Deposits	530.99	131.10	14.10	261.69	142.00	261.28	132.96	774.87	37.84	47.25		279.79	99.10	
Domestic	530.99	131.10	14.10	261.69	142.00	261.28	132.96	771.84	37.84	47.25		279.79	99.10	
Foreign								3.03						
e. Others					3.83			26.33	0.26			0.82	0.07	
Domestic					3.83			26.33	0.26			0.82	0.07	
Foreign														
4 Bills Payable				0.12										
5 Other Liabilities	160.69	11.22	8.78	81.21	115.70	35.21	28.45	229.30	4.07	7.37	2.42	87.30	9.57	5.54
1. Sundry Creditors	2.55	3.74	0.31	3.17	17.98	0.27	1.10	1.31	0.07	0.34	0.14	23.26	0.33	1.72
2. Loan Loss Provision	17.52	1.94	2.34	15.97	22.34	12.84	8.31	61.36	1.13	2.21	1.61	15.41	3.43	1.22
3. Interest Suspense a/c	22.85	1.27	3.34	17.62	38.93	4.98	5.92	31.74	0.42	0.36	0.28	17.93	1.73	1.17
4. Others	117.77	4.27	2.79	44.45	36.45	17.12	13.11	134.89	2.44	4.46	0.39	30.70	4.08	1.42
6 Reconciliation A/c							138.33							0.92
7 Profit & Loss A/c	34.29	6.62	1.45	23.73	5.92	5.42	3.81	35.23	2.18	3.68	4.86	24.21	7.93	
TOTAL LIABILITIES	2542.86	378.39	298.97	1705.87	1440.90	1242.00	946.53	4155.85	192.87	323.60	251.41	2040.16	411.07	155.48
Assets														
1 LIQUID FUNDS	621.68	179.29	79.37	419.00	349.65	333.66	416.01	843.09	73.08	93.81	73.42	468.45	56.63	25.43
a. Cash Balance	26.85	7.56	19.98	35.34	4.98	51.87	16.90	48.83	5.29	5.11	5.71	41.03	7.79	2.57
Nepalese Notes & Coins	26.85	7.56	19.98	35.09	4.98	51.87	16.90	48.59	5.29	5.11	5.44	41.03	7.79	2.56
Foreign Currency				0.26				0.24			0.27			0.00
b. Bank Balance	108.45	13.27	19.71	383.66	344.67	89.31	46.76	207.59	6.66	27.09	67.72	93.21	48.84	2.86
1. In Nepal Rastra Bank	108.45	0.09	2.18	67.08	52.12	1.57	41.68	188.48		0.09		0.42	5.01	
Domestic Currency	108.45	0.09	2.18	67.08	52.12	1.57	41.68	188.48		0.09		0.42	5.01	
Foreign Currency														
2. "A"Class Licensed Institution		13.16	17.54	138.47	187.24	87.73	5.09	19.10	6.66	27.00	53.68	89.53	28.64	2.19
Domestic Currency		13.16	17.54	138.47	187.24	87.73	5.09	19.06	6.66	27.00	53.68	89.53	28.64	2.19
Foreign Currency								0.05						
3. Other Financial Ins.		0.02		178.11	105.31	0.00					14.03	3.27	15.18	0.67
4. In Foreign Banks														
c. Money at Call	486.38	158.46	39.68			192.49	352.35	586.67	61.13	61.61		334.21		20.00
Domestic Currency	486.38	158.46	39.68			192.49	352.35	576.90	61.13	61.61		334.21		20.00
Foreign Currency								9.77						
2 INVESTMENT IN SECURITIES								207.03		1.00		10.21		
a. Govt. Securities								207.03		1.00		10.21		
b. NRB Bond														
c. Govt. Non-Fin. Ins.														
d. Other Non-Fin. Ins.														
e. Non Residents														
3 SHARE & OTHER INVESTMENT	1.50	0.10		81.00	14.63			59.60		1.91	0.10	1.00		
a. Non Residents					14.63									
b. Others	1.50	0.10		81.00				59.60		1.91	0.10	1.00		
4 LOANS & ADVANCES	1784.29	184.34	194.02	1117.23	974.18	723.35	495.19	2812.62	109.04	207.22	167.56	1451.81	336.23	105.83
a. Private Sector	1784.29	184.34	194.02	1117.23	973.78	722.82	495.19	2800.64	109.04	207.22	167.56	1451.81	333.19	105.83
b. Financial Institutions					0.40			7.38					3.04	
c. Government Organizations							0.53	4.60						
5 BILL PURCHASED					3.34									
a. Domestic Bills Purchased					3.34									
b. Foreign Bills Purchased														
c. Import Bills & Imports														
6 LOANS AGAINST COLLECTED BILLS														
a. Against Domestic Bills														
b. Against Foreign Bills														
7 FIXED ASSETS	57.79	6.70	18.27	40.16	34.91	23.52	18.48	90.11	5.52	14.87	5.67	29.98	7.76	6.55
8 OTHER ASSETS	77.60	7.96	7.32	46.86	64.20	20.88	14.80	140.57	4.95	4.28	4.65	75.92	10.28	3.59
a. Accrued Interest:	22.85	1.27	3.59	17.62	39.02	4.98	5.92	36.47	0.42	1.11		19.93	1.73	1.17
b. Staff Loans / Adv.		0.11	0.07			2.39		18.46	1.24	0.65	0.58	8.71	0.98	0.35
c. Sundry Debtors	15.95	4.41	0.80	14.77	0.03	6.17	4.40	7.96	1.53		0.28		4.97	
d. Cash In Transit														
e. Others	38.80	2.17	2.85	14.47	25.15	7.34	4.48	77.68	1.75	2.52	3.79	47.28	2.60	2.07
9 Expenses not Written off						2.25	2.05	2.84	0.27	0.51			0.18	0.74
10 Non Banking Assets														
11 Reconciliation Account				1.62			138.33					2.78		13.12
12 Profit & Loss A/c														0.23
TOTAL ASSETS	2542.86	378.39	298.97	1705.87	1440.90	1242.00	946.53	4155.85	192.87	323.60	251.41	2040.16	411.07	155.48

Statement of Assets and Liabilities

as on Baisakh end 2069

Rs. in million

	IDBL	Gulmi	Kanchan	Matribhumi	Bright	Innovative	Jhmrak	Metro	Vibor	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism
1 CAPITAL FUND	493.03	18.00	75.84	30.75	109.64	68.86	16.19	81.54	749.79	19.21	75.88	156.72	35.34	451.66
a. Paid-up Capital	448.00	17.50	70.00	28.60	98.00	66.25	12.00	70.00	681.83	14.00	75.01	140.00	35.00	400.00
b. Calls in Advance							8.40			8.77				
c. General Reserves	8.08	0.50	1.17	0.43	2.20	0.52	-4.31	2.32	29.59	-3.56	0.30	3.34	0.03	9.45
d. Share Premium														
e. Retained Earning	32.29		4.67	1.72	9.44	2.08		9.21	9.54		0.21	13.38	0.14	37.70
f. Others Reserves Fund	4.67						0.10		28.84		0.36		0.17	4.40
g. Exchange Fluctuation Fund														0.11
2 BORROWINGS			30.00						460.00	3.00				81.85
a. NRB														
b. "A"Class Licensed Institution									460.00					78.00
c. Foreign Banks and Fin. Ins.														
d. Other Financial Ins.			30.00											3.85
e. Bonds and Securities										3.00				
3 DEPOSITS	3544.12	321.85	654.75	159.39	362.66	539.52	191.06	672.28	2719.50	119.65	181.43	423.92	65.94	1684.00
a. Current	30.86			0.06	3.69	16.92	5.00	5.05	24.68	1.76	2.01	3.88	3.00	66.51
Domestic	30.86			0.06	3.69	16.92	5.00	5.05	24.68	1.76	2.01	3.88	3.00	54.07
Foreign														12.44
b. Savings	1531.91	288.43	591.65	89.85	103.66	240.73	122.04	322.75	614.08	97.99	121.45	159.01	48.27	685.31
Domestic	1531.91	288.43	591.65	89.85	103.66	240.73	122.04	322.75	614.08	97.99	121.45	159.01	48.27	685.11
Foreign														0.19
c. Fixed	1361.64	33.42	63.10	33.88	55.48	135.09	21.46	207.60	1428.52	8.51	48.71	145.50	13.20	462.19
Domestic	1361.64	33.42	63.10	33.88	55.48	135.09	21.46	207.60	1428.52	8.51	48.71	145.50	13.20	462.19
Foreign														
d. Call Deposits	615.80			35.60	199.57	146.78	42.56	136.89	651.26	10.42	9.27	115.28	1.46	443.66
Domestic	615.80			35.60	199.57	146.78	42.56	136.89	651.26	10.42	9.27	115.28	1.46	443.47
Foreign														0.20
e. Others	3.91				0.27				0.96	0.96		0.26		26.33
Domestic	3.91				0.27				0.96	0.96		0.26		26.33
Foreign														
4 Bills Payable	0.08					0.04			0.76					1.71
5 Other Liabilities	353.77	9.67	26.49	5.86	23.63	18.33	5.11	77.80	460.25	4.05	10.82	27.17	3.37	88.12
1. Sundry Creditors	10.14	0.74	1.93	0.46	0.03	0.15	0.46	46.74	0.57	0.11	2.71	1.83	1.38	0.07
2. Loan Loss Provision	200.79	1.78	6.09	1.93	4.64	4.00	1.67	5.68	113.98	1.34	3.23	3.91	0.86	18.87
3. Interest Suspense a/c	81.04	1.39	7.20	1.64	5.63	3.60	1.59	7.29	78.08	1.55	2.87	6.54	0.36	27.35
4. Others	61.80	5.76	11.27	1.82	13.34	10.58	1.38	18.09	267.62	1.04	2.01	14.89	0.77	41.84
6 Reconciliation A/c		97.21	108.64	11.38						16.00	36.11			
7 Profit & Loss A/c		4.17	9.16		5.49	1.98	2.12	6.77		1.52	4.25	7.50	1.29	16.80
TOTAL LIABILITIES	4390.99	450.90	904.89	207.38	501.42	628.72	214.47	838.39	4390.31	163.42	308.49	615.32	105.94	2324.13

Assets

1 LIQUID FUNDS	1208.79	164.49	291.00	58.40	132.82	188.00	53.57	233.66	247.20	32.45	72.52	185.39	10.96	450.13
a. Cash Balance	171.86	9.01	12.74	5.73	12.53	15.55	11.86	12.95	39.41	7.90	16.49	9.76	2.47	99.47
Nepalese Notes & Coins	169.29	8.76	12.74	5.73	12.53	15.55	11.73	12.95	39.41	7.63	16.49	9.76	2.47	87.83
Foreign Currency	2.56	0.24					0.14			0.26				11.63
b. Bank Balance	244.74	14.80	278.26	8.06	23.72	28.18	16.43	53.84	207.79	7.34	10.61	27.40	4.72	79.07
1. In Nepal Rastra Bank	230.20		0.76		3.67	28.18		53.84	154.45		10.50	26.51		79.07
Domestic Currency	230.20		0.76		3.67	28.18		53.84	154.45		10.50	26.51		76.89
Foreign Currency														2.18
2. "A"Class Licensed Institution	12.31	14.79	142.13	8.06	20.05		16.33		15.60	7.25	0.12	0.78	4.71	
Domestic Currency	12.31	14.79	142.13	8.06	20.05		16.33		15.60	7.25	0.12	0.78	4.71	
Foreign Currency														
3. Other Financial Ins.	0.03	0.01	135.37				0.10		37.73	0.08		0.11	0.01	
4. In Foreign Banks	2.20													
c. Money at Call	792.19	140.69		44.61	96.58	144.26	25.27	166.86		17.22	45.41	148.22	3.76	271.59
Domestic Currency	785.44	140.69		44.61	96.58	144.26	25.27	166.86		17.22	45.41	148.22	3.76	262.69
Foreign Currency	6.75													8.90
2 INVESTMENT IN SECURITIES	68.43							5.00	120.00					80.00
a. Govt. Securities	68.43							5.00	120.00					80.00
b. NRB Bond														
c. Govt. Non-Fin. Ins.														
d. Other Non-Fin Ins.														
e. Non Residents														
3 SHARE & OTHER INVESTMENT	41.70		0.10		0.10		0.10		206.00					
a. Non Residents							0.10							
b. Others	41.70		0.10		0.10				206.00					
4 LOANS & ADVANCES	2647.66	177.69	458.48	128.08	337.52	412.65	150.22	567.62	1938.70	104.16	177.92	391.43	85.95	1627.93
a. Private Sector	2581.98	173.44	458.48	128.08	335.77	412.65	150.22	567.62	1825.84	104.16	177.92	385.43	85.95	1627.93
b. Financial Institutions	65.68				1.75				107.77			6.00		
c. Government Organizations		4.24							5.10					
5 BILL PURCHASED														0.25
a. Domestic Bills Purchased														0.25
b. Foreign Bills Purchased														
c. Import Bills & Imports														
6 LOANS AGAINST COLLECTED BILLS														
a. Against Domestic Bills														
b. Against Foreign Bills														
7 FIXED ASSETS	126.71	7.88	21.72	4.32	13.72	17.09	5.20	13.81	127.64	4.02	6.75	19.48	1.85	60.65
8 OTHER ASSETS	159.00	3.63	23.11	5.04	17.26	10.98	5.22	18.30	1641.90	6.45	15.21	19.02	6.29	105.18
a. Accrued Interest:	81.61	1.39	7.20	1.64	5.63	3.60	1.59	7.29	78.08	1.55	2.86	6.54	0.36	29.13
b. Staff Loans / Adv.	40.27	0.14	0.48	0.09	5.41	2.22			23.57	0.02	1.29	3.08	0.38	2.92
c. Sundry Debtors	7.52	0.14	9.56	0.02	1.20	3.24	2.24	2.94	2.05	2.82	9.74	3.02	5.15	10.57
d. Cash In Transit														16.31
e. Others	29.60	1.96	5.86	3.29	5.02	1.92	1.39	8.06	1538.20	2.06	1.31	6.38	0.40	46.26
9 Expenses not Written off				0.09			0.16		0.85	0.34				0.47
10 Non Banking Assets									17.34					
11 Reconciliation Account		97.21	110.48	11.33						16.00	36.10		0.42	
12 Profit & Loss A/c	138.70			0.11					90.68					
TOTAL ASSETS	4390.99	450.90	904.89	207.38	501.42	628.72	214.47	838.39	4390.31	163.42	308.49	615		

Statement of Assets and Liabilities

as on Baisakh end 2069

Rs. in million

Liabilities	Mission	Surya	MT. Makalu	Sindhu	Sahara	Social	NCDBL	Cosmos	Manaslu	Samabridhhi	Ekata	Kalinchowk	Kailash	Nepal Aawas	Nepal Finance	
1 CAPITAL FUND	67.82	13.64	13.90	44.23	12.38	397.46	63.30	14.31	68.37	70.90	60.00	51.05	824.08	221.60	184.75	
a. Paid-up Capital	70.00	15.00	14.00	51.00	14.00	382.65	70.00	17.50	70.00	70.00	60.00	51.00	704.29	176.10	135.86	
b. Calls in Advance										0.06						
c. General Reserves	0.39			-6.77	-1.62	2.15				0.22			105.96	44.30	40.00	
d. Share Premium																
e. Retained Earning	-2.57	-1.36	-0.10			8.60	-7.69	-3.19	-1.63			0.05	11.49	0.80	0.28	
f. Others Reserves Fund						4.06	0.99			0.62			2.34	0.40	8.61	
g. Exchange Fluctuation Fund																
2 BORROWINGS	9.92							5.25							23.00	
a. NRB															23.00	
b. "A"Class Licensed Institution																
c. Foreign Banks and Fin. Ins.																
d. Other Financial Ins.	9.92							5.25								
e. Bonds and Securities																
3 DEPOSITS	562.26	97.60	45.78	411.31	92.20	455.35	345.17	84.38	196.44	124.44	191.89	35.18	4581.30	393.60	530.52	
a. Current	0.84	3.41	0.02		22.48	0.60	4.34		1.06	1.87	3.34	0.19	89.19			
Domestic	0.84	3.41	0.02		22.48	0.60	4.34		1.06	1.87	3.34	0.19	89.19			
Foreign																
b. Savings	300.83	43.08	38.39	213.24	64.75	102.45	104.12	79.40	107.62	58.60	135.16	11.21	1570.57	90.60	119.52	
Domestic	300.83	43.08	38.39	213.24	64.75	102.45	104.12	79.40	107.62	58.60	135.16	11.21	1570.57	90.60	119.52	
Foreign																
c. Fixed	87.60	20.15	4.10	61.76	3.13	90.02	83.00	4.97	25.18	32.19	14.66	4.50	1888.14	281.50	407.61	
Domestic	87.60	20.15	4.10	61.76	3.13	90.02	83.00	4.97	25.18	32.19	14.66	4.50	1888.14	281.50	407.61	
Foreign																
d. Call Deposits	172.99	30.96	3.27		1.60	262.28	153.72		62.58	31.75	38.61	19.27	1033.41			
Domestic	172.99	30.96	3.27		1.60	262.28	153.72		62.58	31.75	38.61	19.27	1033.41			
Foreign																
e. Others				136.31	0.24					0.04	0.12			21.50	3.39	
Domestic				136.31	0.24					0.04	0.12			21.50	3.39	
Foreign																
4 Bills Payable						1.95										
5 Other Liabilities	16.41	2.20	1.56	11.75	4.60	165.46	14.85	2.45	5.27	4.29	4.83	1.59	341.20	96.50	262.01	
1. Sundry Creditors		0.46	0.06	0.36	4.60	0.01		0.24	0.39	0.09	0.23		10.61	39.80	28.07	
2. Loan Loss Provision	4.03	0.58	0.42	3.15	1.02	98.49	2.68	0.64	1.79	0.49	1.27	0.44	115.84	17.90	48.92	
3. Interest Suspense a/c	2.99	0.46	1.02	3.16	0.73	36.83	1.84	0.38	1.36				69.31	19.50	62.01	
4. Others	9.39	0.69	0.06	5.09	2.85	30.13	10.33	1.19	1.72	3.71	3.33	1.15	145.45	19.30	123.01	
6 Reconciliation A/c								0.04								
7 Profit & Loss A/c	0.34		2.65		0.82					1.50			66.11	17.60		
TOTAL LIABILITIES	656.74	113.43	63.90	467.29	110.00	1020.22	423.32	106.42	270.07	201.13	256.73	87.82	5812.69	729.30	1000.28	
Assets																
1 LIQUID FUNDS	210.51	41.31	16.51	107.15	24.49	257.28	109.71	16.88	52.65	68.51	84.17	37.93	1344.41	223.60	86.02	
a. Cash Balance	17.70	2.85	5.04	10.39	10.28	17.72	7.57	5.93	6.38	8.47	8.84	0.92	89.68	1.20	2.65	
Nepalese Notes & Coins	17.70	2.85	5.04	9.76	10.28	17.72	7.57	5.93	6.36	8.47	8.84	0.92	89.27	1.20	2.58	
Foreign Currency				0.64					0.03				0.41		0.07	
b. Bank Balance	28.68	4.65	2.74	10.14	14.21	239.56	34.47	3.28	11.70	60.04	75.33	37.01	356.60	152.70	83.37	
1. In Nepal Rastra Bank	1.04			10.14		20.60	19.18			6.30	11.03		349.72	20.20	12.58	
Domestic Currency	1.04			10.14		20.60	19.18			6.30	11.03		349.72	20.20	12.58	
Foreign Currency																
2. "A"Class Licensed Institution	27.64	4.65	2.74	0.00	14.21	54.88	15.28	3.28	11.70	25.92	14.03	7.31	6.88	20.70	60.28	
Domestic Currency	27.64	4.65	2.74	0.00	14.21	54.88	15.28	3.28	11.70	25.92	14.03	7.31	6.88	20.70	60.28	
Foreign Currency																
3. Other Financial Ins.						164.07				27.83	50.27	29.70		111.80	10.52	
4. In Foreign Banks																
c. Money at Call	164.14	33.81	8.74	86.61			67.67	7.68	34.56				898.12	69.70		
Domestic Currency	164.14	33.81	8.74	86.61			67.67	7.68	34.56				898.12	69.70		
Foreign Currency																
2 INVESTMENT IN SECURITIES													108.65	25.00	24.95	
a. Govt. Securities													108.65	25.00	24.95	
b. NRB Bond																
c. Govt. Non-Fin. Ins.																
d. Other Non-Fin Ins.																
e. Non Residents																
3 SHARE & OTHER INVESTMENT						2.85							104.74	0.20	32.04	
a. Non Residents																
b. Others						2.85							104.74	0.20	32.04	
4 LOANS & ADVANCES	415.62	59.58	41.63	324.89	78.71	539.77	277.91	79.36	185.93	117.72	154.19	43.64	3971.15	425.40	645.57	
a. Private Sector	415.62	59.58	41.63	324.89	78.71	526.77	277.91	79.36	185.93	117.72	154.19	43.64	3971.15	425.40	645.57	
b. Financial Institutions						13.00										
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	21.45	7.21	2.86	16.35	4.38	59.83	21.97	6.07	18.88	11.80	7.33	4.62	130.31	5.10	9.98	
8 OTHER ASSETS	8.56	3.88	1.63	18.13	1.87	53.74	10.17	0.71	9.54	3.09	11.00	1.28	151.50	50.00	160.58	
a. Accrued Interest:	2.99	0.46	1.02	3.16	0.77	36.83	1.84	0.38	1.36				69.31	25.00	63.20	
b. Staff Loans / Adv.	0.17			0.31	0.06	2.12	0.38	0.01	2.30	0.16			10.53	13.60	0.01	
c. Sundry Debtors	2.91	2.53	0.21		0.08	0.94		0.01	5.32	1.13	8.69		32.18	5.50	12.53	
d. Cash In Transit																
e. Others	2.50	0.89	0.40	14.67	0.96	13.85	7.96	0.31	0.56	1.80	2.31	1.28	39.48	5.90	84.84	
9 Expenses not Written off	0.59	0.72	0.15	0.55									1.94	0.59	3.07	
10 Non Banking Assets																
11 Reconciliation Account			1.12			0.00			0.20	0.01						
12 Profit & Loss A/c		0.74		0.76		106.74	3.56	3.41	2.87		0.04	0.34			37.49	
TOTAL ASSETS	656.74															

Statement of Assets and Liabilities

as on Baisakh end 2069

Rs. in million

	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Butwal	Srijana	Om	CMB	WMBFL	CMBFCL	Crystal	Royal
Liabilities														
1 CAPITAL FUND	155.25	419.58	223.28	146.83	112.99	28.96	250.75	77.10	289.94	124.41	111.13	-376.68	147.82	360.98
a. Paid-up Capital	97.50	312.00	168.36	120.81	150.00	25.00	208.99	28.00	246.75	150.00	181.98	935.07	70.00	329.00
b. Calls in Advance					8.00			33.60					24.49	
c. General Reserves	35.08	60.78	32.62	18.48	1.96	1.44	23.52	4.25	33.46	18.33	20.69	37.10	10.38	25.85
d. Share Premium		4.32	0.12	0.43			0.24		1.04	0.28	1.36	2.61		0.39
e. Retained Earning	22.67	42.48	12.96	7.10	-46.97	1.56	17.30	11.25	8.24	-74.05	-92.90	-1351.46	26.15	3.46
f. Others Reserves Fund			9.22			0.96	0.70		0.44	29.86			16.80	2.27
g. Exchange Fluctuation Fund														
2 BORROWINGS							113.60				47.70	112.75	316.57	99.00
a. NRB														
b. "A"Class Licensed Institution							113.60				36.05	100.90	163.97	74.00
c. Foreign Banks and Fin. Ins.														
d. Other Financial Ins.											11.65	11.85	152.60	25.00
e. Bonds and Securities														
3 DEPOSITS	808.97	1646.35	1568.94	1047.47	158.08	71.00	1352.81	148.32	2856.73	501.25	656.92	1508.92	605.17	1835.83
a. Current														
Domestic														
Foreign														
b. Savings	241.93	841.74	645.33	358.07	71.71	20.67	671.24	96.79	1338.36	234.52	293.40	477.05	317.48	1076.49
Domestic	241.93	841.74	645.33	358.07	71.71	20.67	671.24	96.79	1338.36	234.52	293.40	477.05	317.48	1076.49
Foreign														
c. Fixed	542.26	804.62	923.61	573.67	86.37	50.33	671.07	44.49	1518.37	266.73	363.52	362.36	285.93	756.98
Domestic	542.26	804.62	923.61	573.67	86.37	50.33	671.07	44.49	1518.37	266.73	363.52	362.36	285.93	756.98
Foreign														
d. Call Deposits														
Domestic														
Foreign														
e. Others	24.78			115.72			10.50	7.04				669.52	1.76	2.36
Domestic	24.78			115.72			10.50	7.04				669.52	1.76	2.36
Foreign														
4 Bills Payable									40.04					0.10
5 Other Liabilities	218.29	291.08	219.82	168.20	143.31	35.06	147.30	16.33	161.88	147.18	320.02	3741.19	224.55	144.86
1. Sundry Creditors	2.58	29.63	19.59	11.08	1.47	3.50	5.77	2.03	0.81	0.43	2.48	24.21	0.73	0.75
2. Loan Loss Provision	54.19	182.24	28.25	57.23	80.41	11.72	50.02	2.54	36.84	57.06	155.24	2609.48	38.81	40.79
3. Interest Suspense a/c	74.01	59.77	101.10	81.70	20.94	9.81	43.46	2.07	46.38	29.01	125.19	507.22	106.94	71.14
4. Others	87.52	19.43	70.89	18.20	40.50	10.02	48.05	9.70	77.85	60.67	37.12	600.27	78.06	32.17
6 Reconciliation A/c					10.78									
7 Profit & Loss A/c	71.04					1.47			11.23	24.25	2.40			0.71
TOTAL LIABILITIES	1253.55	2357.01	2012.04	1362.50	425.15	136.48	1864.46	252.98	3372.83	775.23	1135.78	4986.18	1294.11	2441.49
Assets														
1 LIQUID FUNDS	204.40	739.98	337.32	147.25	43.91	7.08	533.12	36.79	876.69	184.32	38.89	79.53	27.95	232.70
a. Cash Balance	3.02	11.71	9.60	21.12	1.81	1.24	27.31	3.89	32.20	3.88	3.66	2.26	0.70	27.56
Nepalese Notes & Coins	3.02	11.71	9.60	21.12	1.81	1.24	27.31	3.89	32.20	3.88	3.66	2.26	0.70	27.56
Foreign Currency														
b. Bank Balance	18.48	104.99	38.50	126.13	13.70	5.84	505.81	13.58	844.49	180.44	35.23	77.27	26.85	63.87
1. In Nepal Rastra Bank	16.83	104.99	35.80	30.30	13.40		44.16	4.82	115.05	11.05	0.16	12.10	0.17	55.81
Domestic Currency	16.83	104.99	35.80	30.30	13.40		44.16	4.82	115.05	11.05	0.16	12.10	0.17	55.81
Foreign Currency														
2. "A"Class Licensed Institution	1.65		2.70	50.64	0.30	5.84	223.57	7.76	599.88	0.65	7.19	15.09	23.87	8.02
Domestic Currency	1.65		2.70	50.64	0.30	5.84	223.57	7.76	599.88	0.65	7.19	15.09	23.87	8.02
Foreign Currency														
3. Other Financial Ins.				45.19			238.07	1.00	129.56	168.74	27.88	50.08	2.81	0.04
4. In Foreign Banks														
c. Money at Call	182.91	623.28	289.22		28.40			19.32					0.40	141.28
Domestic Currency	182.91	623.28	289.22		28.40			19.32					0.40	141.28
Foreign Currency														
2 INVESTMENT IN SECURITIES	13.82		30.00	26.60			70.16	0.32	74.55	20.00	32.00		0.20	92.85
a. Govt.Securities	13.82		30.00	26.60			70.16		74.55	20.00	32.00		0.20	92.85
b. NRB Bond														
c. Govt.Non-Fin. Ins.														
d. Other Non-Fin Ins.														
e. Non Residents								0.32						
3 SHARE & OTHER INVESTMENT	180.50	0.05	31.99	1.70	3.10	0.19	7.60		1.03	11.76	0.23	10.03	5.60	54.20
a. Non Residents													3.10	42.69
b. Others	180.50	0.05	31.99	1.70	3.10	0.19	7.60		1.03	11.76	0.23	10.03	2.50	11.51
4 LOANS & ADVANCES	729.84	1338.25	1342.58	998.18	215.79	109.97	1087.35	189.59	2272.15	433.84	856.52	2857.95	918.17	1822.84
a. Private Sector	727.68	1330.25	1342.58	998.18	215.79	109.97	1087.35	189.59	2272.15	433.84	845.28	2748.17	611.53	1775.82
b. Financial Institutions		8.00									7.50	109.79	306.64	47.01
c. Government Organizations	2.16											3.74		
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	15.13	127.39	49.77	53.94	29.50	2.02	80.66	5.00	67.96	16.90	30.20	154.56	107.21	141.83
8 OTHER ASSETS	105.69	85.76	198.83	121.07	35.04	16.77	81.29	20.33	78.02	93.42	156.75	626.30	190.78	91.81
a. Accrued Interest:	74.01	60.28	105.74	111.70	20.94	9.81	46.25	2.07	46.38	29.01	125.19	507.22	106.94	71.14
b. Staff Loans / Adv.			8.50		0.66	2.86	4.97	1.37	3.41	1.78	12.36	0.22		4.14
c. Sundry Debtors	15.35	0.09	11.97	1.13	3.78	0.99	24.99	5.24	6.50	1.61	0.47	4.09	56.00	0.40
d. Cash In Transit														
e. Others	16.33	25.39	72.63	8.23	9.66	3.10	5.08	11.65	21.73	61.02	18.73	114.77	27.84	16.12
9 Expenses not Written off						0.02	1.76	0.17	2.44	0.23				5.26
10 Non Banking Assets	4.16		13.85	8.94	5.23	0.44	1.26	0.79		14.76	0.31			
11 Reconciliation Account							10.78				0.66	0.01		
12 Profit & Loss A/c		65.58	7.69	4.82	81.80			1.27			20.22	1257.81	44.20	
TOTAL ASSETS	1253.55	2357.01	2012.03	1362.50	425.15	136.48	1864.46	252.98	3372.83	775.23	1135.78	4986.18	1294.11	2441.49

Statement of Assets and Liabilities

as on Baisakh end 2069

Rs. in million

		Guheshwori	Patan	Fewa	Everest	Prudential	ICFC	IME	Sagarmatha	Civil	Prabhu	Imperial	Kuber	NEFL	Valley
Liabilities															
1 CAPITAL FUND		189.56	91.39	353.91	87.17	367.64	401.07	584.32	191.04	167.62	526.04	164.68	196.93	161.55	153.06
a. Paid-up Capital		155.68	110.00	300.30	74.85	322.37	356.19	431.84	165.00	149.50	469.20	149.73	150.00	143.00	128.00
b. Calls in Advance								68.65					25.23		15.36
c. General Reserves		23.72	6.40	42.83	8.12	20.29	43.28	59.56	16.00	14.01	39.46	12.85	4.49	8.71	8.69
d. Share Premium			0.48	3.49	0.83			3.97		0.18	3.41		0.62		
e. Retained Earning		10.16	-26.02	7.29	3.37	24.63	0.52	20.30	9.77	3.58	13.40	2.11	16.59	9.33	1.01
f. Others Reserves Fund			0.53			0.35	1.08		0.27	0.35	0.57			0.51	
g. Exchange Fluctuation Fund															
2 BORROWINGS			4.00			191.00	450.00						38.60		
a. NRB															
b. "A"Class Licensed Institution						178.50	450.00						3.60		
c. Foreign Banks and Fin. Ins.															
d. Other Financial Ins.			4.00			12.50							35.00		
e. Bonds and Securities															
3 DEPOSITS		749.98	334.34	2346.84	372.49	716.30	3057.15	5414.90	1263.47	514.19	6328.07	711.83	838.72	555.77	797.34
a. Current															
Domestic															
Foreign															
b. Savings		148.69	139.66	1042.60	227.08	366.43	1820.47	4055.38	400.06	204.17	5154.09	316.32	256.37	364.86	220.16
Domestic		148.69	139.66	1042.60	227.08	366.43	1820.47	4055.38	400.06	204.17	5154.09	316.32	256.37	364.86	220.16
Foreign															
c. Fixed		507.84	194.68	1010.53	145.41	349.67	1233.93	877.40	654.22	251.46	1142.39	395.51	582.35	190.78	366.60
Domestic		507.84	194.68	1010.53	145.41	349.67	1233.93	877.40	654.22	251.46	1142.39	395.51	582.35	190.78	366.60
Foreign															
d. Call Deposits															
Domestic															
Foreign															
e. Others		93.44		293.70		0.20	2.75	482.12	209.19	58.56	31.59			0.13	210.58
Domestic		93.44		293.70		0.20	2.75	482.12	209.19	58.56	31.59			0.13	210.58
Foreign															
4 Bills Payable		0.20													
5 Other Liabilities		106.22	121.57	166.53	43.37	297.41	203.93	311.43	113.67	53.25	326.81	78.61	178.45	31.96	101.72
1. Sundry Creditors		13.91	0.34	0.56	5.19	0.67	2.17	48.28	0.64	0.39	2.23	0.65	22.30	3.49	6.04
2. Loan Loss Provision		36.59	69.06	56.62	14.64	140.73	53.40	119.69	26.79	14.51	51.75	21.68	41.83	5.39	46.50
3. Interest Suspense a/c		19.94	26.31	40.20	9.30	61.43	15.96	75.54	29.39	23.19	91.53	33.71	98.01	4.45	30.49
4. Others		35.78	25.86	69.15	14.23	94.59	132.40	67.92	56.85	15.17	181.30	22.57	16.31	18.63	18.68
6 Reconciliation A/c									318.77			74.10	538.88	0.08	-0.39
7 Profit & Loss A/c		30.84		17.83	1.25	43.00	65.87			5.57	28.04			10.64	
TOTAL LIABILITIES		1076.80	551.30	2885.11	504.28	1572.35	4155.15	6376.52	1886.95	740.64	7208.96	1029.22	1791.58	760.01	1051.73
Assets															
1 LIQUID FUNDS		249.47	71.33	707.05	156.39	131.97	1278.87	1845.50	300.69	268.37	1941.63	262.63	65.75	217.11	115.67
a. Cash Balance		5.28	1.60	63.36	5.79	9.74	91.57	118.35	12.55	0.69	235.42	4.76	13.03	11.55	9.33
Nepalese Notes & Coins		5.05	1.60	63.36	5.78	9.70	91.57	118.35	12.55	0.69	235.19	4.76	13.03	11.55	9.33
Foreign Currency		0.23			0.01	0.04					0.24				
b. Bank Balance		16.39	69.73	96.88	150.60	122.23	1187.29	389.33	288.14	267.68	1706.21	257.87	52.71	205.56	106.34
1. In Nepal Rastra Bank		16.03	31.85	92.32	8.43	59.27	65.15	294.75	22.69	20.52	854.95	42.36	4.24	15.07	17.19
Domestic Currency		16.03	31.85	92.32	8.43	59.27	65.15	294.75	22.69	20.52	854.93	42.36	4.24	15.07	17.19
Foreign Currency											0.02				
2. "A"Class Licensed Institution		0.35	34.25	4.30	113.80	62.84	886.01	94.58	78.68	123.37	669.56	189.74	5.15	30.49	66.06
Domestic Currency		0.35	34.25	4.30	113.80	62.84	886.01	94.58	78.68	123.37	669.44	189.74	5.15	30.49	66.06
Foreign Currency											0.12				
3. Other Financial Ins.		0.01	3.63	0.26	28.37	0.12	236.14		186.78	123.80	181.70	25.77	43.33	160.00	23.09
4. In Foreign Banks															
c. Money at Call		227.80		546.81				1337.82							
Domestic Currency		227.80		546.81				1337.82							
Foreign Currency															
2 INVESTMENT IN SECURITIES		36.00		0.55		24.61	50.38	29.92	35.61	10.00	81.69	10.00	9.97	9.99	24.95
a. Govt. Securities		36.00		0.55		24.61	50.38	29.92	35.61	10.00	81.69	10.00	9.97	9.99	24.95
b. NRB Bond															
c. Govt. Non-Fin. Ins.															
d. Other Non-Fin. Ins.															
e. Non Residents															
3 SHARE & OTHER INVESTMENT		10.19	47.63		0.55	16.83	6.10	2.09	71.05	4.10	4.75	14.32		24.88	0.10
a. Non Residents															
b. Others		10.19	47.63		0.55	16.83	6.10	2.09	71.05	4.10	4.75	14.32		24.88	0.10
4 LOANS & ADVANCES		688.48	334.90	2055.27	309.54	1002.46	2544.85	3788.12	1052.95	423.08	3830.51	594.47	965.26	476.03	799.52
a. Private Sector		688.48	332.10	2055.27	309.54	987.46	2544.85	3753.12	1047.75	423.08	3830.51	586.28	965.26	466.23	799.52
b. Financial Institutions			2.50			15.00		35.00	5.20			8.19		8.50	
c. Government Organizations			0.30											1.30	
5 BILL PURCHASED			3.80								7.87		2.60		
a. Domestic Bills Purchased			3.80								7.87		2.60		
b. Foreign Bills Purchased															
c. Import Bills & Imports															
6 LOANS AGAINST COLLECTED BILLS															
a. Against Domestic Bills															
b. Against Foreign Bills															
7 FIXED ASSETS		58.82	21.78	44.60	18.68	190.39	77.08	480.61	21.07	2.30	323.70	27.43	31.12	10.43	23.98
8 OTHER ASSETS		33.45	49.16	77.63	19.12	125.55	197.42	230.27	47.06	32.26	981.28	42.27	135.69	20.97	45.57
a. Accrued Interest:		19.94	32.52	40.20	9.30	61.51	80.72	75.54	29.39	23.19	93.69	33.72	98.02	4.71	30.49
b. Staff Loans / Adv.			1.95		0.84	11.80	23.35	14.63	0.03	1.89	7.01	4.20	4.77	1.04	1.80
c. Sundry Debtors		3.94	0.13	10.59	5.63		6.65	1.91	2.30	0.77	2.54	0.21	24.39	8.27	9.37
d. Cash In Transit															
e. Others		9.56	14.55	26.83	3.34	52.24	86.69	138.19	15.35	6.42	878.04	4.14	8.52	6.96	

Statement of Assets and Liabilities

as on Baisakh end 2069

Rs. in million

Liabilities	Seti	hama	reliable	Lord Buddha	Swastik	Api	Namaste	Kaski	Suryadarshan	Zenith	Unique	Manjushree	Subhalaxmi
1 CAPITAL FUND	51.15	164.92	257.37	198.64	120.09	132.97	20.37	257.38	118.92	216.58	207.76	239.26	210.08
a. Paid-up Capital	40.00	200.00	221.39	185.21	114.00	126.00	14.20	240.74	100.00	205.31	200.00	200.00	200.00
b. Calls in Advance													
c. General Reserves	2.59	0.85	26.04	10.24	4.75	5.29	1.56	13.96	5.48	10.59	7.33	7.85	8.19
d. Share Premium				0.03		0.45		0.33					
e. Retained Earning	8.56	-35.93	9.94		1.15	1.23	4.60	2.35	13.44	0.33	0.43	31.41	1.64
f. Others Reserves Fund				3.17	0.19					0.34			0.25
g. Exchange Fluctuation Fund													
2 BORROWINGS			79.74										
a. NRB													
b. "A"Class Licensed Institution			79.74										
c. Foreign Banks and Fin. Ins.													
d. Other Financial Ins.													
e. Bonds and Securities													
3 DEPOSITS	128.73	342.79	1656.88	484.78	313.58	732.63	87.24	1174.13	466.34	892.26	379.65	659.14	545.53
a. Current					0.00								
Domestic					0.00								
Foreign													
b. Savings	98.17	122.04	1259.48	310.55	149.15	500.44	75.62	736.79	286.43	392.47	110.46	57.56	106.48
Domestic	98.17	122.04	1259.48	310.55	149.15	500.44	75.62	736.79	286.43	392.47	110.46	57.56	106.48
Foreign													
c. Fixed	30.56	143.40	397.40	174.23	164.35	232.19	11.58	437.34	179.72	214.68	185.55	280.66	361.69
Domestic	30.56	143.40	397.40	174.23	164.35	232.19	11.58	437.34	179.72	214.68	185.55	280.66	361.69
Foreign													
d. Call Deposits													
Domestic													
Foreign													
e. Others		77.36			0.08		0.04		0.19	285.11	83.64	320.92	77.35
Domestic		77.36			0.08		0.04		0.19	285.11	83.64	320.92	77.35
Foreign													
4 Bills Payable													
5 Other Liabilities	18.86	207.56	116.17	38.85	18.32	34.33	3.78	69.15	38.41	46.60	21.69	56.24	36.06
1. Sundry Creditors	0.36	0.11	10.60	0.58	0.43	3.08	0.02	2.06	0.47	2.37	3.79	1.33	1.67
2. Loan Loss Provision	5.47	148.98	38.13	25.02	3.99	9.31	2.11	21.24	7.83	11.57	8.50	12.54	7.64
3. Interest Suspense a/c	5.02	49.41	35.75	11.20	5.42	8.01	0.30	21.09	11.24	13.91	2.76	20.58	8.42
4. Others	8.00	9.07	31.69	2.06	8.49	13.93	1.34	24.76	18.87	18.76	6.63	21.79	18.33
6 Reconciliation A/c			1.32							0.02			
7 Profit & Loss A/c	7.10		15.28		4.74	7.38	3.66	13.49	2.97	14.07	19.40	2.96	6.84
TOTAL LIABILITIES	205.83	715.28	2126.75	722.27	456.74	907.31	115.05	1514.15	626.64	1169.53	628.49	957.61	798.52
Assets													
1 LIQUID FUNDS	48.08	141.88	507.17	181.07	157.78	278.20	23.72	373.73	197.70	348.07	79.81	193.80	212.98
a. Cash Balance	4.33	0.30	47.64	9.06	3.33	16.16	0.99	16.53	3.73	21.55	1.87	11.31	4.38
Nepalese Notes & Coins	4.29	0.30	47.64	9.06	3.33	16.16	0.95	16.53	3.73	21.55	1.87	11.31	4.38
Foreign Currency	0.05						0.03	0.00					
b. Bank Balance	43.75	8.99	20.54	172.02	154.44	21.96	2.32	357.20	193.97	326.52	77.94	182.49	208.59
1. In Nepal Rastra Bank	0.16	8.68	19.84	6.66	34.11	21.36		27.57	10.04	16.57	5.18	34.23	15.44
Domestic Currency	0.16	8.68	19.84	6.66	34.11	21.36		27.57	10.04	16.57	5.18	34.23	15.44
Foreign Currency													
2. "A"Class Licensed Institution	13.19	0.30	0.70	110.46	96.99	0.31	2.31	110.08	101.89	143.27	1.34	147.59	40.62
Domestic Currency	13.19	0.30	0.70	110.46	96.99	0.31	2.31	110.08	101.89	143.27	1.34	147.59	40.62
Foreign Currency													
3. Other Financial Ins.	30.40	0.02		54.90	23.34	0.29	0.01	219.55	82.04	166.68	71.42	0.67	152.53
4. In Foreign Banks													
c. Money at Call		132.59	438.99			240.08	20.42						
Domestic Currency		132.59	438.99			240.08	20.42						
Foreign Currency													
2 INVESTMENT IN SECURITIES	1.50	17.05	57.01	10.00	4.00			19.94	26.62	20.00	17.00	5.00	20.00
a. Govt. Securities	1.50	17.05	52.01	10.00	4.00			19.94	26.62	20.00	17.00	5.00	20.00
b. NRB Bond			5.00										
c. Govt. Non-Fin. Ins.													
d. Other Non-Fin Ins.													
e. Non Residents													
3 SHARE & OTHER INVESTMENT	0.10	0.10	1.00		0.40		15.10			3.21	2.10		
a. Non Residents													
b. Others	0.10	0.10	1.00		0.40		15.10			3.21	2.10		
4 LOANS & ADVANCES	144.02	430.26	1357.97	507.44	273.78	580.06	73.22	1071.15	372.57	739.06	513.63	692.90	521.97
a. Private Sector	144.02	417.66	1330.47	497.68	273.78	580.06	73.22	1071.15	368.23	739.06	503.93	676.30	511.48
b. Financial Institutions		12.60	27.50	9.50					2.60		9.70	16.60	10.50
c. Government Organizations				0.26					1.74				
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	1.43	17.71	137.32	3.94	5.51	11.32	0.71	16.83	9.19	8.18	2.82	20.89	15.26
8 OTHER ASSETS	10.33	87.19	61.82	15.94	14.39	36.82	2.29	31.75	20.55	51.01	13.13	45.02	28.32
a. Accrued Interest:	5.00	49.41	38.03	11.19	5.42	8.01	0.30	21.09	12.07	13.91	2.76	20.58	8.42
b. Staff Loans / Adv.	0.03	0.38	1.39	0.47	2.21	14.56	0.09	0.92	0.56	20.49	0.44	14.59	7.45
c. Sundry Debtors	1.70	0.17	12.66	0.20	0.58	8.78	0.62	0.40	0.48	2.54	0.45	0.95	
d. Cash In Transit													
e. Others	3.60	37.23	9.75	4.08	6.18	5.46	1.28	9.35	7.45	14.07	9.48	8.89	12.45
9 Expenses not Written off	0.38		1.04		0.88	0.91		0.14					
10 Non Banking Assets			3.41										
11 Reconciliation Account								0.60					
12 Profit & Loss A/c		21.10		3.87									
TOTAL ASSETS	205.83	715.28	2126.75	722.27	456.73	907.31	115.05	1514.15	626.64	1169.53	628.49	957.61	798.52

Statement of Assets and Liabilities

as on Baisakh end 2069

Rs. in million

	Jebits	Reliance	Lotus	Baibhav	Bhaktapur
Liabilities					
1 CAPITAL FUND	106.46	153.45	127.07	148.91	128.90
a. Paid-up Capital	102.00	140.00	120.00	147.00	125.00
b. Calls in Advance					
c. General Reserves	1.01	5.79	7.07	0.24	0.78
d. Share Premium					
e. Retained Earning	3.46	7.66		1.68	3.12
f. Others Reserves Fund					
g. Exchange Fluctuation Fund					
2 BORROWINGS					
a. NRB					
b. "A"Class Licensed Institution					
c. Foreign Banks and Fin. Ins.					
d. Other Financial Ins.					
e. Bonds and Securities					
3 DEPOSITS	344.85	829.32	289.69	132.00	168.30
a. Current					
Domestic					
Foreign					
b. Savings	81.38	131.12	87.19	51.42	60.30
Domestic	81.38	131.12	87.19	51.42	60.30
Foreign					
c. Fixed	166.18	388.78	124.18	35.91	28.67
Domestic	166.18	388.78	124.18	35.91	28.67
Foreign					
d. Call Deposits					79.33
Domestic				79.33	
Foreign					
e. Others	97.29	309.43	78.32	44.66	
Domestic	97.29	309.43	78.32	44.66	
Foreign					
4 Bills Payable					
5 Other Liabilities	32.06	57.75	17.83	6.28	6.62
1. Sundry Creditors	7.73		0.10		0.00
2. Loan Loss Provision	8.49	26.25	3.85	2.91	1.26
3. Interest Suspense a/c	9.79	11.92	7.06		
4. Others	6.06	19.58	6.82	3.37	5.36
6 Reconciliation A/c					
7 Profit & Loss A/c		2.61	8.83	6.46	2.19
TOTAL LIABILITIES	483.37	1043.13	443.42	293.65	306.01

Assets

1 LIQUID FUNDS	109.31	398.52	141.01	183.73	165.53
a. Cash Balance	9.75	12.44	1.85	3.04	6.76
Nepalese Notes & Coins	9.75	12.44	1.85	3.04	6.76
Foreign Currency					
b. Bank Balance	99.56	386.08	139.16	3.54	158.76
1. In Nepal Rastra Bank	6.97	51.40	18.18	3.54	9.10
Domestic Currency	6.97	51.40	18.18	3.54	9.10
Foreign Currency					
2. "A"Class Licensed Institution	65.38	143.80	14.19		71.73
Domestic Currency	65.38	143.80	14.19		71.73
Foreign Currency					
3. Other Financial Ins.	27.21	190.89	106.79		77.93
4. In Foreign Banks					
c. Money at Call				177.15	
Domestic Currency				177.15	
Foreign Currency					
2 INVESTMENT IN SECURITIES	8.45	4.00	6.00		
a. Govt. Securities	8.45	4.00	6.00		
b. NRB Bond					
c. Govt. Non-Fin. Ins.					
d. Other Non-Fin Ins.					
e. Non Residents					
3 SHARE & OTHER INVESTMENT	2.59				
a. Non Residents					
b. Others	2.59				
4 LOANS & ADVANCES	326.29	611.31	281.01	98.76	130.52
a. Private Sector	322.29	592.86	275.71	98.76	130.52
b. Financial Institutions	4.00	18.45	5.30		
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	9.19	8.46	4.91	7.94	6.68
8 OTHER ASSETS	24.52	19.49	10.48	3.23	1.60
a. Accrued Interest:	10.00	2.35	7.06		
b. Staff Loans / Adv.	10.56	0.43	1.03	0.26	
c. Sundry Debtors	0.45	1.65	0.42	0.97	0.22
d. Cash In Transit					
e. Others	3.51	15.06	1.97	1.99	1.38
9 Expenses not Written off	1.33	1.35			1.68
10 Non Banking Assets					
11 Reconciliation Account					
12 Profit & Loss A/c	1.68				
TOTAL ASSETS	483.37	1043.13	443.42	293.65	306.01

Profit and Loss Account

upto Baisakh 2069

Rs. in million

Expenses	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
1 Interest Expenses	1536.00	2518.26	2687.20	3204.99	876.79	2382.13	2260.15
1.1 Deposit Liabilities	1524.00	2510.52	2658.23	3125.75	873.01	2378.04	2237.91
1.1.1 Saving A/c	907.00	1031.01	563.27	544.10	223.81	743.01	229.80
1.1.2 Fixed A/c	617.00	1396.74	1430.32	1789.60	438.80	1634.94	1815.90
1.1.2.1 Upto 3 Months Fixed A/c		0.12	214.55	31.63	15.67	403.45	359.17
1.1.2.2 3 to 6 Months fixed A/c		2.00	286.06		2.42		290.12
1.1.2.3 6 Months to 1 Year Fixed A/c		1086.75	715.16		86.71		330.87
1.1.2.4 Above 1 Year	617.00	307.87	214.55	1757.98	334.01	1231.49	835.75
1.1.3 Call Deposit		82.77	664.64	792.05	210.40	0.09	192.21
1.1.4 Certificate of Deposits							
1.2 Others	12.00	7.74	28.97	79.24	3.78	4.09	22.24
2 Commission/Fee Expense		60.04	112.53	70.79			
3 Employees Expenses	1036.00	1119.97	435.37	262.14	316.00	435.10	239.38
4 Office Operating Expenses	261.00	699.51	338.47	365.33	282.39	566.96	399.19
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		4.11					0.32
7. Provision for Risk	781.00	582.12	698.37	615.63	153.41	201.18	60.88
7.1 Loan loss Provision	781.00	574.47	669.42	615.63	153.41	201.18	60.88
7.1.1 General Loan loss Provision		366.91	21.81	357.24		201.18	37.09
7.1.2 Special Loan Loss Provision	781.00	207.56	647.60	258.39	153.41		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	4.53			61.40		
9 Provision for Staff Bonus			193.04	134.60	131.06		30.26
10 Provision for Income Tax			574.14	407.72	393.19		91.50
11 Others	4.00	1.65					
12 Net Profit	789.00	908.29	1356.27	938.32	917.45	1072.51	211.06
TOTAL EXPENSES	4415.00	5898.59	6395.38	5999.53	3131.68	4657.87	3292.74

Income

1. Interest Income	3292.00	4694.27	5135.25	4913.33	2324.33	3851.18	2821.55
1.1. On Loans and Advance	2987.00	4036.22	4404.71	4651.69	1743.67	3412.39	2178.21
1.2. On Investment	250.00	583.71	525.86	205.86	493.30	411.01	297.26
1.2.1 Government Bonds	243.00	570.02	515.43	205.86	492.76	411.01	229.38
1.2.2 Foreign Bonds			10.44				
1.2.3 NRB Bonds		0.08					67.89
1.2.4 Deventure & Bonds	7.00	13.61			0.55		
1.3 Agency Balance		66.96	0.05	52.08	0.65		324.33
1.4 On Call Deposit	8.00	3.06	158.64	3.70	7.59	27.79	0.71
1.5 Others	47.00	4.32	45.99		79.12		21.03
2. Comission & Discount	141.00	249.58	562.86	175.66	164.20	611.98	324.93
2.1 Bills Purchase & Discount	1.00	1.56	2.77	9.96	10.10	72.17	0.11
2.2 Comission	140.00	232.63	558.45	166.62	112.86	412.85	228.18
2.3 Others		15.39	1.64	-0.93	41.24	126.95	96.63
3 Income From Exchange Fluctuation	58.00	86.07	353.08	233.49	442.25	194.71	86.90
3.1 Due to Change in Exchange Rate	36.00	62.34	254.92	58.81	156.09	12.41	10.81
3.2 Due to Foreign Currency Trans.	22.00	23.73	98.15	174.68	286.16	182.31	76.08
4 Other Operating Income	150.00	208.86		671.19	31.90		
5 Non Operating Income		33.24	16.83	5.86	0.02		0.68
6 Provision Written Back	677.00	394.41	311.51		132.93		52.63
7 Recovery from Written off Loan	97.00	123.98	15.84		36.06		6.05
8 Income from Extra Ordinary Expenses		108.18					
9 Net Loss							
TOTAL INCOME	4415.00	5898.59	6395.38	5999.53	3131.68	4657.87	3292.74

Profit and Loss Account

upto Baisakh 2069

Rs. in million

Expenses	NBBL	EBL	BOK	NCC	NIC	LBL	MBL	Kumari
1 Interest Expenses	834.07	2424.39	1239.56	850.41	1350.05	521.71	1256.72	1334.75
1.1 Deposit Liabilities	834.02	2407.41	1218.37	847.21	1333.67	521.65	1233.66	1294.30
1.1.1 Saving A/c	386.26	487.67	247.12	304.34	178.65	106.36	355.60	269.61
1.1.2 Fixed A/c	248.66	1402.24	711.79	375.36	848.78	364.31	555.73	713.97
1.1.2.1 Upto 3 Months Fixed A/c		403.89			2.15		2.51	
1.1.2.2 3 to 6 Months fixed A/c	42.22	320.25			1.03		4.58	
1.1.2.3 6 Months to 1 Year Fixed A/c		374.79	711.79	19.46	295.40	364.31	290.29	
1.1.2.4 Above 1 Year	206.44	303.31		355.90	550.21		258.35	713.97
1.1.3 Call Deposit	199.10	517.50	259.45	167.51	306.24	50.97	322.33	310.72
1.1.4 Certificate of Deposits								
1.2 Others	0.05	16.98	21.19	3.21	16.38	0.06	23.06	40.46
2 Commission/Fee Expense	10.78							
3 Employees Expenses	146.86	262.73	208.84	97.22	118.58	59.34	131.99	162.39
4 Office Operating Expenses	115.79	313.96	260.85	118.53	181.01	80.04	234.72	164.50
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				0.27			0.07
7. Provision for Risk	272.29	41.71	80.39	101.46	3.98	43.53	58.14	266.63
7.1 Loan loss Provision	251.44	41.71	80.39	101.46	3.98	43.53	58.14	266.63
7.1.1 General Loan loss Provision	45.01	41.71	4.99		9.00			13.15
7.1.2 Special Loan Loss Provision	206.43		64.42	101.46	-5.02	43.53	58.14	253.49
7.1.3 Additional Loan Loss Provision			10.98					
7.2. Provision for Non-Banking Assets	14.35							
7.3. Provision for Loss on Investment	6.50							
7.4. Provision for Loss of Other Assets								
8 Loan Written Off				78.75			58.14	
9 Provision for Staff Bonus		133.10	65.63	8.23	51.56	15.07	3.19	14.58
10 Provision for Income Tax		399.29	202.89	24.11	154.69	42.85	9.57	43.74
11 Others				0.01				
12 Net Profit	582.02	931.67	453.41	58.24	360.94	58.38	22.33	102.06
TOTAL EXPENSES	1962.89	4506.85	2511.57	1336.97	2221.09	820.91	1774.81	2088.73

Income

1. Interest Income	1109.93	4091.66	2164.12	1088.66	2023.30	776.58	1519.71	1919.91
1.1. On Loans and Advance	976.40	3705.77	1906.57	985.51	1785.07	717.36	1473.91	1730.34
1.2. On Investment	119.02	384.79	253.57	96.91	226.17	57.04	41.84	16.14
1.2.1 Government Bonds	99.87	227.50	252.48	80.19	133.05	57.04	38.61	16.14
1.2.2 Foreign Bonds		19.80			9.33			
1.2.3 NRB Bonds	19.15	137.49		10.26	83.80			
1.2.4 Deventure & Bonds			1.09	6.46			3.23	
1.3 Agency Balance	0.01				0.00	1.54		
1.4 On Call Deposit	3.70	1.10	0.26		11.44		3.96	
1.5 Others	10.80		3.72	6.23	0.61	0.64		173.43
2. Comission & Discount	146.57	188.88	199.89	42.19	69.70	14.47	35.47	129.72
2.1 Bills Purchase & Discount	7.69	3.42	38.01	2.05	0.38	0.01	0.42	1.55
2.2 Comission	134.15	185.46	161.88	40.14	33.83	14.46	33.58	128.17
2.3 Others	4.73				35.49		1.47	
3 Income From Exchange Fluctuation	52.42	119.75	118.29	17.33	74.83	11.82	45.83	35.58
3.1 Due to Change in Exchange Rate	5.57	-14.19		12.70	2.40	3.74	6.20	11.69
3.2 Due to Foreign Currency Trans.	46.85	133.94	118.29	4.63	72.43	8.08	39.62	23.89
4 Other Operating Income	37.01	101.78	1.81	49.63	51.48	13.89	51.46	
5 Non Operating Income	80.55	4.78	1.91	9.41	1.77		1.46	3.39
6 Provision Written Back	492.37		25.56	94.69			62.73	0.13
7 Recovery from Written off Loan	44.04				0.01	3.79	58.14	
8 Income from Extra Ordinary Expenses				35.07		0.36		
9 Net Loss								
TOTAL INCOME	1962.89	4506.85	2511.57	1336.97	2221.09	820.91	1774.81	2088.73

Profit and Loss Account

upto Baisakh 2069

Rs. in million

Expenses	Laxmi	SBL	ADBNL	Global	Citizens	Prime	BOA	Sunrise
1 Interest Expenses	1361.22	1704.47	2175.82	1276.92	1176.26	1694.08	1096.65	1158.52
1.1 Deposit Liabilities	1336.51	1701.11	2105.27	1276.92	1162.37	1675.77	1096.65	1157.52
1.1.1 Saving A/c	298.52	245.85	759.99	462.47	209.90	128.86	147.85	329.31
1.1.2 Fixed A/c	812.39	985.89	1308.83	453.66	740.23	826.98	713.30	592.92
1.1.2.1 Upto 3 Months Fixed A/c	0.87	17.23	3.74		67.22	0.00		10.94
1.1.2.2 3 to 6 Months fixed A/c	8.04	98.12	4.96		41.29	35.25		66.03
1.1.2.3 6 Months to 1 Year Fixed A/c	263.86	479.12	110.47		477.44	733.57		515.96
1.1.2.4 Above 1 Year	539.62	391.42	1189.66	453.66	154.27	58.15	713.30	
1.1.3 Call Deposit	225.60	469.37	32.83	360.78	212.25	719.94	235.51	235.29
1.1.4 Certificate of Deposits			3.61					
1.2 Others	24.71	3.37	70.55		13.89	18.30		1.00
2 Commission/Fee Expense				9.54	0.67			3.28
3 Employees Expenses	135.51	135.38	2038.25	119.44	85.50	71.39	119.87	153.62
4 Office Operatiing Expenses	144.05	254.10	234.09	360.23	168.11	136.82	145.84	209.79
5 Exchange Fluctuation Loss			1.54					
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions			1.54					
6 Non-Operatiing Expenses			3.07	3.13	449.78			0.02
7. Provision for Risk	50.60	163.39	1649.83	-73.90	151.82	142.50	292.77	208.67
7.1 Loan loss Provision	50.60	163.39	1643.63	-73.90	151.82	141.34	292.77	185.34
7.1.1 General Loan loss Provision	10.61	163.39	455.45	24.66	13.75	15.06		19.53
7.1.2 Special Loan Loss Provision	39.99		1188.18	-98.56	138.07	126.15	292.77	165.81
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					23.33
7.4. Provision for Loss of Other Assets			0.95					
8 Loan Written Off			49.62					1.03
9 Provision for Staff Bonus	41.73	25.74	112.60	29.37		11.94		
10 Provision for Income Tax	125.18	77.22	261.53	88.11		35.82		
11 Others			11.08					
12 Net Profit	292.08	180.17	1223.28	205.60	74.60	83.59		156.31
TOTAL EXPENSES	2150.37	2540.47	7760.71	2018.44	2106.74	2176.15	1655.14	1891.24

Income

1. Interest Income	1897.97	2308.97	5459.60	1802.95	1468.54	2028.70	1465.77	1570.41
1.1. On Loans and Advance	1827.13	2171.12	5061.90	1661.53	1380.77	1941.70	1318.19	1509.94
1.2. On Investment	70.84	99.04	335.77	138.58	53.32		130.96	43.39
1.2.1 Government Bonds	67.63		335.77	138.12	53.32		130.96	2.48
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds		99.04						40.91
1.2.4 Deventure & Bonds	3.21			0.46				
1.3 Agency Balance		0.29			0.00			13.55
1.4 On Call Deposit		38.51		1.52	34.26			
1.5 Others			61.93	1.33	0.19	87.00	16.63	3.53
2. Comission & Discount	162.91	156.40	89.59	122.81	67.38	11.62	72.18	51.94
2.1 Bills Purchase & Discount	7.30			0.61	10.06	2.30	0.15	0.90
2.2 Comission	150.55	71.15	89.59	117.35	24.12	9.31	24.11	31.64
2.3 Others	5.07	85.24		4.85	33.21		47.92	19.41
3 Income From Exchange Fluctuation	81.27	75.11	23.51	40.88	19.68	13.28	1.56	30.50
3.1 Due to Change in Exchange Rate	16.42	10.24	23.51	15.02	7.89	0.18	-6.35	5.54
3.2 Due to Foreign Currency Trans.	64.85	64.87		25.87	11.79	13.10	7.91	24.96
4 Other Operating Income			335.52	48.67	13.06	114.94		51.80
5 Non Operating Income	3.56		8.27	3.13	460.03			0.11
6 Provision Written Back	4.66		1380.34		78.04	7.61	6.86	186.48
7 Recovery from Written off Loan			246.21					
8 Income from Extra Ordinary Expenses			217.66					
9 Net Loss							108.77	
TOTAL INCOME	2150.37	2540.47	7760.71	2018.44	2106.74	2176.15	1655.14	1891.24

Profit and Loss Account

upto Baisakh 2069

Rs. in million

Expenses	Grand	NMB	Kist	Janata	Mega	CTBNL	Civil Bank	Century
1 Interest Expenses	897.76	1042.02	1314.51	429.49	616.80	325.09	436.31	193.77
1.1 Deposit Liabilities	891.42	1038.63	1310.13	427.54	609.73	324.40	427.51	193.48
1.1.1 Saving A/c	539.95	144.91	511.94	35.05	198.34	41.88	39.13	59.88
1.1.2 Fixed A/c	65.28	674.51	599.79	236.06	301.76	151.44	205.43	95.06
1.1.2.1 Upto 3 Months Fixed A/c		12.75	0.93	26.56	72.71		14.08	
1.1.2.2 3 to 6 Months fixed A/c		3.01	33.50	12.12	17.92	11.02	9.78	
1.1.2.3 6 Months to 1 Year Fixed A/c	56.82	117.85	488.70	167.21	210.56	115.84	132.43	95.06
1.1.2.4 Above 1 Year	8.46	540.92	76.66	30.17	0.57	24.58	49.13	
1.1.3 Call Deposit	282.01	219.21	198.40	156.43	109.63	131.08	182.96	38.54
1.1.4 Certificate of Deposits	4.18							
1.2 Others	6.34	3.38	4.38	1.95	7.07	0.70	8.80	0.28
2 Commission/Fee Expense							0.28	
3 Employees Expenses	73.90	77.38	194.55	63.60	89.98	49.27	72.08	30.84
4 Office Operating Expenses	84.38	130.16	242.20	93.38	135.95	78.06	92.86	62.85
5 Exchange Fluctuation Loss	1.74				0.37			
5.1 Due to Change in Exchange Rates	1.74				0.37			
5.2 Due to Foreign Currency Transactions								
6 Non-Operating Expenses		0.17	0.17					
7. Provision for Risk		170.47	251.50	23.44	40.28	26.18	33.10	38.82
7.1 Loan loss Provision		166.24	176.07	23.44	40.28	26.18	33.10	17.57
7.1.1 General Loan loss Provision		6.91	7.36	22.94	40.28	26.18	33.10	17.57
7.1.2 Special Loan Loss Provision		159.32	171.66	0.50				
7.1.3 Additional Loan Loss Provision			-2.95					
7.2. Provision for Non-Banking Assets		2.61	71.64					
7.3. Provision for Loss on Investment		1.63	3.79					21.25
7.4. Provision for Loss of Other Assets								
8 Loan Written Off			0.10					
9 Provision for Staff Bonus	20.16	4.06		4.93	9.51			
10 Provision for Income Tax	60.49	12.17		14.78	28.53			
11 Others								
12 Net Profit	46.27	28.40	-239.69	34.49	66.58			
TOTAL EXPENSES	1184.70	1464.82	1763.33	664.12	988.01	478.61	634.63	326.28

Income

1. Interest Income	1081.42	1319.90	1618.23	600.44	928.96	405.39	522.30	239.10
1.1. On Loans and Advance	999.01	1215.19	1456.20	549.14	844.67	371.62	505.07	198.90
1.2. On Investment	76.93	92.92	133.42	33.56	15.04	16.01	15.36	19.93
1.2.1 Government Bonds	76.93	57.56	133.42	33.55	15.04	2.53	15.36	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds		35.36		0.01		13.48		19.93
1.2.4 Deventure & Bonds								
1.3 Agency Balance			0.81	0.00	0.05			
1.4 On Call Deposit		0.14	7.25	17.73	17.58		1.87	
1.5 Others	5.48	11.65	20.55	0.00	51.62	17.76		20.26
2. Comission & Discount	15.11	29.59	98.15	50.00	10.91	37.30	25.68	22.59
2.1 Bills Purchase & Discount	1.47		1.59		0.16		0.45	
2.2 Comission	13.64	17.64	20.65	47.48	10.75	16.90	25.23	3.17
2.3 Others		11.95	75.91	2.52		20.40		19.42
3 Income From Exchange Fluctuation	29.02	47.27	11.14	13.54	15.03	5.93	20.49	2.49
3.1 Due to Change in Exchange Rate		0.05	0.70	-2.78		5.93	0.39	2.49
3.2 Due to Foreign Currency Trans.	29.02	47.22	10.44	16.32	15.03		20.09	
4 Other Operating Income	24.15	44.58			30.62		27.43	
5 Non Operating Income	0.48	8.61	0.85	0.14	2.48			
6 Provision Written Back	34.52	12.76	34.95					
7 Recovery from Written off Loan		2.13						
8 Income from Extra Ordinary Expenses								
9 Net Loss						30.00	38.74	62.10
TOTAL INCOME	1184.70	1464.82	1763.33	664.12	988.01	478.61	634.63	326.28

Profit and Loss Account

upto Baisakh 2069

Rs. in million

Expenses	Sanima	NIDC	Uddhyam	Malika	SDBL	UDBL	MDBL	Narayani
1 Interest Expenses	602.53	26.01	19.80	68.53	332.84	4.15	198.16	83.73
1.1 Deposit Liabilities	597.40	26.01	19.80	68.53	330.65	1.28	189.63	78.61
1.1.1 Saving A/c	201.08	3.84	4.13	58.72	139.73	0.37	26.30	44.21
1.1.2 Fixed A/c	325.30	19.94	8.65	6.66	138.57	0.91	81.89	34.40
1.1.2.1 Upto 3 Months Fixed A/c	3.29				5.05			3.61
1.1.2.2 3 to 6 Months fixed A/c	10.23	0.20			4.89			1.80
1.1.2.3 6 Months to 1 Year Fixed A/c	261.37	0.05	7.57	3.25	54.08		17.83	10.92
1.1.2.4 Above 1 Year	50.41	19.69	1.09	3.40	74.56	0.91	64.05	18.07
1.1.3 Call Deposit	71.03	2.23	7.02	3.16	52.36		81.45	
1.1.4 Certificate of Deposits								
1.2 Others	5.13				2.19	2.87	8.53	5.12
2 Commission/Fee Expense					1.94			
3 Employees Expenses	65.23	32.78	4.67	28.14	39.51	1.15	38.55	9.87
4 Office Operating Expenses	88.58	22.66	7.29	30.94	59.87	0.56	53.87	8.58
5 Exchange Fluctuation Loss	4.55							
5.1 Due to Change in Exchange Rates	4.55							
5.2 Due to Foreign Currency Transactions								
6 Non-Operating Expenses	22.86						0.13	
7. Provision for Risk	43.85	3.31	6.75	8.37	116.45	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	0.33			4.22
7.4. Provision for Loss of Other Assets								
8 Loan Written Off							41.04	
9 Provision for Staff Bonus	7.18	13.67		4.71				
10 Provision for Income Tax	21.54	23.65		14.12	-0.09			
11 Others					0.02			
12 Net Profit	50.27	147.24		32.95				
TOTAL EXPENSES	906.60	269.31	38.51	187.75	550.54	6.43	424.57	126.65

Income

1. Interest Income	862.10	132.30	22.83	151.91	447.25	2.75	276.58	106.45
1.1. On Loans and Advance	767.61	90.37	17.82	122.89	406.32	1.52	243.76	80.72
1.2. On Investment	49.20	0.25		3.38	13.87		13.21	
1.2.1 Government Bonds	49.20	0.25		3.38	13.87		13.21	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance							18.45	14.25
1.4 On Call Deposit	31.78		5.01	22.76	26.49	1.24		
1.5 Others	13.52	41.68		2.88	0.57		1.16	11.48
2. Comission & Discount	9.77		0.60	6.74	6.63	0.02	8.92	1.03
2.1 Bills Purchase & Discount					0.12			
2.2 Comission	9.77		0.07	6.74	6.51		8.92	1.03
2.3 Others			0.53			0.02		
3 Income From Exchange Fluctuation	2.74				0.64		0.15	
3.1 Due to Change in Exchange Rate					0.52		0.15	
3.2 Due to Foreign Currency Trans.	2.74				0.12			
4 Other Operating Income	31.91	20.58		10.16	20.43	1.73		1.39
5 Non Operating Income	0.07	79.62		2.11	0.93			0.24
6 Provision Written Back		36.82	0.35	16.83	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			14.74		37.88	0.23	75.96	9.27
TOTAL INCOME	906.60	269.31	38.51	187.75	550.54	6.43	424.57	126.65

Profit and Loss Account

upto Baisakh 2069

Rs. in million

Expenses	PDBL	Sahayogi	Pashupati	Karnali	Triveni	Annapurna	Bhrikuti	Suvekchha
1 Interest Expenses	149.34	77.92	50.74	51.77	149.43	176.94	185.15	87.75
1.1 Deposit Liabilities	149.22	77.92	49.72	51.77	149.28	111.23	184.91	82.44
1.1.1 Saving A/c	77.21	58.12	11.63	35.82	62.16	42.90	89.91	26.37
1.1.2 Fixed A/c	52.46	17.98	23.67	15.95	61.82	36.11	49.82	37.24
1.1.2.1 Upto 3 Months Fixed A/c	1.31		0.15				0.08	2.38
1.1.2.2 3 to 6 Months fixed A/c	0.77		3.36		5.40		0.24	0.03
1.1.2.3 6 Months to 1 Year Fixed A/c	44.81	4.83	17.47		25.25		38.71	15.37
1.1.2.4 Above 1 Year	5.57	13.15	2.69	15.95	31.17	36.11	10.80	19.47
1.1.3 Call Deposit	19.55	1.82	14.42		25.31	32.22	45.17	18.83
1.1.4 Certificate of Deposits								
1.2 Others	0.11		1.02		0.15	65.72	0.24	5.31
2 Commission/Fee Expense			0.26					
3 Employees Expenses	27.38	8.98	16.00	13.53	14.26	21.93	24.02	11.31
4 Office Operating Expenses	27.87	15.07	22.81	12.68	26.21	23.98	18.55	14.08
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	1.43	2.90			1.96		3.58	1.33
10 Provision for Income Tax	4.29	8.70			5.89		10.73	3.99
11 Others						2.67		
12 Net Profit	10.02	20.30	26.37	2.14	13.74		25.03	9.32
TOTAL EXPENSES	235.47	140.07	128.17	80.41	225.43	472.70	301.10	130.82

Income

1. Interest Income	215.55	125.12	119.73	68.87	207.84	273.98	283.26	122.95
1.1. On Loans and Advance	186.82	102.59	94.95	59.31	191.11	161.13	243.78	109.50
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	24.28	22.53		9.56	16.72	47.14	36.37	13.45
1.5 Others	3.47		24.77			65.72	1.60	
2. Comission & Discount	2.65	4.54	0.54	11.54	17.59	12.37	1.87	0.95
2.1 Bills Purchase & Discount			0.00			0.15		
2.2 Comission	2.65	4.54	0.47	2.54	2.61	2.19	1.87	0.95
2.3 Others			0.06	9.00	14.98	10.04		
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	17.04	10.41	7.92				15.97	6.90
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						66.26		
TOTAL INCOME	235.47	140.07	128.17	80.41	225.43	472.70	301.10	130.82

Profit and Loss Account

upto Baisakh 2069

Rs. in million

Expenses	Bageshwori	Gaurishankar	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel
1 Interest Expenses	82.59	112.19	261.52	151.32	142.05	251.75	158.75	127.15
1.1 Deposit Liabilities	82.50	112.19	258.24	127.10	142.05	239.04	158.75	127.15
1.1.1 Saving A/c	55.49	30.41	72.76	53.73	35.35	73.28	78.99	97.81
1.1.2 Fixed A/c	10.50	11.02	154.66	47.06	74.92	129.08	57.31	29.34
1.1.2.1 Upto 3 Months Fixed A/c				0.02	31.89	5.04		0.79
1.1.2.2 3 to 6 Months fixed A/c				1.07	5.97	6.75	1.54	1.65
1.1.2.3 6 Months to 1 Year Fixed A/c	1.16	3.94	105.15	27.50	32.08	60.53	23.82	12.82
1.1.2.4 Above 1 Year	9.34	7.08	49.51	18.47	4.98	56.77	31.95	14.08
1.1.3 Call Deposit	16.52	70.77	30.82	26.31	31.79	36.67	22.44	
1.1.4 Certificate of Deposits								
1.2 Others	0.09		3.28	24.22		12.71		
2 Commission/Fee Expense								0.01
3 Employees Expenses	18.04	12.00	36.94	15.95	17.25	18.06	25.23	12.33
4 Office Operating Expenses	10.04	14.68	53.50	17.26	30.92	25.43	14.08	12.16
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			40.01	
7. Provision for Risk	9.30	3.29	476.22	5.53	5.88	11.81	0.20	4.57
7.1 Loan loss Provision	9.30	3.29	34.12	5.53	5.88	11.81	0.20	4.57
7.1.1 General Loan loss Provision	9.30	0.66	-84.38	1.80	0.52		0.20	4.57
7.1.2 Special Loan Loss Provision		2.63	118.50	3.73	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		2.71			3.92	7.85		4.53
10 Provision for Income Tax		8.12			12.25	23.54		13.60
11 Others			157.69					
12 Net Profit	25.26	18.96		41.84	25.77	54.92	33.29	31.72
TOTAL EXPENSES	145.23	171.95	985.88	232.80	238.04	393.35	271.55	206.07

Income

1. Interest Income	128.48	162.07	308.93	214.97	221.78	379.14	245.31	195.21
1.1. On Loans and Advance	116.58	88.88	301.37	168.21	186.73	333.54	204.49	149.99
1.2. On Investment	0.03						1.63	
1.2.1 Government Bonds	0.03							
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds							1.63	
1.3 Agency Balance								45.22
1.4 On Call Deposit	11.78	73.19	7.52	22.54	34.89	29.22	39.19	
1.5 Others	0.09		0.04	24.22	0.16	16.38		
2. Comission & Discount	16.75	8.01	0.23	0.86	1.83	0.31	23.86	2.19
2.1 Bills Purchase & Discount								
2.2 Comission	4.06	1.22	0.23	0.86	1.83	0.31		0.30
2.3 Others	12.69	6.79					23.86	1.89
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			6.29	15.29	8.90	13.91		8.04
5 Non Operating Income					0.24			
6 Provision Written Back		1.88		1.60	5.11		2.38	0.63
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss			670.23					
TOTAL INCOME	145.23	171.95	985.88	232.80	238.04	393.35	271.55	206.07

Profit and Loss Account

upto Baisakh 2069

Rs. in million

Expenses	WDBL	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising
1 Interest Expenses	39.46	578.52	29.88	370.75	373.41	54.91	94.14	64.34
1.1 Deposit Liabilities	39.46	577.30	29.88	363.65	326.55	47.47	93.70	63.86
1.1.1 Saving A/c	30.54	209.95	23.70	107.46	90.02	42.16	22.29	37.54
1.1.2 Fixed A/c	8.92	296.07	6.18	123.47	169.40	1.38	50.78	26.32
1.1.2.1 Upto 3 Months Fixed A/c		75.36			11.85	0.01	0.16	
1.1.2.2 3 to 6 Months fixed A/c	1.57	24.33			15.15	0.01	0.36	0.25
1.1.2.3 6 Months to 1 Year Fixed A/c	1.97	120.49			121.69	0.21	27.66	19.88
1.1.2.4 Above 1 Year	5.38	75.88	6.18	123.47	20.70	1.16	22.61	6.19
1.1.3 Call Deposit		71.28		132.72	67.13	3.93	20.63	
1.1.4 Certificate of Deposits								
1.2 Others		1.23		7.10	46.87	7.44	0.43	0.48
2 Commission/Fee Expense					1.58			
3 Employees Expenses	6.61	59.90	7.42	34.67	44.20	6.99	7.89	11.73
4 Office Operating Expenses	4.22	66.41	4.58	60.81	49.98	7.16	7.09	15.82
5 Exchange Fluctuation Loss			0.00	0.01	7.14			
5.1 Due to Change in Exchange Rates			0.00	0.01	7.14			
5.2 Due to Foreign Currency Transactions				0.00				
6 Non-Operating Expenses	7.39					0.08		
7. Provision for Risk		167.83	15.02	54.45	44.62	2.10		6.97
7.1 Loan loss Provision		167.83	15.02	54.45	31.66	2.10		6.97
7.1.1 General Loan loss Provision			0.39	54.45	-2.47	1.31		0.60
7.1.2 Special Loan Loss Provision		167.83	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			1.58		4.47		1.08	
10 Provision for Income Tax			4.74		13.42		3.24	
11 Others								
12 Net Profit	11.74		11.05	-42.13	31.32	21.46	7.55	18.88
TOTAL EXPENSES	69.42	873.33	74.27	478.56	570.14	92.70	120.98	117.75

Income

1. Interest Income	53.66	743.07	44.45	458.33	527.82	83.26	110.53	108.26
1.1. On Loans and Advance	53.66	686.97	44.45	409.40	426.69	65.20	80.38	91.97
1.2. On Investment		3.50		4.81	15.32			
1.2.1 Government Bonds		1.44		4.81				
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds		2.06						
1.2.4 Deventure & Bonds					15.32			
1.3 Agency Balance		6.18		32.97				
1.4 On Call Deposit		39.00		7.29	68.16	10.62	29.71	10.86
1.5 Others		7.42		3.85	17.65	7.44	0.43	5.44
2. Comission & Discount	3.46	5.66	0.75	11.48	38.16	1.25	0.58	1.28
2.1 Bills Purchase & Discount				0.47	0.02			
2.2 Comission	3.46	5.66	0.75	11.01	4.81	1.25	0.58	1.12
2.3 Others					33.33			0.16
3 Income From Exchange Fluctuation			0.02	1.32	1.86			
3.1 Due to Change in Exchange Rate			0.02	0.82				
3.2 Due to Foreign Currency Trans.				0.50	1.86			
4 Other Operating Income		31.52	19.87	7.43		8.19	9.88	8.21
5 Non Operating Income	12.30	0.53						
6 Provision Written Back		3.03	9.18		2.29			
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss		89.53						
TOTAL INCOME	69.42	873.33	74.27	478.56	570.14	92.70	120.98	117.75

Profit and Loss Account

upto Baisakh 2069

Rs. in million

Expenses	Muktinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	Shangrila
1 Interest Expenses	173.67	127.00	27.67	45.73	12.55	420.32	15.42	167.00
1.1 Deposit Liabilities	155.25	127.00	27.67	45.61	12.55	414.67	15.42	167.00
1.1.1 Saving A/c	92.47	62.85	15.89	16.58	9.84	202.60	8.36	86.12
1.1.2 Fixed A/c	45.10	32.87	3.35	26.12	2.72	186.71	4.75	63.20
1.1.2.1 Upto 3 Months Fixed A/c		0.16		0.00		1.21	0.42	0.15
1.1.2.2 3 to 6 Months fixed A/c	7.19	0.06	0.22	5.89		0.16	0.50	1.13
1.1.2.3 6 Months to 1 Year Fixed A/c	22.88	14.08	2.50	11.65	2.24	160.18	2.60	46.14
1.1.2.4 Above 1 Year	15.04	18.57	0.63	8.58	0.47	25.15	1.23	15.77
1.1.3 Call Deposit	17.68	31.28	8.43	2.91		25.36	2.31	17.68
1.1.4 Certificate of Deposits								
1.2 Others	18.42			0.13		5.65		
2 Commission/Fee Expense								
3 Employees Expenses	39.71	17.06	6.09	13.18	4.32	42.10	4.19	21.03
4 Office Operating Expenses	32.61	15.96	7.76	10.69	3.48	60.82	5.24	23.80
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
6 Non-Operating Expenses				1.97				
7. Provision for Risk	6.86	3.85	2.52	24.48	1.51	52.35		16.13
7.1 Loan loss Provision	6.86	3.85	2.52	24.48	1.51	52.35		16.13
7.1.1 General Loan loss Provision	5.65	1.61	2.52	24.48	1.51	3.52		3.57
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	7.84	2.80			0.59		0.62	4.20
10 Provision for Income Tax	23.53	8.39			1.77		1.87	12.61
11 Others								
12 Net Profit	54.90	19.57	0.70		4.12		4.36	29.43
TOTAL EXPENSES	339.13	194.62	44.73	96.09	28.33	575.59	31.70	274.22

Income

1. Interest Income	302.74	177.10	41.59	71.44	26.53	505.29	20.39	256.39
1.1. On Loans and Advance	267.76	153.56	38.02	67.89	19.93	440.20	20.25	229.40
1.2. On Investment		0.43		0.10	0.12	8.55	0.14	
1.2.1 Government Bonds					0.12	8.55		
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	34.98	23.11	3.57	3.45		47.73		26.99
1.5 Others					6.48	8.82		
2. Comission & Discount	5.31	3.06	3.13	0.82	1.80	2.00	2.88	17.82
2.1 Bills Purchase & Discount								
2.2 Comission	5.31	3.06	0.53	0.82	1.73	2.00	2.88	2.58
2.3 Others			2.60		0.07			15.24
3 Income From Exchange Fluctuation						1.50		0.01
3.1 Due to Change in Exchange Rate						0.11		
3.2 Due to Foreign Currency Trans.						1.39		0.01
4 Other Operating Income	30.55	14.46		4.00		27.89	4.67	
5 Non Operating Income						2.65	0.10	
6 Provision Written Back	0.52			0.55			3.66	
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses				0.00				
9 Net Loss				19.27		36.25		
TOTAL INCOME	339.13	194.62	44.73	96.09	28.33	575.59	31.70	274.22

Profit and Loss Account

upto Baisakh 2069

Rs. in million

Expenses	Resunga	Rara	diyalo	Country	Alpine	Nilgiri	Kashaman dap	Garima
1 Interest Expenses	59.22	26.94	42.23	128.37	37.56	33.94	297.67	133.68
1.1 Deposit Liabilities	59.22	26.94	41.59	127.12	37.56	33.94	295.54	133.68
1.1.1 Saving A/c	53.28	21.91	7.96	14.55	21.94	14.86	126.12	73.25
1.1.2 Fixed A/c	5.93	5.03	14.72	51.71	11.16	12.91	100.21	43.15
1.1.2.1 Upto 3 Months Fixed A/c		0.04	0.38	2.47	0.10	0.16	10.42	
1.1.2.2 3 to 6 Months fixed A/c		0.09	0.09	2.15	0.16	1.32	5.79	4.81
1.1.2.3 6 Months to 1 Year Fixed A/c	0.93	2.49	11.17	43.82	6.59	6.17	70.20	25.45
1.1.2.4 Above 1 Year	5.00	2.41	3.08	3.27	4.32	5.27	13.80	12.89
1.1.3 Call Deposit			18.90	60.86	4.45	6.17	69.21	17.28
1.1.4 Certificate of Deposits								
1.2 Others			0.64	1.24			2.12	
2 Commission/Fee Expense				0.24			0.05	
3 Employees Expenses	7.26	4.02	5.17	7.79	7.47	3.43	31.20	17.37
4 Office Operatiing Expenses	7.33	6.28	6.26	12.25	8.43	2.56	49.06	20.52
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	3.44	0.80	0.74	17.08	2.67	1.92	11.87	4.06
7.1 Loan loss Provision	2.00	0.80	0.74	16.59	2.67	1.92	11.87	4.06
7.1.1 General Loan loss Provision		0.00	0.23	1.07	0.38	0.89	-2.96	4.06
7.1.2 Special Loan Loss Provision		0.80	0.51	15.52	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	1.84		1.05		1.18			4.88
10 Provision for Income Tax	5.52		3.14		3.55			14.63
11 Others				2.64				
12 Net Profit	12.89	17.75	6.11		9.50	8.73		34.14
TOTAL EXPENSES	97.51	55.78	64.69	168.36	70.37	50.58	389.84	229.28

Income

1. Interest Income	88.19	52.21	60.67	157.62	62.94	46.30	369.58	205.05
1.1. On Loans and Advance	61.04	37.81	46.89	126.63	57.45	38.96	301.21	177.55
1.2. On Investment			0.66	5.24			7.35	
1.2.1 Government Bonds			0.66	5.24			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	27.15	14.40		25.37	5.49	7.34		27.50
1.5 Others			13.11	0.37			61.02	
2. Comission & Discount	9.31	3.58	0.14	0.80	7.13	1.13	5.94	22.05
2.1 Bills Purchase & Discount							0.00	
2.2 Comission	4.87	2.81	0.14	0.25	1.12	1.13	5.87	22.05
2.3 Others	4.44	0.76		0.55	6.01		0.06	
3 Income From Exchange Fluctuation						0.12	0.25	
3.1 Due to Change in Exchange Rate							0.05	
3.2 Due to Foreign Currency Trans.						0.12	0.19	
4 Other Operating Income			3.37	8.08		3.03	10.56	2.18
5 Non Operating Income								
6 Provision Written Back			0.53	1.18	0.30			
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses				0.06				
9 Net Loss				0.61			3.52	
TOTAL INCOME	97.51	55.78	64.69	168.36	70.37	50.58	389.84	229.28

Profit and Loss Account

upto Baisakh 2069

Rs. in million

Expenses	City	Bishow	Professiona l	Kabeli	Kamana	Corporate	Pathibhara	Purnima
1 Interest Expenses	162.08	163.20	14.61	15.29	106.43	99.81	61.99	55.25
1.1 Deposit Liabilities	162.07	162.93	14.61	15.29	90.91	99.79	61.99	55.25
1.1.1 Saving A/c	79.82	46.50	10.84	10.85	48.95	31.56	34.14	28.05
1.1.2 Fixed A/c	58.13	81.25	2.06	3.62	33.82	57.96	8.62	18.57
1.1.2.1 Upto 3 Months Fixed A/c	3.62	3.18		0.08	0.67			0.08
1.1.2.2 3 to 6 Months fixed A/c	3.38	3.27	0.23	0.28	1.58		0.10	0.12
1.1.2.3 6 Months to 1 Year Fixed A/c	35.71	51.85	1.22	1.59	12.46	53.99	4.73	15.56
1.1.2.4 Above 1 Year	15.43	22.94	0.60	1.67	19.12	3.97	3.78	2.81
1.1.3 Call Deposit	24.11	35.18	1.71	0.83	8.14	10.27	19.24	8.63
1.1.4 Certificate of Deposits								
1.2 Others	0.02	0.28			15.51	0.02		
2 Commission/Fee Expense								
3 Employees Expenses	11.86	17.29	4.52	4.56	10.54	7.28	11.15	8.35
4 Office Operatiing Expenses	21.21	21.80	4.13	3.68	13.53	7.57	14.69	10.37
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	14.55	1.05	0.66	0.90	3.88	12.29	9.80	3.13
7.1 Loan loss Provision	6.10	1.05	0.56	0.90	3.88	12.29	9.80	3.13
7.1.1 General Loan loss Provision	3.48	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	7.80	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	3.72	4.90	0.95	0.21	3.39	0.85	0.77	
10 Provision for Income Tax	11.17	14.70	2.84	0.62	10.17	2.54	2.32	
11 Others								
12 Net Profit	26.05	34.29	6.62	1.45	23.73	5.92	5.42	3.81
TOTAL EXPENSES	250.65	257.23	34.33	26.72	171.67	136.26	106.13	80.91

Income

1. Interest Income	233.91	236.46	32.18	24.18	160.53	127.28	94.84	74.27
1.1. On Loans and Advance	202.82	210.57	21.75	21.24	136.66	112.28	80.49	59.32
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	25.89	10.42	2.94	23.86		14.35	14.94
1.5 Others	5.24		0.02			15.00		
2. Comission & Discount	16.57	20.64	0.10	1.13	2.13	0.83	1.33	0.73
2.1 Bills Purchase & Discount						0.15		
2.2 Comission	16.57	1.18	0.10	1.13	2.13	0.38	1.33	0.73
2.3 Others		19.47				0.30		
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	0.14		1.74	1.41	9.02	8.16	9.64	5.92
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	250.65	257.23	34.33	26.72	171.67	136.26	106.13	80.91

Profit and Loss Account

upto Baisakh 2069

Rs. in million

Expenses	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL
1 Interest Expenses	233.20	8.29	16.35	12.08	126.75	26.14	6.96	322.27
1.1 Deposit Liabilities	233.10	8.29	16.35	12.08	126.75	26.14	6.96	318.00
1.1.1 Saving A/c	87.51	5.05	7.74	9.27	61.88	13.98	5.90	101.70
1.1.2 Fixed A/c	99.70	1.43	5.34	2.81	41.84	4.24	1.07	133.88
1.1.2.1 Upto 3 Months Fixed A/c			0.06					2.26
1.1.2.2 3 to 6 Months fixed A/c	0.02		0.02	0.01	0.57	0.10		9.97
1.1.2.3 6 Months to 1 Year Fixed A/c	0.19	0.64	4.28	1.17	32.80	2.00	0.58	98.61
1.1.2.4 Above 1 Year	99.48	0.79	0.98	1.63	8.47	2.14	0.48	23.04
1.1.3 Call Deposit	45.90	1.81	3.27		23.03	7.92		82.42
1.1.4 Certificate of Deposits								
1.2 Others	0.10							4.27
2 Commission/Fee Expense								
3 Employees Expenses	31.72	3.04	3.79	2.17	11.00	3.48	2.90	38.13
4 Office Operating Expenses	51.19	2.02	5.02	3.81	13.29	5.15	4.33	61.22
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	19.05	0.42	0.57		7.71	2.37	0.73	133.31
7.1 Loan loss Provision	19.04	0.42	0.57		6.73	2.37	0.73	132.33
7.1.1 General Loan loss Provision	2.23	0.30	0.57		5.77	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	5.03		0.48		3.46			
10 Provision for Income Tax	15.10		1.09		10.38	2.18		
11 Others								
12 Net Profit	35.23	2.18	3.68	4.86	24.21	7.93		
TOTAL EXPENSES	390.52	15.95	30.99	22.92	196.80	47.26	14.93	554.92

Income

1. Interest Income	368.02	14.50	28.27	20.47	183.58	38.65	12.24	392.85
1.1. On Loans and Advance	326.67	12.77	25.05	18.56	149.51	38.65	10.02	354.47
1.2. On Investment	4.10		0.05		0.63			0.02
1.2.1 Government Bonds	4.10		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	33.03	1.73	3.18		33.37		2.22	33.55
1.5 Others	4.21			1.90	0.08			4.81
2. Comission & Discount	16.32	0.21	1.20	0.34	13.13	0.77		6.27
2.1 Bills Purchase & Discount								2.83
2.2 Comission	16.32	0.21	0.22	0.29	2.22	0.77		3.44
2.3 Others			0.98	0.05	10.91			
3 Income From Exchange Fluctuation	0.09							0.37
3.1 Due to Change in Exchange Rate	0.03							0.37
3.2 Due to Foreign Currency Trans.	0.06							
4 Other Operating Income	6.09	1.21	1.52			3.49	2.46	7.44
5 Non Operating Income				2.12	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							0.23	138.70
TOTAL INCOME	390.52	15.95	30.99	22.92	196.80	47.26	14.93	554.92

Profit and Loss Account

upto Baisakh 2069

Rs. in million

Expenses	Gulmi	Kanchan	Matribhumi	Bright	Innovative	Jhimruk	Metro	Vibor
1 Interest Expenses	18.92	38.65	12.70	31.01	39.21	11.13	52.43	312.14
1.1 Deposit Liabilities	18.92	38.65	12.70	30.94	39.21	11.13	52.43	254.28
1.1.1 Saving A/c	16.82	32.94	6.07	7.29	14.79	6.44	21.94	51.06
1.1.2 Fixed A/c	2.10	5.72	3.56	5.90	11.89	1.71	19.65	135.33
1.1.2.1 Upto 3 Months Fixed A/c	0.00	0.22	0.05	0.00	0.00	0.01	0.19	5.32
1.1.2.2 3 to 6 Months fixed A/c		0.77	0.10	0.00		0.03	1.07	0.35
1.1.2.3 6 Months to 1 Year Fixed A/c	1.11	2.88	1.46	2.68	8.87	0.35	13.17	21.81
1.1.2.4 Above 1 Year	0.99	1.84	1.95	3.21	3.01	1.33	5.22	107.84
1.1.3 Call Deposit			3.06	17.75	12.53	2.97	10.83	67.89
1.1.4 Certificate of Deposits								
1.2 Others				0.07				57.87
2 Commission/Fee Expense						0.23		
3 Employees Expenses	3.01	6.83	3.29	4.78	5.99	2.42	4.11	30.31
4 Office Operating Expenses	2.85	7.97	2.38	5.66	11.26	2.99	8.21	61.72
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	0.46	2.48	0.89	1.85	1.28	1.21	1.60	92.05
7.1 Loan loss Provision	0.46	2.48	0.89	1.75	1.28	1.11	1.60	74.71
7.1.1 General Loan loss Provision	0.46	1.07	0.19	0.36	1.28	0.75	1.60	0.00
7.1.2 Special Loan Loss Provision		1.40	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				0.78			0.97	
10 Provision for Income Tax				2.35			2.90	
11 Others								
12 Net Profit	4.17	9.16		5.49	1.98	2.12	6.77	
TOTAL EXPENSES	29.41	65.09	19.27	51.93	59.72	20.10	76.98	496.24

Income

1. Interest Income	27.05	58.87	16.92	48.19	53.22	17.03	70.94	285.60
1.1. On Loans and Advance	17.25	43.48	13.51	43.28	43.45	16.09	62.77	212.01
1.2. On Investment								5.72
1.2.1 Government Bonds								4.23
1.2.2 Foreign Bonds								1.49
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	9.80	9.89	3.41	4.76	9.76	0.95	8.17	3.75
1.5 Others		5.50		0.16				64.12
2. Comission & Discount	0.37	6.22	2.24	0.19	0.83	2.64	0.49	0.03
2.1 Bills Purchase & Discount								
2.2 Comission		5.30	0.69	0.19	0.40	2.41		0.03
2.3 Others	0.37	0.93	1.55		0.42	0.24	0.49	
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	1.92			3.44	5.67		5.55	56.03
5 Non Operating Income	0.06							0.49
6 Provision Written Back				0.10		0.42		63.41
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss			0.11					90.68
TOTAL INCOME	29.41	65.09	19.27	51.93	59.72	20.10	76.98	496.24

Profit and Loss Account

upto Baisakh 2069

Rs. in million

Expenses	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism	Mission	Surya	Mt. Makalu
1 Interest Expenses	6.19	12.64	36.69	3.99	111.98	40.86	4.99	1.21
1.1 Deposit Liabilities	6.16	12.64	36.69	3.99	111.25	40.68	4.99	1.21
1.1.1 Saving A/c	5.79	7.66	36.69	3.14	34.83	19.17	1.95	0.87
1.1.2 Fixed A/c	0.37	4.41		0.80	44.34	9.07	2.01	0.26
1.1.2.1 Upto 3 Months Fixed A/c				0.01	2.85	0.21	0.00	
1.1.2.2 3 to 6 Months fixed A/c		0.42		0.00	5.79	0.27	0.01	
1.1.2.3 6 Months to 1 Year Fixed A/c	0.09	1.49		0.27	34.12	7.30	1.02	0.12
1.1.2.4 Above 1 Year	0.28	2.49		0.52	1.59	1.29	0.99	0.13
1.1.3 Call Deposit		0.57		0.05	32.07	12.43	1.02	0.08
1.1.4 Certificate of Deposits								
1.2 Others	0.03				0.73	0.18		
2 Commission/Fee Expense	0.08							
3 Employees Expenses	2.22	4.03	6.66	1.96	19.60	8.26	2.50	1.00
4 Office Operating Expenses	1.35	2.88	7.31	1.64	33.38	10.28	1.53	0.78
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
6 Non-Operating Expenses								0.04
7. Provision for Risk	0.84	3.48	0.05	0.41	7.73	1.55	0.19	0.12
7.1 Loan loss Provision	0.84	3.48	0.05	0.41	7.73	1.55	0.19	0.12
7.1.1 General Loan loss Provision	0.50	1.10	0.05	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			1.12		3.56			
10 Provision for Income Tax			3.69		10.67			
11 Others								
12 Net Profit	1.52	4.25	7.50	1.30	16.81	0.34		2.65
TOTAL EXPENSES	12.19	27.29	63.03	9.30	203.72	61.29	9.20	5.81

Income

1. Interest Income	9.19	22.45	60.38	7.61	177.56	55.89	6.97	5.38
1.1. On Loans and Advance	8.70	21.36	50.88	7.30	156.47	46.57	6.34	4.90
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	0.50	1.09	9.49	0.31	19.53	9.32	0.63	0.48
1.5 Others					0.28			
2. Comission & Discount	2.90	2.99	0.18	1.66	5.95	0.34	1.48	0.40
2.1 Bills Purchase & Discount					0.12			
2.2 Comission	0.71	2.99	0.18	1.65	5.83	0.34	1.48	0.40
2.3 Others	2.19			0.01				
3 Income From Exchange Fluctuation					7.99			
3.1 Due to Change in Exchange Rate					0.11			
3.2 Due to Foreign Currency Trans.					7.88			
4 Other Operating Income	0.09		2.47		12.23	5.06		0.02
5 Non Operating Income				0.03				
6 Provision Written Back	0.01	1.84						0.01
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss							0.74	
TOTAL INCOME	12.19	27.29	63.03	9.30	203.72	61.29	9.20	5.81

Profit and Loss Account

upto Baisakh 2069

Rs. in million

Expenses	Sindhhu	Sahara	Social	NCDBL	Cosmos	Manaslu	Samabridhi	Ekata
1 Interest Expenses	32.54	5.96	42.77	26.56	5.56	12.09	6.37	5.20
1.1 Deposit Liabilities	32.54	5.96	42.37	26.56	5.56	12.09	6.37	5.20
1.1.1 Saving A/c	26.09	3.69	4.17	6.22	5.18	7.04	4.79	3.49
1.1.2 Fixed A/c	6.46	0.26	12.20	6.97	0.38	1.20	1.58	0.51
1.1.2.1 Upto 3 Months Fixed A/c				0.08		0.00	0.05	0.01
1.1.2.2 3 to 6 Months fixed A/c	0.10			0.06	0.00	0.02	0.03	0.01
1.1.2.3 6 Months to 1 Year Fixed A/c	4.73		10.76	6.10	0.11	0.41	1.40	0.39
1.1.2.4 Above 1 Year	1.63	0.26	1.44	0.73	0.27	0.76	0.11	0.10
1.1.3 Call Deposit		2.01	26.00	13.36		3.85		1.19
1.1.4 Certificate of Deposits								
1.2 Others			0.40					
2 Commission/Fee Expense								
3 Employees Expenses	6.71	1.67	12.75	4.89	2.59	5.14	3.52	2.44
4 Office Operating Expenses	6.73	2.11	10.15	9.43	4.35	7.58	4.20	2.99
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
6 Non-Operating Expenses			7.60				0.88	
7. Provision for Risk	1.47	0.74	94.14	1.18	0.26	0.90	0.49	1.27
7.1 Loan loss Provision	1.47	0.74	94.14	1.18	0.26	0.90	0.49	1.27
7.1.1 General Loan loss Provision	1.47	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								
10 Provision for Income Tax								
11 Others								
12 Net Profit		0.82					1.50	
TOTAL EXPENSES	47.45	11.30	167.41	42.06	12.76	25.71	16.96	11.90

Income

1. Interest Income	41.76	8.91	56.21	34.87	7.75	20.31	14.95	8.66
1.1. On Loans and Advance	34.72	7.63	43.32	26.91	6.61	17.17	12.55	5.74
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	1.14	3.14		2.93
1.5 Others	0.29		3.64				2.40	
2. Comission & Discount	0.57		0.51	0.30	0.35		0.33	
2.1 Bills Purchase & Discount								
2.2 Comission	0.57		0.51	0.14	0.35		0.05	
2.3 Others				0.16			0.28	
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	4.36	2.39	2.03	3.33	1.25	2.53	1.68	3.20
5 Non Operating Income			0.28					
6 Provision Written Back			1.64					
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	0.76		106.74	3.56	3.41	2.87		0.04
TOTAL INCOME	47.45	11.30	167.41	42.06	12.76	25.71	16.96	11.90

Profit and Loss Account

upto Baisakh 2069

Rs. in million

Expenses	Kalinchowk	Kailash	Nepal Aawas	Nepal Finance	NIDC Capital	Narayani National	NSMFL	Peoples
1 Interest Expenses	1.15	351.80	46.30	62.44	133.88	240.62	250.19	43.03
1.1 Deposit Liabilities	1.15	350.82	46.30	60.97	130.59	240.62	207.02	43.03
1.1.1 Saving A/c	0.38	103.94	7.60	9.07	32.40	49.11	88.33	11.32
1.1.2 Fixed A/c	0.18	191.78	38.70	51.90	88.20	191.52	100.37	31.71
1.1.2.1 Upto 3 Months Fixed A/c		0.56		2.84	0.01	0.37	0.03	3.40
1.1.2.2 3 to 6 Months fixed A/c		2.37		1.85	0.17	2.14	0.82	0.13
1.1.2.3 6 Months to 1 Year Fixed A/c		115.64	18.30	37.15	32.32	141.78	44.15	19.34
1.1.2.4 Above 1 Year	0.18	73.21	20.40	10.06	55.70	47.22	55.36	8.84
1.1.3 Call Deposit	0.59	55.11			9.99		18.32	
1.1.4 Certificate of Deposits								
1.2 Others		0.98		1.47	3.28		43.16	
2 Commission/Fee Expense				0.09				
3 Employees Expenses	2.09	36.77	6.70	6.54	8.37	20.37	22.37	4.85
4 Office Operating Expenses	1.52	48.12	5.90	9.22	11.53	23.78	24.90	9.06
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
6 Non-Operating Expenses					2.59		14.27	
7. Provision for Risk	0.44	27.16	8.50	26.23	10.88	82.98	35.60	2.50
7.1 Loan loss Provision	0.44	27.15	8.50		10.87	82.98	35.60	2.50
7.1.1 General Loan loss Provision	0.44	16.68	0.20			3.89		
7.1.2 Special Loan Loss Provision		10.47	8.30			79.09	35.60	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		0.00		26.23	0.01			
7.4. Provision for Loss of Other Assets								
8 Loan Written Off								
9 Provision for Staff Bonus		9.33				2.45		
10 Provision for Income Tax		27.17		0.11		7.36		
11 Others				2.20			0.81	
12 Net Profit		66.11	17.60			17.17		141.01
TOTAL EXPENSES	5.20	566.45	85.00	106.83	167.25	394.74	348.14	200.46

Income

1. Interest Income	4.02	532.35	76.10	64.62	148.09	372.21	209.10	33.14
1.1. On Loans and Advance	1.31	463.22	57.60	57.90	95.13	347.75	206.38	26.21
1.2. On Investment		8.03		1.43	2.29	24.46		
1.2.1 Government Bonds		8.03			2.29	24.46		
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	44.08		5.29	41.24		2.71	3.82
1.5 Others		17.02	18.50		9.43			3.11
2. Comission & Discount	0.06	1.68		0.03	1.07	1.43	0.22	
2.1 Bills Purchase & Discount								
2.2 Comission	0.06	1.68		0.03	1.07	1.43	0.01	
2.3 Others							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	0.79	28.73	1.50	2.69	5.20	16.70	0.67	
5 Non Operating Income				0.43	4.05	2.02	13.43	
6 Provision Written Back		3.69	7.40	1.57	7.96	2.33	17.03	167.32
7 Recovery from Written off Loan						0.04		
8 Income from Extra Ordinary Expenses								
9 Net Loss	0.34			37.49	0.88		107.69	
TOTAL INCOME	5.20	566.45	85.00	106.84	167.25	394.74	348.14	200.46

Profit and Loss Account

upto Baisakh 2069

Rs. in million

Expenses	Merchantil e	Kathmandu	Himalaya	Union	Gorkha	Paschimanc hal	NHMFL	Samjhana
1 Interest Expenses	2.51	41.75		102.10	30.58	137.00	153.94	
1.1 Deposit Liabilities	2.51	41.75		99.81	30.58	137.00	153.94	
1.1.1 Saving A/c	0.01	7.71		13.73	3.05	43.82	25.17	
1.1.2 Fixed A/c	2.51	34.05		81.31	27.53	93.19	128.77	
1.1.2.1 Upto 3 Months Fixed A/c		1.74		2.55		0.09	10.79	
1.1.2.2 3 to 6 Months fixed A/c	1.18	0.88		1.70	0.02	1.07	3.03	
1.1.2.3 6 Months to 1 Year Fixed A/c	0.09	11.55		57.95	21.75	61.34	39.83	
1.1.2.4 Above 1 Year	1.24	19.88		19.11	5.76	30.69	75.12	
1.1.3 Call Deposit				4.77				
1.1.4 Certificate of Deposits								
1.2 Others				2.30				
2 Commission/Fee Expense								
3 Employees Expenses	0.97	5.42		13.26	5.09	15.30	10.35	
4 Office Operatiing Expenses	0.65	6.07		13.83	4.27	12.98	8.33	
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
6 Non-Operatiing 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						1.22		
10 Provision for Income Tax		0.11				3.65		
11 Others						0.03		
12 Net Profit	5.96	6.02				8.52	1.40	
TOTAL EXPENSES	10.08	69.23		147.19	53.65	200.98	174.01	

Income

1. Interest Income	9.02	64.47		123.61	36.58	183.82	161.24	
1.1. On Loans and Advance	8.33	53.91		116.61	34.29	163.92	154.24	
1.2. On Investment	0.29	0.72		0.68	0.28	0.71	3.02	
1.2.1 Government Bonds				0.68	0.28	0.71	3.02	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds	0.29	0.72						
1.2.4 Deventure & Bonds								
1.3 Agency Balance	0.41							
1.4 On Call Deposit		9.77		4.83	2.01	19.19	3.98	
1.5 Others		0.08		1.50				
2. Comission & Discount	0.15	0.04		0.04	2.34	15.19	0.11	
2.1 Bills Purchase & Discount								
2.2 Comission	0.15	0.04		0.04	0.01	0.20	0.11	
2.3 Others					2.33	14.98		
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	3.25		9.76		0.06	2.93	
5 Non Operating Income		0.44		0.04	0.04	0.07	0.82	
6 Provision Written Back	0.89	0.07		5.76	0.99	1.84	8.91	
7 Recovery from Written off Loan		0.96		0.40	0.91			
8 Income from Extra Ordinary Expenses								
9 Net Loss				7.58	12.79			
TOTAL INCOME	10.08	69.23		147.19	53.65	200.98	174.01	

Profit and Loss Account

upto Baisakh 2069

Rs. in million

Expenses	Goodwill	Siddhartha FC	Sri Investment	Lumbini	Investa	Yeti	Standard	ILFCO
1 Interest Expenses	139.55	97.12	110.02	133.91	0.13	97.92	258.17	140.19
1.1 Deposit Liabilities	116.13	92.38	110.02	133.91	0.13	97.92	249.22	140.19
1.1.1 Saving A/c	40.26	31.05	20.68	27.57		31.56	78.61	18.52
1.1.2 Fixed A/c	75.87	61.33	89.34	106.35	0.13	66.36	146.55	116.83
1.1.2.1 Upto 3 Months Fixed A/c	1.92		0.27	8.21		2.37	6.41	
1.1.2.2 3 to 6 Months fixed A/c	1.97		0.61	6.46		0.34	9.07	
1.1.2.3 6 Months to 1 Year Fixed A/c	30.22		74.94	64.91		20.75	118.34	47.78
1.1.2.4 Above 1 Year	41.77	61.33	13.51	26.76	0.13	42.89	12.73	69.05
1.1.3 Call Deposit							24.05	4.85
1.1.4 Certificate of Deposits								
1.2 Others	23.42	4.73					8.95	
2 Commission/Fee Expense								
3 Employees Expenses	16.22	9.19	8.03	9.71	0.90	9.30	29.80	26.33
4 Office Operating Expenses	27.58	7.38	9.93	7.73	1.50	9.28	40.80	37.50
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	1.36		2.27	5.72		1.19	1.43	10.54
10 Provision for Income Tax	3.53		6.80	17.15		3.57	4.30	31.61
11 Others							1.04	
12 Net Profit	10.07	26.62	15.86	40.01	6.22	8.34	10.04	77.54
TOTAL EXPENSES	198.98	148.79	155.40	226.98	8.75	140.37	382.51	376.12

Income

1. Interest Income	179.39	130.35	142.04	203.03	4.32	131.65	361.87	367.23
1.1. On Loans and Advance	171.70	108.58	134.63	189.36	4.32	112.26	322.84	318.41
1.2. On Investment	7.69		1.81	2.39		1.79	1.66	9.14
1.2.1 Government Bonds	7.69		1.81	2.39		1.79	0.08	9.14
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds							1.57	
1.2.4 Deventure & Bonds								
1.3 Agency Balance			5.60					
1.4 On Call Deposit		15.55		11.28		17.60	30.67	
1.5 Others		6.22					6.70	39.68
2. Comission & Discount	19.59	11.29		0.74		1.03	1.37	0.59
2.1 Bills Purchase & Discount								
2.2 Comission		1.30		0.74		1.03	1.37	
2.3 Others	19.59	9.99						0.59
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income			13.15	8.39	4.43	6.08	2.77	8.30
5 Non Operating Income		0.06	0.12	14.82		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	198.98	148.79	155.40	226.98	8.75	140.37	382.51	376.12

Profit and Loss Account

upto Baisakh 2069

Rs. in million

Expenses	Mahalaxmi	Lalitpur	Bhajuratra	United	General	Progressive	Alpic Everest	Navadurga
1 Interest Expenses	211.68	167.08	14.61	363.20	97.60	23.23	74.62	83.30
1.1 Deposit Liabilities	210.08	155.83	14.61	253.00	95.17	20.64	70.85	83.30
1.1.1 Saving A/c	76.15	51.20	2.22	79.85	25.14	7.55	26.75	30.73
1.1.2 Fixed A/c	133.75	104.63	12.40	173.15	70.03	13.09	44.10	52.56
1.1.2.1 Upto 3 Months Fixed A/c	4.20	2.62			5.06		4.72	
1.1.2.2 3 to 6 Months fixed A/c	0.79	1.78			0.40		2.51	
1.1.2.3 6 Months to 1 Year Fixed A/c	19.11	59.85	5.85			1.55	17.30	
1.1.2.4 Above 1 Year	109.64	40.39	6.54	173.15	64.56	11.54	19.56	52.56
1.1.3 Call Deposit								
1.1.4 Certificate of Deposits	0.18							
1.2 Others	1.61	11.24		110.20	2.43	2.59	3.77	
2 Commission/Fee Expense								
3 Employees Expenses	16.71	7.00	3.51	31.17	7.12	3.91	6.78	6.46
4 Office Operatiing Expenses	15.70	8.12	3.50	27.93	8.67	3.31	10.00	6.35
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	22.34	1.25	8.20	20.30	1.27	1.41	38.57	4.41
7.1 Loan loss Provision	22.31		8.20	20.30	1.27	1.41	15.26	4.41
7.1.1 General Loan loss Provision	6.43		-0.54	-3.94			11.76	0.68
7.1.2 Special Loan Loss Provision	15.89		8.74	24.24	1.27			3.74
7.1.3 Additional Loan Loss Provision						1.41	3.50	
7.2. Provision for Non-Banking Assets							23.31	
7.3. Provision for Loss on Investment	0.02	1.25						
7.4. Provision for Loss of Other Assets								
8 Loan Written Off				0.68				
9 Provision for Staff Bonus	2.09						0.12	
10 Provision for Income Tax	6.28						0.35	
11 Others				0.04				
12 Net Profit	14.65		5.75	18.10		10.95	0.82	16.10
TOTAL EXPENSES	289.46	183.45	35.57	461.43	114.66	42.82	131.27	116.62

Income

1. Interest Income	275.64	130.29	29.24	444.83	85.96	35.45	85.25	110.84
1.1. On Loans and Advance	229.57	130.29	21.15	314.61	80.96	35.45	83.94	89.99
1.2. On Investment	2.63		0.28	4.66	0.04		1.31	
1.2.1 Government Bonds	2.63		0.28	4.66				
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	26.87		2.54	15.28	4.96			
1.5 Others	16.57		5.27	110.28				20.85
2. Comission & Discount	2.54	0.26	0.03	2.35	3.82	6.81	0.38	0.51
2.1 Bills Purchase & Discount								
2.2 Comission	1.31	0.26	0.03	2.35	0.21		0.38	0.51
2.3 Others	1.23				3.61	6.81		
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	8.55	3.70	0.18	14.01		0.56	6.38	5.21
5 Non Operating Income	0.57		0.09					0.04
6 Provision Written Back	2.16		6.04	0.24	14.46		39.26	0.02
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss		49.20			10.42			
TOTAL INCOME	289.46	183.45	35.57	461.43	114.66	42.82	131.27	116.62

Profit and Loss Account

upto Baisakh 2069

Rs. in million

Expenses	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	Butwal	Srijana
1 Interest Expenses	79.32	131.28	197.97	116.14	17.99	1.98	141.35	9.76
1.1 Deposit Liabilities	79.32	131.28	181.74	111.56	17.74	1.98	136.58	9.76
1.1.1 Saving A/c	21.94	58.74	59.65	41.13	7.38		46.76	5.86
1.1.2 Fixed A/c	57.38	72.54	122.09	70.43	10.36	1.98	89.82	3.90
1.1.2.1 Upto 3 Months Fixed A/c			0.61	14.64	0.07		3.65	
1.1.2.2 3 to 6 Months fixed A/c	0.00	3.63	0.52	3.68	3.80		5.81	
1.1.2.3 6 Months to 1 Year Fixed A/c		39.90	7.97	43.93	4.38		40.92	
1.1.2.4 Above 1 Year	57.38	29.02	112.99	8.18	2.12	1.98	39.44	3.90
1.1.3 Call Deposit								
1.1.4 Certificate of Deposits								
1.2 Others			16.24	4.58	0.25		4.77	
2 Commission/Fee Expense	0.64					0.17		0.50
3 Employees Expenses	3.93	6.62	8.75	7.94	6.05	0.46	17.40	2.44
4 Office Operating Expenses	1.94	13.75	7.66	10.67	6.39	0.38	20.36	2.78
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	1.01	106.98		19.07	77.78	1.39	1.10	
7.1 Loan loss Provision	1.01	106.98		19.07	76.93	1.66	0.98	
7.1.1 General Loan loss Provision	1.01			19.07	-1.52	0.02	0.98	
7.1.2 Special Loan Loss Provision		106.98			78.46	1.64		
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets					0.85	-0.27	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								
10 Provision for Income Tax							1.73	
11 Others	0.00						0.03	
12 Net Profit	71.04					1.47		11.23
TOTAL EXPENSES	157.88	258.63	214.38	153.82	108.22	5.85	182.73	26.71

Income

1. Interest Income	123.98	184.27	188.79	137.83	24.08	5.68	173.19	22.69
1.1. On Loans and Advance	93.78	151.53	159.03	137.69	23.02	5.68	149.85	21.76
1.2. On Investment	0.87		2.23				1.84	
1.2.1 Government Bonds							1.84	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds	0.87							
1.2.4 Deventure & Bonds			2.23					
1.3 Agency Balance								
1.4 On Call Deposit	6.32	32.74	16.03		1.06		21.47	0.94
1.5 Others	23.01		11.50	0.14			0.04	
2. Comission & Discount	0.07	8.78	0.97	0.03	0.28		1.27	0.21
2.1 Bills Purchase & Discount								
2.2 Comission	0.07		0.97	0.03	0.06		1.27	0.21
2.3 Others		8.78		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	1.90		4.50	11.13	1.90	0.17	6.87	3.81
5 Non Operating Income	0.52						0.04	
6 Provision Written Back	18.85		12.42		0.06		0.09	
7 Recovery from Written off Loan	12.56				0.10			
8 Income from Extra Ordinary Expenses								
9 Net Loss		65.58	7.70	4.82	81.80		1.27	
TOTAL INCOME	157.88	258.63	214.38	153.82	108.22	5.85	182.73	26.71

Profit and Loss Account

upto Baisakh 2069

Rs. in million

Expenses	Om	CMB	WMBFL	CMBFCL	Crystal	Royal	Guheshwor i	Patan
1 Interest Expenses	242.79	47.87	81.24	193.14	105.92	193.90	79.14	33.66
1.1 Deposit Liabilities	242.79	47.76	70.37	187.12	105.92	178.61	79.14	33.30
1.1.1 Saving A/c	91.36	19.45	25.54	41.73	26.44	72.35	20.24	12.43
1.1.2 Fixed A/c	151.43	28.31	44.83	86.50	79.48	106.26	58.90	20.87
1.1.2.1 Upto 3 Months Fixed A/c	1.62	0.01	1.45	0.01	6.10	18.01	3.39	
1.1.2.2 3 to 6 Months fixed A/c	4.31	0.01	0.10	2.32	6.97	7.70	0.63	
1.1.2.3 6 Months to 1 Year Fixed A/c	109.53	23.73	28.40	36.75	28.21	59.66	31.55	
1.1.2.4 Above 1 Year	35.97	4.56	14.88	47.42	38.21	20.89	23.32	20.87
1.1.3 Call Deposit				58.89				
1.1.4 Certificate of Deposits								
1.2 Others		0.12	10.87	6.02		15.29		0.36
2 Commission/Fee Expense								
3 Employees Expenses	18.06	6.62	6.63	24.16	5.83	9.03	4.94	4.35
4 Office Operating Expenses	25.04	8.88	9.84	31.65	7.63	19.92	5.81	3.69
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	13.24	27.85		1117.80		4.70	0.84	12.79
7.1 Loan loss Provision	13.24	3.96		1117.80		4.70	0.84	12.79
7.1.1 General Loan loss Provision	13.24	2.18		-17.91		-0.15	0.84	12.79
7.1.2 Special Loan Loss Provision		1.78		1135.70		4.84		
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	3.46	0.24				0.10		
10 Provision for Income Tax	10.39					0.31		
11 Others		0.05						
12 Net Profit	24.25	2.40				0.71	30.84	
TOTAL EXPENSES	337.23	115.77	99.64	1366.75	119.38	228.67	121.57	54.86

Income

1. Interest Income	312.84	51.58	71.58	108.02	71.78	219.09	114.35	37.03
1.1. On Loans and Advance	280.16	38.46	65.20	99.98	70.74	203.14	97.59	30.72
1.2. On Investment	5.08	1.36	1.52			5.49	1.25	
1.2.1 Government Bonds	5.08	1.36	1.52			5.49	0.83	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds							0.42	
1.3 Agency Balance							1.85	
1.4 On Call Deposit	25.46					7.60	13.66	
1.5 Others	2.13	11.76	4.86	8.04	1.04	2.86		6.31
2. Comission & Discount		0.01	3.08	0.04	0.10	0.44	0.74	0.03
2.1 Bills Purchase & Discount								
2.2 Comission		0.01	0.21	0.04	0.10	0.44	0.74	0.02
2.3 Others			2.87					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	17.37	2.16	1.70	0.02	2.27		5.90	0.76
5 Non Operating Income	0.26	0.53		0.85	1.03	9.13	0.59	
6 Provision Written Back	6.77	60.48						
7 Recovery from Written off Loan		1.00	3.06					
8 Income from Extra Ordinary Expenses								
9 Net Loss			20.22	1257.81	44.20			17.04
TOTAL INCOME	337.23	115.77	99.64	1366.75	119.38	228.67	121.57	54.86

Profit and Loss Account

upto Baisakh 2069

Rs. in million

Expenses	Fewa	Everest	Prudential	ICFC	IME	Sagarmath a	Civil	Prabhu
1 Interest Expenses	201.02	28.09	106.08	289.54	345.68	123.45	46.75	418.41
1.1 Deposit Liabilities	201.02	28.09	87.57	280.53	345.68	122.99	44.96	418.34
1.1.1 Saving A/c	86.29	13.65	34.06	125.69	249.43	44.33	20.89	273.23
1.1.2 Fixed A/c	114.72	14.43	53.48	154.85	96.25	78.66	20.74	145.12
1.1.2.1 Upto 3 Months Fixed A/c	4.88	6.31	6.45	5.98	3.75	11.12	0.01	3.60
1.1.2.2 3 to 6 Months fixed A/c	3.12	0.02	3.76	2.56	3.02	8.79	0.41	13.81
1.1.2.3 6 Months to 1 Year Fixed A/c	78.35	2.39	12.30	69.38	74.74	50.66	17.13	109.89
1.1.2.4 Above 1 Year	28.39	5.71	30.97	76.93	14.74	8.10	3.18	17.82
1.1.3 Call Deposit							3.33	
1.1.4 Certificate of Deposits			0.03					
1.2 Others			18.51	9.01		0.46	1.79	0.07
2 Commission/Fee Expense								
3 Employees Expenses	15.86	2.95	6.87	25.82	38.68	14.44	5.52	52.04
4 Office Operating Expenses	24.22	5.26	8.32	36.84	42.11	11.09	2.97	90.76
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
5.2 Due to Foreign Currency Transactions								
6 Non-Operating Expenses								0.11
7. Provision for Risk	28.43	5.21	97.05	4.17	67.88	26.68	14.51	6.00
7.1 Loan loss Provision	28.43	3.43	95.75	4.17	65.92	2.84	14.51	6.00
7.1.1 General Loan loss Provision	28.43	0.45		-0.82	2.54		4.23	6.00
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		1.96			
7.4. Provision for Loss of Other Assets								
8 Loan Written Off								
9 Provision for Staff Bonus	2.55	0.18		6.14			0.94	4.01
10 Provision for Income Tax	7.64	0.54		18.43			2.81	12.02
11 Others								
12 Net Profit	17.83	1.26		43.00	65.87		5.57	28.04
TOTAL EXPENSES	297.53	43.48	218.33	423.94	560.22	175.67	79.05	611.39

Income

1. Interest Income	279.12	41.22	127.06	406.09	507.24	148.26	66.09	542.72
1.1. On Loans and Advance	253.49	32.70	123.46	339.71	449.91	133.78	50.26	443.32
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				55.34				37.47
1.4 On Call Deposit	25.18	8.06	1.49		55.15		12.12	
1.5 Others			1.69	11.03		13.64	3.25	56.26
2. Comission & Discount	13.87	0.29	6.55	0.55	20.68	9.00	0.06	12.70
2.1 Bills Purchase & Discount							0.01	
2.2 Comission	13.87	0.29	0.07	0.55	20.68	1.18	0.05	12.70
2.3 Others			6.48			7.83		
3 Income From Exchange Fluctuation								26.56
3.1 Due to Change in Exchange Rate								26.56
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	4.55	1.97		17.30	32.30		2.22	20.65
5 Non Operating Income						1.24		4.45
6 Provision Written Back			4.17			1.29	10.69	4.31
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss			80.54			15.88		
TOTAL INCOME	297.53	43.48	218.33	423.94	560.22	175.67	79.05	611.39

Profit and Loss Account

upto Baisakh 2069

Rs. in million

Expenses	Imperial	Kuber	NEFL	Valley	Seti	hama	reliable	Lord Buddha
1 Interest Expenses	80.42	99.76	50.97	85.64	7.25	33.16	148.85	42.25
1.1 Deposit Liabilities	80.35	93.58	48.36	84.43	7.25	33.13	142.07	42.25
1.1.1 Saving A/c	25.77	23.99	27.59	14.64	4.71	9.43	83.75	23.43
1.1.2 Fixed A/c	54.58	69.59	20.77	69.80	2.55	16.14	58.32	18.82
1.1.2.1 Upto 3 Months Fixed A/c	4.62		0.06			1.97	3.18	3.25
1.1.2.2 3 to 6 Months fixed A/c	0.97		0.52	6.26	0.01	0.19	4.21	2.90
1.1.2.3 6 Months to 1 Year Fixed A/c	19.80	69.59	13.14	16.67	1.56	6.35	43.37	11.16
1.1.2.4 Above 1 Year	29.19		7.05	46.87	0.98	7.62	7.56	1.51
1.1.3 Call Deposit						7.57		
1.1.4 Certificate of Deposits								
1.2 Others	0.07	6.18	2.61	1.21		0.02	6.78	
2 Commission/Fee Expense								
3 Employees Expenses	5.89	10.63	7.25	10.12	3.80	4.89	15.22	3.84
4 Office Operating Expenses	4.49	29.71	7.28	12.37	1.21	6.85	18.71	4.68
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		29.86	8.17	18.60
7.1 Loan loss Provision		0.87	0.68	29.19		29.86	1.42	18.60
7.1.1 General Loan loss Provision		0.87		0.20				18.60
7.1.2 Special Loan Loss Provision			0.68	0.28		29.86	1.42	
7.1.3 Additional Loan Loss Provision				28.71				
7.2. Provision for Non-Banking Assets							6.75	
7.3. Provision for Loss on Investment	5.00							
7.4. Provision for Loss of Other Assets								
8 Loan Written Off						6.34		
9 Provision for Staff Bonus			1.52				2.18	
10 Provision for Income Tax			4.56			3.64	6.55	
11 Others								
12 Net Profit			10.64		7.10		15.28	
TOTAL EXPENSES	95.81	140.97	82.91	137.34	19.37	84.74	214.96	69.38

Income

1. Interest Income	84.14	91.40	76.94	110.60	17.89	52.80	197.90	65.38
1.1. On Loans and Advance	67.86	86.90	62.24	102.83	15.10	46.19	171.83	49.67
1.2. On Investment	0.02		0.41			0.89	1.94	0.95
1.2.1 Government Bonds			0.41			0.89	1.94	
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		3.80		7.77		5.72	24.10	8.63
1.5 Others	16.25	0.70	14.29		2.79	0.00	0.03	6.13
2. Comission & Discount	0.10	6.17	1.54	1.23	0.14	0.04	4.25	0.12
2.1 Bills Purchase & Discount								
2.2 Comission	0.10	6.17	1.52	1.23	0.14		4.17	0.12
2.3 Others	0.00		0.02			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	3.07	1.58	4.44	6.31	1.17	3.89	9.33	
5 Non Operating Income	0.24			0.57			0.15	
6 Provision Written Back	4.26	0.10			0.17	6.92	3.34	
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	4.00	41.71		18.64		21.10		3.87
TOTAL INCOME	95.81	140.97	82.91	137.34	19.37	84.74	214.96	69.38

Profit and Loss Account

upto Baisakh 2069

Rs. in million

Expenses	Swastik	Api	Namaste	Kaski	Suryadarshan	Zenith	Unique	Manjushree
1 Interest Expenses	29.12	62.98	5.30	104.13	52.55	74.52	38.05	65.02
1.1 Deposit Liabilities	29.12	62.98	5.30	104.13	50.88	74.44	30.45	63.71
1.1.1 Saving A/c	11.68	39.63	4.49	48.43	25.07	46.87	6.26	34.70
1.1.2 Fixed A/c	17.45	23.35	0.81	55.71	25.81	27.57	24.19	29.01
1.1.2.1 Upto 3 Months Fixed A/c		0.84		4.10	3.78	0.29	1.69	0.74
1.1.2.2 3 to 6 Months fixed A/c	0.00	0.90			3.63	2.07	0.15	3.73
1.1.2.3 6 Months to 1 Year Fixed A/c	9.80	16.83	0.03	47.10	18.26	17.45	19.93	12.30
1.1.2.4 Above 1 Year	7.64	4.79	0.78	4.50	0.13	7.76	2.41	12.24
1.1.3 Call Deposit								
1.1.4 Certificate of Deposits								
1.2 Others					1.67	0.09	7.60	1.30
2 Commission/Fee Expense								
3 Employees Expenses	4.33	7.82	1.87	9.44	5.17	8.95	3.29	5.58
4 Office Operating Expenses	5.44	10.17	0.69	11.42	5.56	8.06	4.75	10.67
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	1.80	0.92	8.52	2.14	4.36	4.15	2.82
7.1 Loan loss Provision	0.75	1.80	0.92	8.52	2.14	4.34	3.64	2.82
7.1.1 General Loan loss Provision	0.75	1.80	0.13		0.06	0.44		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		1.05		1.93	0.97	2.01		0.42
10 Provision for Income Tax		3.16		5.78	2.90	6.03		1.27
11 Others								
12 Net Profit	4.74	7.38	3.66	13.49	2.97	14.07	19.40	2.96
TOTAL EXPENSES	44.38	94.35	12.44	154.72	72.25	118.01	69.64	88.73

Income

1. Interest Income	41.61	85.75	10.95	146.75	66.94	108.34	66.83	85.13
1.1. On Loans and Advance	35.19	70.95	8.93	130.26	53.51	92.58	58.48	80.82
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	5.97	13.39	1.48		10.50	15.68		
1.5 Others	0.18	1.41	0.53	16.09	2.42		7.65	4.30
2. Comission & Discount	0.62	1.06	0.20		0.44		2.80	3.60
2.1 Bills Purchase & Discount								
2.2 Comission	0.33	1.06	0.20		0.44			0.50
2.3 Others	0.29						2.80	3.10
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	2.15	7.54	1.29	7.98	3.19	9.42		
5 Non Operating Income						0.24		
6 Provision Written Back					1.67			
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss								
TOTAL INCOME	44.38	94.35	12.44	154.72	72.25	118.01	69.64	88.73

Profit and Loss Account

upto Baisakh 2069

Rs. in million

Expenses	Subhalaxmi	Jebils	Reliance	Lotus	Baibhav	Bhaktapur
1 Interest Expenses	49.18	30.64	83.76	25.55	10.92	9.59
1.1 Deposit Liabilities	49.18	30.64	82.19	25.55	10.92	9.59
1.1.1 Saving A/c	7.65	6.37	40.99	13.28	8.09	4.06
1.1.2 Fixed A/c	38.11	16.22	41.20	12.27	2.83	1.42
1.1.2.1 Upto 3 Months Fixed A/c	2.31	0.18	5.87	0.24		
1.1.2.2 3 to 6 Months fixed A/c	1.36	1.12	4.69	0.08		0.11
1.1.2.3 6 Months to 1 Year Fixed A/c	7.79	5.48	12.25	9.68	1.80	0.39
1.1.2.4 Above 1 Year	26.66	9.44	18.39	2.28	1.03	0.92
1.1.3 Call Deposit	3.43	8.05				4.11
1.1.4 Certificate of Deposits						
1.2 Others			1.57			
2 Commission/Fee Expense						
3 Employees Expenses	7.88	7.48	5.97	3.45	4.12	2.64
4 Office Operating Expenses	10.54	7.85	10.22	6.79	4.15	3.72
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	8.89	1.85	0.29	0.82
7.1 Loan loss Provision	0.28	4.97	8.89	1.85	0.29	0.82
7.1.1 General Loan loss Provision		2.18	8.89	0.67	0.29	0.82
7.1.2 Special Loan Loss Provision	0.28	2.79		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	0.98		0.37			0.36
10 Provision for Income Tax	2.93	-0.05	1.12			1.10
11 Others						
12 Net Profit	6.84		2.61	8.83	6.46	2.19
TOTAL EXPENSES	78.63	50.93	112.94	46.48	25.94	20.42

Income

1. Interest Income	73.85	41.75	108.18	41.55	23.35	19.34
1.1. On Loans and Advance	73.85	36.09	83.86	33.47	16.63	9.09
1.2. On Investment		0.46	0.27	0.28	0.01	0.03
1.2.1 Government Bonds		0.46	0.27	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		5.20	18.23		6.72	9.15
1.5 Others		0.00	5.82	7.81		1.07
2. Comission & Discount	0.16	0.68	0.71	0.31	2.59	1.08
2.1 Bills Purchase & Discount						
2.2 Comission	0.16	0.68	0.71	0.24		0.01
2.3 Others				0.08	2.59	1.07
3 Income From Exchange Fluctuation						
3.1 Due to Change in Exchange Rate						
3.2 Due to Foreign Currency Trans.						
4 Other Operating Income	4.63	4.02	4.05	3.01		
5 Non Operating Income		0.07				
6 Provision Written Back		2.73		1.60		
7 Recovery from Written off Loan						
8 Income from Extra Ordinary Expenses						
9 Net Loss		1.68				
TOTAL INCOME	78.63	50.93	112.94	46.48	25.94	20.42

Statement of Loans and Advances

as on Baisakh end 2069

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	500.16	548.05	410.05	441.46	582.31	720.87	1926.28	62.70	2101.31	1122.93	338.38	271.27	230.53	62.88	380.08
2	Fishery Related		38.56						6.57							
3	Mining Related	42.10	698.39	29.23	20.49				23.43	8.54	300.00		2.91		46.70	138.95
4	Manufacturing (Producing) Related	4914.39	5351.04	13106.74	15191.06	3925.86	12512.67	4046.49	2038.79	5823.14	4781.77	2462.25	5642.67	604.89	3362.92	4932.98
5	Construction	2545.49	4832.46	4889.71	1505.78	3902.83	1764.52	2857.56	2696.18	4592.07	1441.08	1163.94	2270.86	876.92	1088.64	2272.79
6	Electricity, Gas and Water	276.22	970.07	146.82	335.94	24.47	683.56	169.81	6.85	1024.43	933.17	436.20	134.35	177.69	899.15	235.49
7	Metal Products, Mach. & Ele. Eqp.	123.47	445.71	506.53	257.84	24.02	47.03	608.48	310.13	761.49	264.22	278.73	21.24	9.03	127.67	578.98
8	Tras., Com. and Public Utilities	761.37	1491.10	3631.04	1290.17	12.86	1634.67	788.76	425.75	2713.30	142.69	648.21	267.35	201.86	460.25	720.20
9	Wholesaler & Retailer	6101.86	9367.52	9705.72	6350.16	3235.11	5222.67	8237.44	2150.03	10653.98	3695.79	1888.63	2934.53	1679.37	2568.41	2721.08
10	Finance, Insurance and Real Estate	482.23	1683.70	3147.51	5524.63	414.59	4646.35	895.41	715.47	3390.85	2470.58	1689.00	2026.36	373.22	1899.96	2361.49
11	Hotel or Restaurant	399.45	671.91	1007.70	2072.31	30.70	752.08	287.27	223.93	693.29	200.64	263.81	87.23	676.33	115.71	416.24
12	Other Services	420.01	1526.70	2362.15	2658.62	158.65	3155.24	271.36	368.64	966.68	1327.35	529.28	262.83	287.44	595.83	952.18
13	Consumption Loans	9195.78	7439.64	200.39	1567.11	3358.62	803.76	244.40	526.56	1897.51	1131.45	1026.86	1049.91	43.37	311.13	254.42
14	Local Government		217.12			138.81	255.20							57.29		
15	Others	3412.16	1788.10	2969.35	6132.52	2989.79	3522.81	4859.04	1243.07	225.62	1085.35	550.37	1293.39	1608.49	2099.98	1184.56
	TOTAL	29174.70	37070.07	42112.93	43348.09	19199.61	35721.42	25192.30	10798.10	34852.22	18897.03	11275.66	16264.89	6826.42	13639.22	17149.42

Product wise credit

1	Term Loan	6357.00	3528.74	5740.75	5637.16	1042.78	5589.26	1208.50	916.15	4964.61	2666.85	1242.95	900.24	803.97	2590.22	2631.40
2	Overdraft	3373.90	5188.73	9158.42	8983.87	2489.42	5815.69	1267.33	2863.70	3691.93	4470.94	3696.43	1054.71	819.21	3030.49	5280.80
3	Trust Receipt Loan / Import Loan	602.80	786.08	4799.00	5695.53	1588.03	5514.51	1323.74	782.44	1479.18	912.96	572.22	1790.68	191.76	1290.14	586.09
4	Demand & Other Working Capital Loan	5217.50	11545.40	6381.95	9546.70	3356.45	7265.86	12083.18	2091.70	12425.48	4234.18	1395.33	3987.57	2102.97	718.84	2934.95
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	1904.60	3092.33	2410.07	800.51	2885.75	233.80	2326.96	576.01	3995.11	1296.94	638.80	1398.59	161.17	513.80	1420.71
6	Real Estate Loan	643.60	2001.76	4805.25	8375.02	1728.94	4737.29	1359.88	873.30	2368.36	1433.18	1413.89	1942.65	1184.39	2599.03	2720.70
7	Margin Nature Loan	909.60	426.32		69.66		776.30	1.84	0.14	35.29	147.22	145.46	165.29	26.27	22.16	287.05
8	Hire Purchase Loan	1709.00	1119.97	3685.23	1421.11	3226.82	1707.20	400.37	1082.60	3623.47	1199.29	779.65	1174.09	449.14	798.08	620.14
9	Deprived Sector Loan	661.20	1210.54	1133.69	1374.39	553.63	1045.19	715.98	357.97	1027.08	736.41	328.56	457.25	181.55	478.16	510.29
10	Bills Purchased	103.20	74.83	98.45	186.32	1385.91	1888.63	25.64	109.98	215.23	1215.33	25.94	10.83	0.18	27.97	15.76
11	Other Product	7692.30	8095.37	3900.12	1257.83	941.87	1147.69	4478.87	1144.11	1026.48	583.74	1036.43	3382.99	905.80	1570.33	141.53
	TOTAL LOAN & ADVANCES	29174.70	37070.07	42112.93	43348.09	19199.61	35721.42	25192.30	10798.10	34852.22	18897.03	11275.66	16264.89	6826.42	13639.22	17149.42

Security wise credit

1	Gold and Silver	7051.69	7013.37	34.91	1211.13				163.64		0.42	458.57	8.28		10.95	
2	Government Securities	748.78	223.30	93.50	3.11	245.35	0.24	113.13		59.67	20.36		423.60	57.29		
3	Non Governmental Securities	51.75	288.97		78.89		776.30	1.84		930.01		246.23	188.16	20.45	32.49	117.25
4	Fixed Deposit Receipts	202.03	491.57	528.52	123.64	310.08	312.63	1075.68	176.93	907.83	486.20	193.57	194.61	42.03	121.48	144.20
4.1	Own	198.03	387.82	473.80	123.64	153.44	312.27	1075.68	176.93	907.29	481.46	193.57	194.61	42.03	64.49	144.20
4.2	Other Licences Institutions	4.00	103.75	54.73		156.64	0.36			0.54	4.74				56.99	
5	Collateral of Properties	17475.98	27590.87	31287.02	36793.82	15334.42	31600.41	22096.83	9230.73	30575.77	16098.98	9444.58	14929.50	5972.25	12958.33	16291.74
5.1	Fixed Assets	14861.81	27430.52	23274.13	31458.25	12534.85	30295.49	18573.96	8335.30	13342.34	13421.92	7455.17	9596.68	5868.30	9561.28	15678.57
5.2	Current Assets	2614.17	160.35	8012.89	5335.56	2799.58	1304.92	3522.87	895.43	17233.43	2677.06	1989.41	5332.82	103.95	3397.06	613.16
6	Against security of Bill	152.28	189.89	4071.49	374.93		1888.63	262.34	104.98	152.14	1346.69	94.92	13.27	297.55	55.35	3.08
6.1	Domestic Bills		25.80	17.04			121.16	86.71	30.77	15.28			10.83		54.85	3.08
6.2	Foreign Bills	152.28	164.09	4054.45	374.93		1767.47	175.63	74.21	136.86	1346.69	94.92	2.44	297.55	0.50	
7	Against Guarantee	782.69	314.74	40.67	540.27	446.70	1068.90	692.25	967.48	1702.15	931.42	460.10	447.08	146.21	415.79	294.26
7.1	Government Guarantee	398.16	8.30		368.27	138.81		156.12	91.30	217.83	2.17	71.84	139.16		129.84	0.77
7.2	Institutional Guarantee	382.43	291.31		155.14	307.89		438.13	352.85	705.89	228.42	329.37	307.92	94.53	250.62	293.49
7.3	Personal Guarantee	1.05	13.01		16.16				523.33	55.20		58.60		0.00	35.32	
7.4	Collective Guarantee	1.05	2.02	0.81						0.00	11.34					
7.5	Int. Rtd. Foreign Bank's Guarantee						23.70	98.00				0.29				
7.6	Other Guarantee		0.10	39.86	0.70		1045.20			723.23	689.49			51.68		
8	Credit Card			146.96	43.32	109.95		74.31			12.94					
9	Others	2709.50	957.36	5909.87	4178.99	2753.11		950.23	154.34	524.66		377.69	60.40	290.64	44.83	298.89
	Total	29174.70	37070.07	42112.93	43348.09	19199.61	35721.42	25192.30	10798.10	34852.22	18897.03	11275.66	16264.89	6826.42	13639.22	17149.42

Statement of Loans and Advances

as on Baisakh end 2069

Rs. in million

Sector wise credit		Laxmi	SBL	ADBNI	Global	Citizens	Prime	BOA	Sunrise	Grand	NMB	Kist	Janata	Mega	CTBNL	Civil Bank	Century
1	Agricultural and Forest Related	279.82	354.09	9293.93	148.98	57.55	282.11	36.52	28.45	269.23	205.54	370.66	218.11	36.81	280.00	52.19	90.52
2	Fishery Related			1696.65	13.00		2.23					0.31		0.11			
3	Mining Related		92.69	2.74	3.00	5.54	159.20	138.78	137.41	108.65			9.98	185.19	28.55		
4	Manufacturing (Producing) Related	4595.58	3730.04	5188.96	3553.32	3134.07	3930.66	2068.26	3784.50	2867.88	3505.22	1647.50	2686.14	2454.53	1516.69	2141.00	809.91
5	Construction	2990.44	2423.37	2455.18	1112.94	573.86	1262.80	2029.59	560.98	792.56	1532.19	2195.83	158.43	501.51	420.48	485.39	500.37
6	Electricity, Gas and Water	174.07	500.51	1.81	13.98	874.76	815.83	890.97	304.71	9.91	179.26	294.16	5.23	38.18	251.82	64.33	
7	Metal Products, Mach. & Ele. Eqp.	33.84	104.76	152.88	174.36	17.01	42.65	525.72	89.67	171.46	403.36	80.23	227.20	736.42	380.10	25.87	4.77
8	Tras., Com. and Public Utilities	714.13	948.89	211.86	112.68	89.07	302.53	1733.03	420.53	886.67	619.09	619.30	270.73	1124.68	421.57	103.83	82.26
9	Wholesaler & Retailer	3036.52	2917.84	11414.06	3618.13	2017.64	2632.81	1947.86	2583.98	1430.94	2140.09	2810.37	933.81	1744.66	807.52	1751.37	1053.42
10	Finance, Insurance and Real Estate	3206.61	2948.66	665.92	892.59	2867.93	2840.16	1386.27	3250.24	2427.40	1274.72	2464.34	813.49	564.14	151.86	811.58	401.39
11	Hotel or Restaurant	33.83	255.64	1100.91	633.55	175.32	135.96	163.27	494.60	444.79	170.24	1104.65	337.87	404.12	102.11	350.42	15.51
12	Other Services	557.34	1172.72	2564.69	449.97	705.47	548.58	396.73	676.20	653.90	786.50	1488.65	256.69	301.45	134.94	662.66	202.51
13	Consumption Loans	448.88	158.64	396.38	215.81	895.73	488.28	225.29	1339.74	57.70	735.98	742.11	435.57	475.22	80.26	108.75	217.05
14	Local Government	134.63	135.05					77.20									
15	Others	435.42	4108.46	7613.31	4325.11	2254.23	5318.04	602.99	1234.23	723.96	548.28	784.68	351.40	302.50	478.57	24.91	167.07
	TOTAL	16641.12	19851.34	42759.27	15267.44	13668.15	18761.83	12222.49	14905.25	10845.05	12100.47	14602.80	6704.66	8869.52	5054.46	6582.30	3544.78

Product wise credit

1	Term Loan	2690.56	3634.84	12753.61	1036.87	2837.83	1707.99	1478.93	1953.23	1493.21	1657.61	2824.06	1158.26	738.01	768.29	308.05	363.41
2	Overdraft	2087.04	5033.36	2895.10	4116.22	2593.69	5244.27	2633.00	2273.91	1083.10	590.04	4623.67	1576.52	726.02	1297.09	1457.02	1352.14
3	Trust Receipt Loan / Import Loan	581.48	785.98		983.36	534.79	423.72	162.37	936.83	664.86	451.15	423.39	311.30	921.56	260.18	499.47	159.19
4	Demand & Other Working Capital Loan	4764.64	2822.13	19731.33	4332.80	2046.27	588.79	2074.21	4043.92	3809.44	2180.80	1174.60	2176.87	4080.08	1802.47	2643.99	687.24
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	697.46	904.04	2029.41	438.02	387.77	819.63	724.64	545.68	136.05	855.75	781.42	89.75	130.43	66.77	97.63	312.53
6	Real Estate Loan	2914.73	4241.28	318.09	2405.37	2537.00	3887.49	2273.55	2782.50	2303.93	1397.66	2749.36	577.29	305.21	201.07	841.05	361.45
7	Margin Nature Loan	213.52	402.08		197.79	59.95	662.15	100.64	75.56	188.03	270.65	414.67	115.86		181.67	46.68	26.29
8	Hire Purchase Loan	478.20	934.58	45.60	199.33	875.59	568.14	1477.50	830.12	175.64	1103.02	908.87	266.42	932.17	224.93	145.90	108.00
9	Deprived Sector Loan	500.04	516.93	4614.15	382.49	388.08	603.62	423.87	412.91	305.42	374.61	456.86	145.61	241.70	124.37	136.97	89.99
10	Bills Purchased	1039.56	380.14		199.28	72.29	84.38	176.25	3.99	27.29	945.48	0.32	0.81	6.61	108.85	1.00	
11	Other Product	673.88	195.98	371.98	255.91	1334.88	4171.65	697.52	1046.59	658.08	2273.68	245.59	285.97	787.72	18.78	404.56	84.54
	TOTAL LOAN & ADVANCES	16641.12	19851.34	42759.27	15267.44	13668.15	18761.83	12222.49	14905.25	10845.05	12100.47	14602.80	6704.66	8869.52	5054.46	6582.30	3544.78

Security wise credit

1	Gold and Silver	60.20				643.06	2780.18		820.42	13.99			145.20			17.64	79.77
2	Government Securities	0.92									0.04		1.49				
3	Non Governmental Securities		16.03		90.33	60.22	686.69	100.65			300.21	414.67	130.36	36.58	25.00	46.68	26.29
4	Fixed Deposit Receipts	104.37	222.29	366.12	1.59	102.70	125.86	124.65	105.13	11.84	83.52	128.06	180.25	52.52	4.76	45.63	2.99
4.1	Own	104.37	218.39	366.12	1.56	102.59	125.86	120.24	105.13	11.84	75.84	128.06	9.35	52.52	4.76	45.63	2.99
4.2	Other Licences Institutions		3.90		0.02	0.11		4.41			7.68		170.90				
5	Collateral of Properties	15748.08	18137.86	42393.15	2941.88	11856.56	14478.08	11919.99	13139.58	10291.40	10946.03	13462.24	5960.33	8115.42	4632.44	6289.37	3345.73
5.1	Fixed Assets	10771.90	12977.56	42393.15	2035.97	7706.89	14053.08	8689.24	9721.75	7732.59	8057.62	12992.90	3935.73	5364.17	1498.57	3948.12	1312.21
5.2	Current Assets	4976.18	5160.30		905.91	4149.67	425.01	3230.75	3417.83	2558.81	2888.41	469.34	2024.60	2751.24	3133.87	2341.24	2033.52
6	Against security of Bill		77.45		17.50	188.85				105.81	46.72	215.04	81.98	15.33		46.02	
6.1	Domestic Bills		23.31		17.50	44.29							8.88	4.00		46.02	
6.2	Foreign Bills		54.14			144.56				105.81	46.72	215.04	73.11	11.33			
7	Against Guarantee	136.64	524.13		174.80	0.00	556.92	77.20	321.91	70.02	593.27	374.08		366.67	99.37	136.97	90.00
7.1	Government Guarantee	134.63	135.05				117.80	77.20			352.81	34.91					
7.2	Institutional Guarantee		389.08				438.52		321.91	69.99	194.64	294.47		275.00	99.37	136.97	90.00
7.3	Personal Guarantee	2.01			125.00	0.00	0.60			0.03	38.66	40.24		1.03			
7.4	Collective Guarantee										7.16	4.46		90.59			
7.5	Int. Rtd. Foreign Bank's Guarantee																
7.6	Other Guarantee				49.80									0.05			
8	Credit Card	13.21			27.41												
9	Others	577.71	873.58		12013.93	816.76	134.10		518.21	351.99	130.67	8.70	205.04	283.00	292.90		
	Total	16641.12	19851.34	42759.27	15267.44	13668.15	18761.83	12222.49	14905.25	10845.05	12100.47	14602.80	6704.66	8869.52	5054.46	6582.30	3544.78

Statement of Loans and Advances

as on Baisakh end 2069

Rs. in million

Sector wise credit		Sanima	NIDC	Uddhyam	Malika	SDBL	UDBL	MDBL	Narayani	PDBL	Sahayogi	Pashupati	Karnali	Triveni	Annapurna	Bhrikuti	Suvekchha	Bageshwori
1	Agricultural and Forest Related	8.23	32.11	19.14	17.33	194.79	23.93	26.92	9.33	252.88	29.25	48.86	100.09	322.37	70.91	68.04	30.68	26.53
2	Fishery Related				1.44	2.15				1.07	0.40						0.69	
3	Mining Related	100.00				20.31		12.25						15.83	1.42			10.74
4	Manufacturing (Producing) Related	1824.72	677.70	16.96	186.31	300.32	0.29	139.93	23.03	167.82	34.18	200.56	47.21	106.96	36.12	225.72	5.68	86.56
5	Construction	1377.19		26.65	35.12	241.61	3.40	674.00	88.09	245.84	132.46	56.69	60.05	168.75	72.77		77.48	147.96
6	Electricity, Gas and Water	434.88	29.20		1.18	14.79		9.00		0.60		1.75		4.80	0.20			
7	Metal Products, Mach. & Ele. Eqp.	214.67	4.02			180.00				14.98		1.37		21.41	3.12			21.54
8	Tras., Com. and Public Utilities	788.13		15.25	80.88	319.82	1.42		45.08	180.04	6.26	43.58	47.82	202.56	71.38	317.66	179.69	118.31
9	Wholesaler & Retailer	1463.37	66.05	33.78	443.13	555.86	19.30	612.88	184.61	352.34	271.85	152.69	148.62	125.03	244.46	939.36	447.96	464.15
10	Finance, Insurance and Real Estate	704.88	107.75	15.70	30.00	352.04		274.05	95.35	129.69		143.83		22.66	183.86			
11	Hotel or Restaurant	181.93	455.43	13.76	24.73	294.73		108.04	19.80	44.41		1.40		40.63	130.90			94.09
12	Other Services	534.95	76.67	8.21	59.31	346.33		56.84		39.96	55.34	34.46	196.42	48.39	16.78	332.00	12.55	67.03
13	Consumption Loans	461.75	1.63	2.10	22.27	355.34		293.48	74.98	32.47	17.59	37.38	13.39	22.97	21.03	18.61	50.00	18.19
14	Local Government											1.50			0.23			
15	Others	572.24	66.09	14.62	267.74	273.33	18.84	194.21	152.77	272.16	337.34	167.81		600.76	268.36	217.62	40.13	73.12
	TOTAL	8666.95	1516.64	166.16	1169.45	3451.41	67.17	2401.60	693.03	1734.27	884.68	891.88	613.59	1703.13	1121.55	2119.02	844.85	1128.22

Product wise credit

1	Term Loan	1451.42	929.93	8.57	46.71	1002.42		177.37	31.43	195.38		89.08	195.82	183.54		102.85	98.31	261.57
2	Overdraft	1495.88	132.22	65.25				97.79	152.77	616.82		220.07		507.62		1215.80	266.33	546.09
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	1949.96	246.58	1.29	823.95	893.84		1118.98	184.61		272.49	298.48		64.29	788.54			
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	445.87	42.78	21.00	35.12		3.40	138.35	81.86	65.28	108.99	51.61		133.86	64.55	237.17	71.52	141.96
6	Real Estate Loan	1555.73	117.75	15.70		587.47		480.77	95.35	272.34	40.98	136.39	60.05	166.98	182.42	145.64	82.75	
7	Margin Nature Loan	100.14			2.18	105.51		289.40	64.57	1.84		0.20					46.23	
8	Hire Purchase Loan	775.23	24.36	11.94	92.74	328.78	1.42	30.58	45.08	139.40	6.26	70.15	47.82	203.57	22.74	325.92	207.29	119.38
9	Deprived Sector Loan	191.90	5.30	7.15	40.54	110.15	1.77	66.39	21.21	66.27	28.26	24.29	23.87	54.65	34.43	67.67	40.13	36.40
10	Bills Purchased					12.45								2.50				
11	Other Product	700.83	17.73	35.25	128.21	410.77	60.59	1.96	16.15	376.93	427.69	1.60	286.02	388.63	26.38	23.97	32.29	22.82
	TOTAL LOAN & ADVANCES	8666.95	1516.64	166.16	1169.45	3451.41	67.17	2401.60	693.03	1734.27	884.68	891.88	613.59	1703.13	1121.55	2119.02	844.85	1128.22

Security wise credit

1	Gold and Silver														0.30	2.41		0.49
2	Government Securities					16.00												
3	Non Governmental Securities					105.51		261.98	64.57	1.84								
4	Fixed Deposit Receipts	119.53		1.13	10.41	78.65		1.05	10.41	14.73	17.59	1.60	13.39	70.54	11.81	7.94	22.40	17.70
4.1	Own	119.53		1.13	10.41	78.65		1.05	10.41	14.73	17.59	1.60	13.39	70.54	11.81	7.94	22.40	17.70
4.2	Other Licences Institutions																	
5	Collateral of Properties	8268.34		164.62	1126.56	3208.46	38.89	2031.73	615.33	1703.18	865.08	871.58	600.20	1240.04	1076.55	2108.67	822.45	1110.03
5.1	Fixed Assets	7244.18		164.62	1126.56	3208.46	38.89	2031.73	615.33	1702.93	865.08	871.58	600.20	924.34	1076.49	2108.67	822.45	1110.03
5.2	Current Assets	1024.16								0.25				315.69	0.06			
6	Against security of Bill					12.45												
6.1	Domestic Bills					12.45												
6.2	Foreign Bills																	
7	Against Guarantee	5.73		0.40	1.18	30.34	28.28	36.39	2.72	14.52		18.49			3.70			
7.1	Government Guarantee			0.40					2.72	0.03		1.50			3.70			
7.2	Institutional Guarantee					29.25		36.39				10.31						
7.3	Personal Guarantee	5.73				1.09	28.28			14.49		6.69						
7.4	Collective Guarantee				1.18													
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee																	
8	Credit Card																	
9	Others	273.35	1516.64		31.29			70.44			2.01	0.20		392.55	29.19			
	Total	8666.95	1516.64	166.16	1169.45	3451.41	67.17	2401.60	693.03	1734.27	884.68	891.88	613.59	1703.13	1121.55	2119.02	844.85	1128.22

Statement of Loans and Advances

as on Baisakh end 2069

Rs. in million

Sector wise credit		Gaurishankar	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	WDBL	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktinath	Sewa
1	Agricultural and Forest Related	33.20	11.50	39.79	26.26	41.62	128.43	109.72	0.83	44.78	24.79	151.10	62.64	20.81	50.33	56.36	24.63	132.43
2	Fishery Related	0.21		2.56		0.68				0.73	0.23			0.80				
3	Mining Related	3.95	33.81	4.83		10.79				6.15					0.25			10.92
4	Manufacturing (Producing) Related	28.30	5.96	62.45	133.97	125.16	121.63	65.10	15.91	265.31	15.28	161.59	383.97	27.29	54.02	73.84		58.34
5	Construction	100.62	49.66	159.86	223.89	720.11	106.36	6.00	18.30	780.57	68.03	519.61	342.95	87.01	50.79	181.12	581.10	146.63
6	Electricity, Gas and Water					4.64				23.59	1.04		568.16					
7	Metal Products, Mach. & Ele. Eqp.	2.55		8.75	0.11	74.23		7.16		16.90	5.85	11.93	397.86	0.50	18.21			7.59
8	Tras., Com. and Public Utilities	51.19	98.44	127.66	56.36	448.71		47.26	62.61	448.39	54.45	142.58	421.67	34.12	74.67		441.82	207.27
9	Wholesaler & Retailer	34.80	159.94	298.31	595.32	264.25	634.77	431.24	124.31	1351.66	65.81	370.68	567.98	96.42	278.78	57.89	313.34	340.97
10	Finance, Insurance and Real Estate	39.40	809.45	48.38		489.76		124.85		297.58	16.90	418.94	668.17	28.29	48.86	3.86		50.42
11	Hotel or Restaurant	6.27	34.33	55.27	28.85	103.39		45.13	18.59	204.73	7.41	139.51	99.38	14.40	14.72			12.75
12	Other Services	18.06	51.20	49.26	58.18	37.27	65.53	77.32	34.65	443.78	8.12	530.67	139.87	12.39	81.58	7.98		93.60
13	Consumption Loans	12.98	199.13	39.91	20.00	84.68	124.92	134.13	11.98	230.72	10.79	556.57	69.35	106.56	7.26	24.19	20.12	25.11
14	Local Government													1.50				1.37
15	Others	334.23	616.66	471.11	540.08	168.50	563.21	227.90	114.28	1307.70	110.27	567.32	440.51	123.65	126.81	380.13	729.46	128.59
	TOTAL	665.75	2070.09	1368.15	1683.04	2573.81	1744.84	1275.81	401.47	5422.57	388.98	3570.50	4162.50	553.73	806.29	785.38	2110.46	1215.98

Product wise credit

1	Term Loan	231.64	43.47	53.95	136.60	452.81	420.91	51.29	127.23	277.22	76.84	334.24	990.17	14.95	61.52		78.34	177.23
2	Overdraft	202.63	371.10	509.19	1029.20	228.56	660.09	264.71	154.65	1376.01	160.83	1279.87	1187.92	109.32	427.46	165.96	235.00	413.84
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan		292.26	12.76			221.85	597.95	13.03	731.65	10.17		414.09	3.20				159.93
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	73.83	49.56	126.72	63.68	691.90	106.36	60.66	18.30	579.73	42.56	174.60	256.69	46.73		181.12	555.48	152.83
6	Real Estate Loan	35.74	851.73	119.62	242.54	456.75	38.28	58.93		719.15	11.16	683.31	680.46	38.29	90.28	3.86	25.62	22.41
7	Margin Nature Loan		188.75		62.96	11.46		1.03		93.13	0.78	277.00	166.24		0.68			
8	Hire Purchase Loan	48.50	58.89	130.15	56.36	482.86	25.14	40.61	62.61	543.38	58.82	155.95	337.04	50.34	86.33	39.63	441.82	169.89
9	Deprived Sector Loan	51.11	13.12	36.78	37.91	56.90	44.01	43.41	11.74	122.87	18.59	125.84	118.19	18.71	26.59	32.98	536.00	45.17
10	Bills Purchased									5.70								
11	Other Product	22.29	201.21	378.98	53.78	192.56	228.20	157.23	13.91	973.73	9.24	539.68	11.69	272.19	113.44	361.83	238.20	74.70
	TOTAL LOAN & ADVANCES	665.75	2070.09	1368.15	1683.04	2573.81	1744.84	1275.81	401.47	5422.57	388.98	3570.50	4162.50	553.73	806.29	785.38	2110.46	1215.98

Security wise credit

1	Gold and Silver			18.85			46.38	95.63		3.22		222.61		82.72		8.35		
2	Government Securities					11.46												
3	Non Governmental Securities		188.75					1.03		64.69		262.67	166.13					
4	Fixed Deposit Receipts	6.43	10.37	18.56	20.00	37.45	53.40	20.08	11.98	78.99	3.64	41.70	20.81	6.68	4.29	15.84	20.12	15.90
4.1	Own	6.43	10.37	18.56	20.00	37.45	53.40	20.08	11.98	78.99	3.64	39.48	20.81	6.68	4.29	15.84	20.12	15.90
4.2	Other Licences Institutions											2.22						
5	Collateral of Properties	653.76	1860.48	1330.74	1599.96	2507.05	1645.06	1154.77	389.49	5190.71	384.08	2875.23	3638.47	464.32	788.59	761.19	1554.35	1196.01
5.1	Fixed Assets	653.76	1860.48	1330.74	1599.96	2507.05	1645.06	1154.77	389.49	5190.71	384.08	2873.30	3532.30	464.32	788.59	761.19	1554.35	1196.01
5.2	Current Assets											1.93	106.17					
6	Against security of Bill									5.70								
6.1	Domestic Bills									5.70								
6.2	Foreign Bills																	
7	Against Guarantee	4.82			0.11	2.32		2.85		34.67	0.08	5.22	83.82		11.16		536.00	2.58
7.1	Government Guarantee							2.85					15.88					1.37
7.2	Institutional Guarantee				0.11					28.36		0.14	67.94		10.85			
7.3	Personal Guarantee	0.01				2.32				3.42	0.08	5.09			0.31		536.00	
7.4	Collective Guarantee	4.82								2.89								1.20
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee																	
8	Credit Card																	
9	Others	0.73	10.49		62.96	15.53		1.46		44.59	1.18	163.06	253.27		2.25			1.49
	Total	665.75	2070.09	1368.15	1683.04	2573.81	1744.84	1275.81	401.47	5422.57	388.98	3570.50	4162.50	553.73	806.29	785.38	2110.46	1215.98

Statement of Loans and Advances

as on Baisakh end 2069

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	10.30	26.88	9.34	76.27	2.41	20.89	1.77	4.74	35.49	44.28	39.29	6.35	75.52	30.18	44.18	13.94	35.28
2	Fishery Related		2.20		7.18													
3	Mining Related									1.00				3.34				
4	Manufacturing (Producing) Related	38.08	63.92	5.67	684.41		89.81			21.23	55.87	7.98		337.70	37.98	40.51		18.49
5	Construction	30.68	135.23	23.29	666.62	26.46	160.07	252.07	30.02	16.86	49.72			286.92	243.22	432.37	239.49	4.49
6	Electricity, Gas and Water		0.56		186.23		1.11			1.00				86.17				
7	Metal Products, Mach. & Ele. Eqp.		12.19		67.74		15.28			4.20	15.92			22.33		51.97		
8	Tras., Com. and Public Utilities	7.81	58.24	11.43	286.69	18.13	227.89	230.61		43.33	0.40	40.06	24.48	202.73	256.83	403.15		12.55
9	Wholesaler & Retailer	94.26	81.68	44.53	670.78	66.38	361.96	150.81	131.29	107.23	272.61	110.90	98.03	561.28	197.39	219.84		49.38
10	Finance, Insurance and Real Estate		69.73		679.83		94.62			54.02	59.35	74.83	2.71	816.87	62.48	35.60		
11	Hotel or Restaurant	2.45	5.58	3.55	199.31	6.65	72.04		6.41	14.04	18.20	0.90		193.34	63.70	110.95		
12	Other Services	12.30	15.02		153.37	4.11	219.95		5.37	15.56	13.10			180.75	84.20	161.38	993.83	4.37
13	Consumption Loans	8.14	33.52	25.93	55.71	3.40	119.02	1.52	18.49	10.16	104.51	7.99	56.97	34.03	169.81	121.69	456.32	7.82
14	Local Government				15.16					2.04		1.97		3.58	0.03			
15	Others	115.53	4.19	58.81	735.37	60.78	610.55	11.10	90.26	46.88	379.89	179.20	168.72	525.80	454.70	46.06	80.71	51.96
	TOTAL	319.54	508.95	182.56	4484.67	188.31	1993.19	647.87	286.59	373.03	1013.84	463.11	357.26	3330.34	1600.51	1667.70	1784.29	184.34

Product wise credit

1	Term Loan	102.65	18.81		763.56	67.97	324.02	26.15			22.20	185.92	34.61	299.88	313.74	349.09	318.15	
2	Overdraft	149.36	200.34	39.54	1623.52	62.81	283.21		137.70	283.21	384.45	95.05	107.60	1473.96	461.40	271.97	546.82	
3	Trust Receipt Loan / Import Loan										0.50							
4	Demand & Other Working Capital Loan			50.20	111.59		621.26	153.30	88.62	9.50	255.41		98.03	280.68	14.20			64.19
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	30.68	85.80	23.29	325.08	26.46	153.26	205.07	23.43	6.63	56.85	57.51	24.77	219.56	223.61	361.44	188.49	4.49
6	Real Estate Loan	10.43	54.40	1.02	1002.18		115.85			22.28	38.52	17.32	2.71	778.33	74.39	47.45	137.41	
7	Margin Nature Loan		4.03		130.15		1.98			9.59		0.60		26.69		22.76		
8	Hire Purchase Loan	15.88	69.82	34.71	279.43	18.13	338.88	238.10	16.31	27.02	95.83	80.76	24.48	151.03	288.33	456.13	217.11	16.80
9	Deprived Sector Loan	10.54	17.34	5.57	120.75	4.64	79.76	23.73	11.34	12.35	35.28	19.38	7.86	88.54	95.09	61.16	80.71	4.32
10	Bills Purchased				0.41									1.20				
11	Other Product		58.40	28.22	127.99	8.30	74.97	1.52	9.19	2.45	124.81	6.58	57.20	10.46	129.76	97.68	295.61	94.54
	TOTAL LOAN & ADVANCES	319.54	508.95	182.56	4484.67	188.31	1993.19	647.87	286.59	373.03	1013.84	463.11	357.26	3330.34	1600.51	1667.70	1784.29	184.34

Security wise credit

1	Gold and Silver						12.26						49.19		107.87	47.22	206.41	
2	Government Securities				0.17													
3	Non Governmental Securities				132.83		1.98			0.38						22.76		
4	Fixed Deposit Receipts	0.07	8.17	2.65	27.02	3.40	35.23	1.52	2.18	9.30	18.37	6.58	7.78	40.34	17.49	18.68	32.81	2.97
4.1	Own	0.07	8.17	2.65	27.02	3.40	35.23	1.52	2.18	9.30	18.37	6.58	7.78	40.34	17.49	18.68	32.81	2.97
4.2	Other Licences Institutions																	
5	Collateral of Properties	318.92	496.74	179.90	4205.09	184.91	1873.16	646.36	284.41	361.31	983.62	436.55	300.29	3100.48	1380.09	1513.71	1464.37	181.38
5.1	Fixed Assets	318.92	496.74	179.90	4205.09	184.91	1873.16	646.36	284.41	361.31	983.62	436.55	300.29	3100.48	1380.09	1513.71	1464.37	181.38
5.2	Current Assets																	
6	Against security of Bill				0.41									1.20				
6.1	Domestic Bills													1.20				
6.2	Foreign Bills				0.41													
7	Against Guarantee				119.15		70.57			2.04	11.86	17.41		161.63	95.05	65.33	80.71	
7.1	Government Guarantee				15.16					2.04	11.86					4.07	2.69	
7.2	Institutional Guarantee				103.49									91.94				
7.3	Personal Guarantee				0.50									69.70		30.89		
7.4	Collective Guarantee						70.57					17.41			95.05	30.37	78.02	
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee																	
8	Credit Card																	
9	Others	0.55	4.03									2.57		26.69				
	Total	319.54	508.95	182.56	4484.67	188.31	1993.19	647.87	286.59	373.03	1013.84	463.11	357.26	3330.34	1600.51	1667.70	1784.29	184.34

Statement of Loans and Advances

as on Baisakh end 2069

Rs. in million

Sector wise credit		Kabeli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Gulmi	Kanchan	Matribhumi	Bright
1	Agricultural and Forest Related	5.28	45.84	106.77	9.15	27.13	45.53	10.62	12.10	15.36	31.37	38.22	18.57	15.20	1.39	8.81	7.99	18.49
2	Fishery Related		2.24					0.15			0.45							
3	Mining Related													37.59	1.00			
4	Manufacturing (Producing) Related	0.16	42.09	194.85	17.75	53.75	178.13	9.23		5.02	79.86	6.77		228.43	4.25	29.71	2.95	57.09
5	Construction	15.45	277.56	97.53	90.39	15.43	416.12	27.87	9.24	8.61	116.19	72.79	16.66	162.56	34.02	64.92	24.47	25.03
6	Electricity, Gas and Water						199.00								4.24		0.46	
7	Metal Products, Mach. & Ele. Eqp.	0.05	11.60	8.83			62.19					3.85			2.73			5.94
8	Tras., Com. and Public Utilities	8.29	194.13	90.78	0.23	58.24	280.69		4.88		140.04	24.59			26.86	31.21	6.50	38.42
9	Wholesaler & Retailer	21.68	140.35	166.23	269.25	145.30	287.09	32.05	92.04	38.34	463.05	85.01	33.68	581.80	52.18	141.63	32.88	46.53
10	Finance, Insurance and Real Estate		75.90	139.33	1.20	26.83	290.82	5.60			108.96	3.04		486.24		45.00	7.11	13.15
11	Hotel or Restaurant	5.47	59.47	30.40	6.44		64.01			4.56	6.36	2.80	1.00	8.86	1.38	4.31	1.94	5.95
12	Other Services	3.83	56.85	16.05	14.39	10.26	110.73		1.00	3.77	88.79	20.26	0.53	360.66	4.20	23.68	1.17	27.61
13	Consumption Loans	117.14	97.47	24.02	143.89	10.32	197.82	3.16	25.51	0.67	106.85	14.04	9.24	119.94	7.41	2.07	3.71	22.57
14	Local Government						4.60											
15	Others	16.66	113.72	102.71	170.67	147.94	675.88	20.37	62.44	91.23	309.90	64.88	26.15	646.38	38.02	107.15	38.92	76.74
	TOTAL	194.02	1117.23	977.52	723.35	495.19	2812.62	109.04	207.22	167.56	1451.81	336.23	105.83	2647.66	177.69	458.48	128.08	337.52

Product wise credit

1	Term Loan	9.74	211.74	31.25			427.23		4.88	57.58	70.22	3.72		55.94	9.49	17.18	48.06	13.58
2	Overdraft		320.46	293.50	214.89	71.29	530.74		30.90		216.00		1.99	291.59		74.41	42.93	183.84
3	Trust Receipt Loan / Import Loan									83.59								
4	Demand & Other Working Capital Loan	41.55		226.74	88.36	155.76	415.11	69.67	62.35		590.79	93.97	58.34	213.89	58.07	75.39		52.51
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	11.18	205.62	56.16	90.39	15.43	294.95	27.06	5.74		78.84	72.79	15.59	52.19	9.99		13.04	11.94
6	Real Estate Loan		36.36	109.86	1.20	26.83	377.85	5.60		8.61	146.31			509.31	34.02	109.92	7.11	11.40
7	Margin Nature Loan		1.39	9.38			115.43				7.78			121.29	14.53	15.40		0.50
8	Hire Purchase Loan	8.80	223.16	93.55	44.52	64.52	337.89	2.75	22.90	1.68	216.81	36.53	8.73	178.61	32.39	31.21	7.80	44.06
9	Deprived Sector Loan	4.10	35.63	30.35	18.06	12.75	92.89	3.56	8.61	8.79	32.93	11.74	3.53	89.26	12.89	11.03	3.26	10.63
10	Bills Purchased			3.34														
11	Other Product	118.64	82.86	123.39	265.92	148.63	220.54	0.41	71.84	7.32	92.13	117.48	17.64	1135.56	6.30	123.93	5.90	9.05
	TOTAL LOAN & ADVANCES	194.02	1117.23	977.52	723.35	495.19	2812.62	109.04	207.22	167.56	1451.81	336.23	105.83	2647.66	177.69	458.48	128.08	337.52

Security wise credit

1	Gold and Silver	114.08	53.55		95.89							0.78		107.21				
2	Government Securities																	
3	Non Governmental Securities						115.43							121.29				0.50
4	Fixed Deposit Receipts	1.88	18.57	8.63	3.71	4.05	16.62	0.41	2.62	0.67	22.29	1.31	0.51	12.73	0.10	2.07	1.27	2.28
4.1	Own	1.88	18.57	8.63	3.71	4.05	16.62	0.41	2.62	0.67	22.29	1.31	0.51	12.73	0.10	2.07	1.27	2.28
4.2	Other Licences Institutions																	
5	Collateral of Properties	78.06	1026.92	952.42	623.22	491.15	2617.48	108.63	204.61	166.89	1405.67	334.14	105.32	2318.83	168.90	445.81	125.92	332.98
5.1	Fixed Assets	78.06	1026.92	952.42	623.22	491.15	2586.46	108.63	204.61	166.89	1405.67	334.14	105.32	2318.83	168.90	445.81	125.92	332.98
5.2	Current Assets						31.01											
6	Against security of Bill			3.34														
6.1	Domestic Bills			3.34														
6.2	Foreign Bills																	
7	Against Guarantee		6.80	0.60			61.36				16.07			87.60	8.69		0.89	
7.1	Government Guarantee						4.60											
7.2	Institutional Guarantee						7.44				15.00			78.18				
7.3	Personal Guarantee		6.80	0.60			25.61				1.07			8.73	0.61			
7.4	Collective Guarantee						23.71							0.69	8.08		0.89	
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee																	
8	Credit Card																	
9	Others		11.39	12.52	0.53		1.74				7.78					10.60		1.75
	Total	194.02	1117.23	977.52	723.35	495.19	2812.62	109.04	207.22	167.56	1451.81	336.23	105.83	2647.66	177.69	458.48	128.08	337.52

Statement of Loans and Advances

as on Baisakh end 2069

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	20.84	1.70	6.15	7.98	22.53	14.14	1.03	0.15	29.43	43.46	2.15	1.57	2.10	2.07		14.93	1.96
2	Fishery Related	3.64	0.07															
3	Mining Related				6.96					0.46	7.90							
4	Manufacturing (Producing) Related	83.38	4.59		81.55	2.61	12.69	25.50	12.63	226.35	37.97	2.04	0.12	14.50	5.05	17.42	46.59	1.79
5	Construction	68.93	7.50	115.99	227.29	9.85	14.08	50.11	12.32	211.95	50.23	2.97	0.38	21.73	2.06	34.22	32.48	7.04
6	Electricity, Gas and Water	2.30			18.03				0.60	47.86					0.40			
7	Metal Products, Mach. & Ele. Eqp.	16.13		15.11	227.78	1.31	16.90	0.87	2.14	30.66	1.93	3.04			1.00	10.18	5.73	
8	Tras., Com. and Public Utilities	65.32	20.07	124.52	213.83	9.76		85.00	0.85	87.74	44.55	8.28	0.83	106.67	0.41		6.52	9.14
9	Wholesaler & Retailer	77.15	43.77	172.29	236.41	36.86	76.31	37.58	33.10	333.99	130.79	21.03	0.59	94.19	44.76	86.65	58.88	18.03
10	Finance, Insurance and Real Estate	6.49		53.79	472.74		19.44	6.00		19.96	6.48			16.00		21.00	14.49	
11	Hotel or Restaurant	2.24	2.73		53.01		3.94	10.38	3.39	204.52	3.84	0.86	0.50	4.80	0.61	178.89	19.52	0.45
12	Other Services	3.37	0.42	6.52	30.64	4.14	8.00	14.45	5.32	48.64	27.78	0.20	0.15		3.57	6.09	8.53	17.19
13	Consumption Loans	20.77	36.57	42.79	223.66	16.24	6.05	42.92	7.48	98.74	1.68	4.39	9.40	27.30	0.20	68.73	10.51	9.25
14	Local Government																	
15	Others	42.09	32.80	30.46	138.83	0.85	6.36	117.59	7.96	287.87	59.01	14.62	28.10	37.61	18.60	116.59	59.73	14.52
	TOTAL	412.65	150.22	567.62	1938.70	104.16	177.92	391.43	85.95	1628.18	415.62	59.58	41.63	324.89	78.71	539.77	277.91	79.36

Product wise credit

1	Term Loan	22.02	24.35	24.74	239.52	24.65	95.55	27.17		50.84	137.87	8.66		70.64	0.03	148.89	2.88	24.14
2	Overdraft	85.66	23.07	162.29	446.77	16.13	14.54	107.24	36.31	878.82	145.67	33.86	0.23	80.45	3.84	230.39	81.28	20.59
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	111.31	26.75		266.62			46.60	22.06	127.06	1.20		27.93		69.71		3.30	
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	41.56	7.50	102.39	8.51			39.79	9.33	158.64	43.80	2.97	0.38			5.31	26.10	4.34
6	Real Estate Loan	19.82		53.79	455.83	9.85	19.44		2.99	99.87	8.60			30.93		55.68	14.49	
7	Margin Nature Loan				11.39	0.21		21.06		8.69						67.35		
8	Hire Purchase Loan	77.52	21.17	156.87	251.84	13.55	3.97	96.56	1.32	220.14	21.50	11.32	0.83	106.67	0.41	15.82	22.37	14.21
9	Deprived Sector Loan	18.32	3.58	13.97	57.60	3.32	13.14	11.37	1.41	39.77	13.76	1.42	1.25	8.90	1.40	16.34	5.50	5.01
10	Bills Purchased									0.25								
11	Other Product	36.44	43.80	53.57	200.61	36.44	31.28	41.65	12.52	44.11	43.21	1.35	11.01	27.30	3.32		121.99	11.07
	TOTAL LOAN & ADVANCES	412.65	150.22	567.62	1938.70	104.16	177.92	391.43	85.95	1628.18	415.62	59.58	41.63	324.89	78.71	539.77	277.91	79.36

Security wise credit

1	Gold and Silver		33.16			12.23		16.19	6.21	31.80			35.91	24.76				3.97
2	Government Securities																	
3	Non Governmental Securities				11.39	0.21		21.06		8.69						67.35		
4	Fixed Deposit Receipts	2.51	0.98	10.44	200.61	0.01	2.08	7.43	0.55	2.81	1.72	1.35	0.18	2.54	0.20		1.32	0.22
4.1	Own	2.51	0.98	10.44	200.61	0.01	2.08	7.43	0.55	2.81	1.72	1.35	0.18	2.54	0.20		1.32	0.22
4.2	Other Licences Institutions																	
5	Collateral of Properties	410.14	116.09	557.04	1594.68	90.26	172.39	340.76	74.85	1562.07	404.93	58.23	5.22	297.59	78.51	459.42	271.09	72.21
5.1	Fixed Assets	410.14	116.09	557.04	1594.68	90.26	172.39	340.76	74.85	1561.64	404.93	58.23	5.22	297.59	78.51	459.42	271.09	72.21
5.2	Current Assets									0.43								
6	Against security of Bill									0.25								
6.1	Domestic Bills									0.25								
6.2	Foreign Bills																	
7	Against Guarantee		0.14	57.60	1.45	3.45	6.00			22.57	8.97		0.31			13.00		2.87
7.1	Government Guarantee			5.10														
7.2	Institutional Guarantee			52.50			6.00			13.00	0.50					13.00		
7.3	Personal Guarantee		0.14							7.21								
7.4	Collective Guarantee				1.45	3.45				2.36								2.87
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee										8.47		0.31					
8	Credit Card																	
9	Others				74.42				4.33								5.50	0.10
	Total	412.65	150.22	567.62	1938.70	104.16	177.92	391.43	85.95	1628.18	415.62	59.58	41.63	324.89	78.71	539.77	277.91	79.36

Statement of Loans and Advances

as on Baisakh end 2069

Rs. in million

Sector wise credit		Manaslu	Samabridh	Ekata	Kalinchowk	Kailash	Nepal Aawas	Nepal Finance	NIDC Capital	Narayani National	NSMFL	Peoples	Merchantile	Kathmandu	Himalaya	Union	Gorkha	Paschimanchal
1	Agricultural and Forest Related	6.02	30.55	7.16	4.98	4.00		34.80	2.51	92.46	41.97	12.97		19.11		6.89		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	3.99	4.37	21.70	3.08	248.54		21.69	49.96	191.37	101.89	76.41				98.28	5.36	87.14
5	Construction	26.30	7.50	19.48		538.77	397.80	93.65	86.72	459.84	1721.47	320.41	2.67	53.33		245.14	61.26	167.10
6	Electricity, Gas and Water					3.90		27.00	5.90		23.78							3.50
7	Metal Products, Mach. & Ele. Eqp.			7.52		159.63			2.00	15.03	3.45					59.96	0.08	7.12
8	Tras., Com. and Public Utilities	26.08	8.55	36.49		897.60		3.71	49.87	108.95		2.40	20.00	7.19		76.79	34.24	130.32
9	Wholesaler & Retailer	34.80	38.05	10.18		579.24		223.15	417.56	347.27	124.04	111.25	4.04	52.64		16.24	20.22	231.70
10	Finance, Insurance and Real Estate		1.27			506.37			180.09	273.73	479.45			18.64		83.19	53.62	52.97
11	Hotel or Restaurant	1.29	6.93	1.58	0.98	300.66		38.49	79.49	68.84	39.88	97.00				7.08	7.50	22.25
12	Other Services	6.25	2.19	10.26		139.91		9.20	7.13	98.34	3.46			0.50		23.42	2.44	29.76
13	Consumption Loans	57.09	4.86	28.89	5.63	146.85	27.60	64.46	179.69	90.18	341.27	32.94	10.35	90.67		124.23	30.42	85.85
14	Local Government										33.18			12.80				
15	Others	24.10	12.75	10.93	28.97	445.67		129.42	7.60	1197.63	363.49	27.71		70.33		159.81	144.36	332.34
	TOTAL	185.93	117.72	154.19	43.64	3971.15	425.40	645.57	1071.04	2945.53	3277.33	697.74	37.06	325.21		901.02	359.50	1329.70

Product wise credit

1	Term Loan	10.23	12.69	1.25		446.22		1.09	299.04	116.15	404.83	190.06	3.84	86.93		231.92		604.39
2	Overdraft	18.04	5.50	51.65	7.86	20.17												
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	17.46	26.70	0.40		1040.33		356.35	206.54	559.56	387.27			66.76		136.16	162.84	229.16
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	26.30	11.06	19.48		538.77	338.20	73.30	122.04	465.97	313.43	23.57		53.33		131.92	51.65	87.53
6	Real Estate Loan					502.35	44.20	20.35	190.92	287.16	1692.88	430.85	1.60	18.64		135.54	72.86	106.39
7	Margin Nature Loan					9.10		44.04	107.62	59.93	66.92	13.72		75.49		58.40	25.86	4.24
8	Hire Purchase Loan	27.70	9.76	48.86	5.18	968.32		3.80	50.17	118.69	237.32	10.20	20.00	7.19		88.78	34.24	135.46
9	Deprived Sector Loan	5.39	2.50	0.58	4.27	85.36	15.40	18.48	15.81	69.29	95.68	12.97	1.27	12.80		24.29	9.61	48.91
10	Bills Purchased																	
11	Other Product	80.80	49.51	31.97	26.33	360.53	27.60	128.17	78.91	1268.78	79.00	16.36	10.35	4.08		94.00	2.44	113.62
	TOTAL LOAN & ADVANCES	185.93	117.72	154.19	43.64	3971.15	425.40	645.57	1071.04	2945.53	3277.33	697.74	37.06	325.21		901.02	359.50	1329.70

Security wise credit

1	Gold and Silver	54.43		14.46	0.77													9.80
2	Government Securities																	
3	Non Governmental Securities					9.10					66.92	14.64		75.49		58.40	25.86	
4	Fixed Deposit Receipts	1.04	0.90	0.10		57.85	27.60	16.02	71.77	67.62	37.03	10.30	10.35	15.18		32.92	4.55	29.73
4.1	Own	1.04	0.90	0.10		57.85	27.60	16.02	71.77	67.62	37.03	10.30	10.35	15.18		32.92	4.55	29.73
4.2	Other Licences Institutions																	
5	Collateral of Properties	130.46	116.83	139.04	12.91	3842.45	397.80	567.82	888.18	2804.47	3077.70	672.78	26.37	234.54		768.79	329.08	1290.15
5.1	Fixed Assets	130.46	116.83	138.11	4.86	3842.45	397.80	567.82	888.18	2804.47	3077.70	672.78	26.37	234.54		768.79	329.08	1290.15
5.2	Current Assets			0.93	8.05													
6	Against security of Bill																	
6.1	Domestic Bills																	
6.2	Foreign Bills																	
7	Against Guarantee			0.58		60.65					95.68		0.08			40.91		0.02
7.1	Government Guarantee					13.15					33.18					3.25		
7.2	Institutional Guarantee			0.58		27.50										20.66		
7.3	Personal Guarantee					20.00							0.08			17.00		
7.4	Collective Guarantee																	0.02
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee										62.50							
8	Credit Card																	
9	Others				29.95	1.10		61.73	111.08	73.44		0.02	0.27					
	Total	185.93	117.72	154.19	43.64	3971.15	425.40	645.57	1071.04	2945.53	3277.33	697.74	37.06	325.21		901.02	359.50	1329.70

Statement of Loans and Advances

as on Baisakh end 2069

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	86.87		99.94		63.53	2.55	1.35	18.04	8.66	2.24	6.61		2.00	2.79	0.75	0.00	44.38
2	Fishery Related									2.00		3.70						0.65
3	Mining Related	2.50					1.33				6.40	6.17	3.75		0.00			
4	Manufacturing (Producing) Related	108.50			139.02	195.86	158.26		165.08	621.57	299.66	122.10		5.26	22.89	20.58	17.69	119.14
5	Construction	182.68		378.62	111.88	216.05	236.50	2.51	94.00	118.04	73.27	345.64	69.01	33.54	748.36	160.40	24.53	106.33
6	Electricity, Gas and Water	0.28								108.80								2.40
7	Metal Products, Mach. & Ele. Eqp.	9.06		59.15		2.63	10.17		4.90	4.42	157.77	7.36			294.36		1.40	6.77
8	Tras., Com. and Public Utilities	135.35		111.95	99.82	53.42	163.87	26.01	85.81	579.89	848.24	168.70		27.51	14.45		44.56	38.78
9	Wholesaler & Retailer	125.30		536.70	314.63	240.18	249.64		193.98	281.47	164.18	304.68	484.08	31.12	11.01	349.76	10.85	46.89
10	Finance, Insurance and Real Estate	379.93				96.73	116.26		59.93	278.59	312.18	300.11	744.03		93.84		25.80	124.47
11	Hotel or Restaurant	39.60				55.68	183.75		35.58	224.64	11.23	58.57						9.46
12	Other Services	61.88		32.49	16.58	200.00	152.58		43.69	100.54	556.63	55.53	193.64		0.99	24.55	27.59	40.45
13	Consumption Loans	133.81		112.77	39.54	73.46	24.59	0.81	130.53	30.61	51.55	152.20	146.89	9.60	809.95	15.13	20.97	20.66
14	Local Government																	4.02
15	Others	213.84		38.37	154.74	0.15	178.89	0.19	199.55	304.87	116.82	369.39	137.14	16.99	119.48	324.35	25.25	137.66
	TOTAL	1479.60		1369.99	876.22	1197.69	1478.40	30.87	1031.07	2664.09	2600.17	1900.75	1778.54	126.01	2118.13	895.51	198.65	702.04

Product wise credit

1	Term Loan	350.96		533.94		267.70			74.73	440.81	800.77	264.51	484.08	38.37	0.94			18.66
2	Overdraft																	
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan				414.70	393.65	799.04	0.81	633.10	770.43	209.99	504.26	3.75		71.76		36.78	283.14
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	151.93		306.30	87.29	152.17	68.33		39.77	77.45	47.75	264.33	69.01		540.12		9.85	53.90
6	Real Estate Loan	401.32		276.16	44.45	150.04	274.13	2.51	57.93	313.50	559.04	367.96	744.03	33.54	81.71	160.40	21.84	167.03
7	Margin Nature Loan	57.11		38.37	16.14	52.63	4.24		12.65	121.18	27.22	70.40	31.04	7.14	86.29	12.77	15.56	5.19
8	Hire Purchase Loan	135.35		124.96	87.50	39.28	111.52	26.01	145.97	154.49	852.85	183.24	35.40	27.51	916.79	18.48	44.56	48.96
9	Deprived Sector Loan	34.85		57.77	59.05	27.08	25.00	1.54	25.12	67.62	45.25	52.29	40.70	4.53	58.95	11.63	6.99	32.21
10	Bills Purchased									3.30								
11	Other Product	348.08		32.49	167.09	115.15	196.14		41.79	715.30	57.30	193.77	370.53	14.92	361.57	692.24	44.40	111.62
	TOTAL LOAN & ADVANCES	1479.60		1369.99	876.22	1197.69	1478.40	30.87	1031.07	2664.09	2600.17	1900.75	1778.54	126.01	2118.13	895.51	198.65	702.04

Security wise credit

1	Gold and Silver																	
2	Government Securities																	0.98
3	Non Governmental Securities					52.63				128.27	27.22		31.04	11.72	0.39	12.77	15.13	
4	Fixed Deposit Receipts	99.14		112.77	39.54	20.83	21.51		39.06	412.56	57.65	73.38	80.45	9.60	48.80	15.13	5.41	9.98
4.1	Own	99.14		112.77	39.54	20.83	21.51		39.06	404.16	57.60	73.38	80.45	9.60	48.80	15.13	5.41	9.98
4.2	Other Licences Institutions									8.40	0.05							
5	Collateral of Properties	1313.04		1159.70	836.68	1124.03	1416.90	30.68	979.15	2076.18	2455.40	1700.89	1336.27	104.69	1891.48	867.62	166.34	678.99
5.1	Fixed Assets	1313.04		1159.70	836.68	1124.03	1416.90	29.33	979.15	2076.18	2455.40	1669.60	848.44	104.69	1891.48	867.62	166.34	678.99
5.2	Current Assets							1.35				31.29	487.83					
6	Against security of Bill																	
6.1	Domestic Bills																	
6.2	Foreign Bills																	
7	Against Guarantee			59.15		0.20	25.00			45.61	29.80	30.41			48.32		10.48	7.89
7.1	Government Guarantee										15.25							4.02
7.2	Institutional Guarantee						25.00			45.61	14.00	30.02			47.10		3.42	
7.3	Personal Guarantee					0.20					0.55	0.38			1.22		7.06	3.87
7.4	Collective Guarantee																	
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee			59.15														
8	Credit Card																	
9	Others	67.43		38.37			14.98	0.19	12.85	1.47	30.10	96.07	330.78		129.14		0.33	5.19
	Total	1479.60		1369.99	876.22	1197.69	1478.40	30.87	1031.07	2664.09	2600.17	1900.75	1778.54	126.01	2118.13	895.51	198.65	702.04

Statement of Loans and Advances

as on Baisakh end 2069

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	41.70	2.32	7.22		17.97	19.40	24.47	19.18	0.51	15.48	5.19	0.29	389.72		16.17	0.46	7.49
2	Fishery Related								0.80									
3	Mining Related	0.35				11.97	9.70		32.07					0.30		24.74		
4	Manufacturing (Producing) Related	231.05	90.10	127.13	128.76	159.79		4.17	34.35		70.11	15.10	59.59	975.81		241.08	15.61	26.66
5	Construction	14.91	158.99	57.16	97.23	144.77	48.65	20.95	45.68	20.43	248.89	69.68	55.73	17.60	379.33	162.77	240.47	70.18
6	Electricity, Gas and Water	2.00				23.06			1.83									
7	Metal Products, Mach. & Ele. Eqp.	5.31			3.82	48.65	6.05		30.93			0.64		10.00		15.66	3.62	0.50
8	Tras., Com. and Public Utilities	6.46		72.38	59.36	123.24			175.78		172.99	60.59	38.85	18.41		54.87	21.83	
9	Wholesaler & Retailer	302.78	241.38	427.06	642.65	93.19	50.95	25.45	221.21	69.42	552.32	7.83	82.81	192.44		143.37	3.95	10.67
10	Finance, Insurance and Real Estate	110.27	42.29	202.36	251.58	199.65			147.30		203.28	7.30	260.77	12.90		419.43	86.72	27.31
11	Hotel or Restaurant	61.33	25.50	62.15	3.48	10.48	22.60		10.08		79.96		8.34	100.60		42.42	1.36	0.41
12	Other Services	26.52	67.56	66.94	27.93	0.72	0.13	13.27	226.51	14.36	13.53	23.42	32.99	5.69		8.36	19.50	12.80
13	Consumption Loans	34.52	51.90	12.40	94.57	26.76	9.92	18.82	71.48	12.35	312.38	37.82	40.07	173.03	32.04	61.56	88.53	80.47
14	Local Government	1.52	2.16			137.93			1.37						506.79			
15	Others	36.60	47.63	303.46	33.21		48.39	2.85	68.80	72.53	603.21	206.28	277.09	961.47		632.41	206.41	102.22
	TOTAL	875.33	729.84	1338.25	1342.58	998.18	215.79	109.97	1087.35	189.59	2272.15	433.84	856.52	2857.95	918.17	1822.84	688.48	338.70

Product wise credit

1	Term Loan	1.50	331.48	218.28	9.09	52.83		61.82	553.91	69.42	411.47	20.32	183.08	1465.10	723.18	82.64	119.30	
2	Overdraft																	
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	715.31		616.35	851.33	383.02	88.21		81.39		441.30	96.74	132.58	287.39	40.26	530.08		68.17
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	12.64	158.99		97.23	233.46	36.12	20.95	105.78		70.85	67.98	0.49	10.06		84.94	171.79	38.30
6	Real Estate Loan	105.23	42.29	259.52	251.58	213.88	27.45		147.30	20.43	274.30	24.75	266.65	747.40	143.18	417.88	167.70	26.42
7	Margin Nature Loan	16.95			40.80	17.94			31.00		3.58	15.49	40.03	13.50		53.06	28.49	58.06
8	Hire Purchase Loan	2.70	7.86	72.38	59.36	44.80	5.90	7.87	101.23	4.65	219.37	23.96	49.47	36.51	8.42	47.45	19.77	6.45
9	Deprived Sector Loan	21.01	15.83	34.51	33.21	23.01	4.12	2.85	32.79	4.69	16.06	20.51	11.53	12.00	3.13	48.32	17.54	5.61
10	Bills Purchased																	3.80
11	Other Product		173.39	137.22		29.23	53.99	16.48	33.96	90.39	835.23	164.10	172.69	286.00		558.48	163.89	131.89
	TOTAL LOAN & ADVANCES	875.33	729.84	1338.25	1342.58	998.18	215.79	109.97	1087.35	189.59	2272.15	433.84	856.52	2857.95	918.17	1822.84	688.48	338.70

Security wise credit

1	Gold and Silver										225.18							2.69
2	Government Securities														2.90			
3	Non Governmental Securities	16.95			40.80	17.94					3.58		19.23	13.50		53.06		58.30
4	Fixed Deposit Receipts	17.57	38.57	12.40	53.78	4.83	4.02	10.95	71.75	7.69	67.56	23.59	17.88	138.61	20.72	8.50	40.27	19.73
4.1	Own	17.57	38.57	12.40	53.78	4.83	4.02	10.95	71.75	7.69	67.56	23.59	17.88	138.61	20.72	8.50	40.27	19.73
4.2	Other Licences Institutions																	
5	Collateral of Properties	822.93	683.64	1325.85	1248.01	958.79	163.38	99.02	1015.61	25.09	1975.83	379.35	762.76	2692.91	894.55	1702.32	608.04	247.79
5.1	Fixed Assets	822.93	683.64	1325.85	1248.01	958.79	163.38	99.02	1015.61	25.09	1975.83	379.35	762.76	2692.91	894.55	1702.32	608.04	247.76
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	41.61	12.00		49.46	0.88	6.05
7.1	Government Guarantee					2.00												
7.2	Institutional Guarantee					14.00						0.10	28.78	12.00		46.14		2.51
7.3	Personal Guarantee					0.62							12.83			3.32	0.88	3.54
7.4	Collective Guarantee																	
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee																	
8	Credit Card																	
9	Others	17.88	7.63				48.39			156.81		30.81	15.04	0.93		9.49	39.28	4.15
	Total	875.33	729.84	1338.25	1342.58	998.18	215.79	109.97	1087.35	189.59	2272.15	433.84	856.52	2857.95	918.17	1822.84	688.48	338.70

Statement of Loans and Advances

as on Baisakh end 2069

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	22.38	6.62	11.39	14.21	46.59	66.95		126.68		1.10	3.88	0.56	10.76	2.00	4.35	0.85	
2	Fishery Related	1.35	1.47			2.65												
3	Mining Related				2.00					6.50	4.98							
4	Manufacturing (Producing) Related	129.23	1.46	38.24	236.93	294.51	41.75		182.11	55.60	23.74	38.80		16.57			50.01	
5	Construction	361.96	85.38	31.43	191.06	471.05	86.88	9.33	311.95	50.35	63.21	32.09	46.19	4.39	6.30	230.01	49.29	124.45
6	Electricity, Gas and Water		0.50			8.80	1.50		13.80								42.10	
7	Metal Products, Mach. & Ele. Eqp.	28.75	0.04	2.78	30.61	2.08	4.48		7.15	8.94		5.38			2.60			
8	Tras., Com. and Public Utilities	460.48	148.07	38.51	20.54	49.54	189.40	225.62	182.92	44.44	11.18	79.03			48.30	63.50	53.95	
9	Wholesaler & Retailer	353.83	2.77	133.22	410.45	487.11	91.57	0.04	291.42	119.17	83.01	47.02	200.15	69.18	9.87	275.37	59.68	39.95
10	Finance, Insurance and Real Estate	17.37	0.04	156.65	676.91	536.72	75.18	98.79	944.20	73.57	350.14	37.31	101.03		125.59	45.24	87.69	
11	Hotel or Restaurant	146.94		36.71	122.35	216.56	6.84		325.53		3.12	6.43			2.10		22.86	
12	Other Services	74.13	0.02	70.10	70.22	217.42	48.31	2.16	211.96	10.50	73.44	10.20	0.87	9.55	67.59	122.37	0.25	65.41
13	Consumption Loans	67.63	14.96	76.12	97.45	182.68	73.09	9.95	323.17	30.82	69.12	20.27	130.31	5.14	5.72	94.49	7.06	27.81
14	Local Government											1.30						
15	Others	391.23	48.22	407.31	672.11	1272.40	366.99	77.19	917.49	194.57	284.83	194.32	320.43	28.43	160.18	522.64	133.72	16.16
	TOTAL	2055.27	309.54	1002.46	2544.85	3788.12	1052.95	423.08	3838.37	594.47	967.86	476.03	799.52	144.02	430.26	1357.97	507.44	273.78

Product wise credit

1	Term Loan	104.28	38.71	679.81	4.77	146.09	23.56	0.03	61.07		17.86	180.34	301.90	2.08	19.74	6.06	17.60	
2	Overdraft																	
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	681.47			1590.04	1180.34	225.13	275.58	1492.39	349.67	265.88	78.00	167.62	113.09	206.48	201.71	166.71	59.31
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	128.95		8.98	73.60	247.52	87.28	13.83	79.15	34.35	60.35	31.12	51.92	4.39	1.76	84.08	37.24	23.31
6	Real Estate Loan	161.84	85.38	142.20	543.64	709.80	69.38	98.83	756.24	81.38	181.60	60.61	101.16		112.99	163.48	98.24	17.45
7	Margin Nature Loan			61.22	159.94	100.17	89.31	10.91	79.80	44.62	18.95	4.20	20.47		11.12	70.11	24.35	26.12
8	Hire Purchase Loan	489.85	148.07	48.21	71.56	66.23	192.65	12.21	373.76	48.34	34.06	89.09	27.83	3.42	59.13	84.35	53.95	63.37
9	Deprived Sector Loan	49.44	37.38	31.15	50.33	97.45	39.66	9.53	106.18	8.19	5.15	11.85	25.37	3.16	12.60	49.94	9.76	6.02
10	Bills Purchased								7.87		2.60							
11	Other Product	439.44		30.89	50.98	1240.52	325.98	2.16	881.93	27.93	381.41	20.81	103.24	17.87	6.43	698.25	99.60	78.20
	TOTAL LOAN & ADVANCES	2055.27	309.54	1002.46	2544.85	3788.12	1052.95	423.08	3838.37	594.47	967.86	476.03	799.52	144.02	430.26	1357.97	507.44	273.78

Security wise credit

1	Gold and Silver								7.11				93.51					
2	Government Securities				1.15		4.85											26.12
3	Non Governmental Securities			61.22			89.31				16.68	4.20					24.95	
4	Fixed Deposit Receipts	30.90	24.36	7.20	123.85	30.57	15.13	9.95	32.29	28.32	26.64	6.01	8.86	3.13	5.72	3.53	8.65	1.69
4.1	Own	30.90	24.36	7.20	123.85	30.57	15.13	9.95	32.29	28.32	26.64	6.01	8.86	3.13	5.72	3.53	8.65	1.69
4.2	Other Licences Institutions																	
5	Collateral of Properties	2024.37	284.89	902.71	2192.07	3722.56	936.41	369.84	3340.28	513.34	913.89	444.27	697.15	140.89	390.92	584.10	464.08	240.21
5.1	Fixed Assets	2024.37	284.89	902.71	2192.07	3722.56	936.41	369.84	3340.28	513.34	913.79	444.27	697.15	140.89	390.92	580.38	464.08	240.21
5.2	Current Assets										0.10					3.73		
6	Against security of Bill																	
6.1	Domestic Bills																	
6.2	Foreign Bills																	
7	Against Guarantee			0.18	33.77	35.00	7.26	29.71	205.65		3.38	11.75			22.49		9.76	1.25
7.1	Government Guarantee																	0.26
7.2	Institutional Guarantee				5.00	35.00	7.20		30.72		0.51				12.60		9.50	
7.3	Personal Guarantee			0.18	27.06		0.06	22.82	164.18		2.87	11.75			9.89			1.25
7.4	Collective Guarantee				1.71				10.75									
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee							6.89										
8	Credit Card																	
9	Others		0.30	31.15	194.01			13.58	253.06	52.81	7.27	9.80			11.12	770.34		4.51
	Total	2055.27	309.54	1002.46	2544.85	3788.12	1052.95	423.08	3838.37	594.47	967.86	476.03	799.52	144.02	430.26	1357.97	507.44	273.78

Statement of Loans and Advances

as on Baisakh end 2069

Rs. in million

Sector wise credit		Api	Namaste	Kaski	Suryadarshan	Zenith	Unique	Manjushree	Subhalaxmi	Jebis	Reliance	Lotus	Baibhav	Bhaktapur
1	Agricultural and Forest Related	3.12	2.57	27.02		15.92	7.05	12.14	6.31	11.17		5.25	0.09	10.05
2	Fishery Related		0.60											
3	Mining Related				4.00	0.50								
4	Manufacturing (Producing) Related	32.09	0.60	62.97	10.69	82.11	19.06	52.82	26.00	3.50	27.85	13.09	5.10	24.25
5	Construction	62.49	13.92	181.28	67.59	57.90	23.18	64.18	34.37	42.30	102.89	21.40	1.50	23.37
6	Electricity, Gas and Water												3.50	
7	Metal Products, Mach. & Ele. Eqp.		2.05		1.62	5.50		30.92	0.85		16.09			
8	Tras., Com. and Public Utilities	129.16	2.85	238.00	38.04	18.67	74.10	48.37	64.15	19.90	164.84			1.04
9	Wholesaler & Retailer	190.86	8.66	211.89	8.66	60.07	57.32	81.22	80.06	71.21	43.81	43.48	10.08	43.57
10	Finance, Insurance and Real Estate		0.65	50.43	49.15	99.87	9.70	76.83	8.85	9.69	18.00	5.30	8.40	5.00
11	Hotel or Restaurant			1.24	2.20	30.51		14.79	10.10	6.49	9.75		2.00	1.50
12	Other Services	9.11	0.20	2.41	74.08	19.86	0.81	26.14	37.45	4.26	1.16	2.20	12.60	8.53
13	Consumption Loans	37.96	0.95	12.32	46.13	73.10	10.39	7.92	78.91	58.43	39.96	105.08	5.19	5.52
14	Local Government					1.42								
15	Others	115.28	40.17	283.61	70.42	273.63	312.02	277.57	174.93	99.34	186.96	85.21	50.30	7.70
	TOTAL	580.06	73.22	1071.15	372.57	739.06	513.63	692.90	521.97	326.29	611.31	281.01	98.76	130.52

Product wise credit

1	Term Loan		12.25	7.20	94.37	49.61		25.61		1.48		25.22		10.31
2	Overdraft													
3	Trust Receipt Loan / Import Loan													
4	Demand & Other Working Capital Loan	317.94		267.65	75.78	161.53	103.01	408.32	166.72	86.77		44.70	31.10	75.18
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	52.00	13.92	156.93	56.22		21.22	19.00	19.67	39.41	149.53		1.50	13.38
6	Real Estate Loan	10.49	0.65	74.78	48.27	123.58	169.89	117.00	67.70	8.39	6.35	21.40	6.40	
7	Margin Nature Loan				30.71	63.91	9.97	53.23	44.84	35.57	4.40	6.26	2.80	
8	Hire Purchase Loan	139.62	2.89	238.00	58.88	24.56	64.49	43.87	95.38	32.52	190.73	95.25	1.77	15.57
9	Deprived Sector Loan	17.18	2.25	27.02	4.34	16.98	9.99	16.60	14.98	10.24	21.34	8.98	2.27	5.00
10	Bills Purchased													
11	Other Product	42.83	41.25	299.58	4.00	298.88	135.06	9.26	112.69	111.92	238.96	79.21	52.92	11.09
	TOTAL LOAN & ADVANCES	580.06	73.22	1071.15	372.57	739.06	513.63	692.90	521.97	326.29	611.31	281.01	98.76	130.52

Security wise credit

1	Gold and Silver	9.01												1.99
2	Government Securities													
3	Non Governmental Securities				30.71	63.91								
4	Fixed Deposit Receipts	18.49	0.91	12.32	4.00	4.86	10.82	7.92	40.83	7.65	8.48	1.91	0.27	0.15
4.1	Own	18.49	0.91	12.32	4.00	4.86	10.82	7.92	40.83	7.65	8.48	1.91	0.27	0.15
4.2	Other Licences Institutions													
5	Collateral of Properties	552.56	72.21	1046.58	332.77	660.87	331.47	589.38	436.31	266.03	570.87	253.84	95.50	122.58
5.1	Fixed Assets	552.56	72.21	1046.58	332.77	660.87	331.47	589.38	436.31	266.03	570.87	253.84	95.50	122.58
5.2	Current Assets													
6	Against security of Bill													
6.1	Domestic Bills													
6.2	Foreign Bills													
7	Against Guarantee		12.25	1.74	9.42					16.95	20.96	18.22		0.80
7.1	Government Guarantee		1.60	1.74	1.42									
7.2	Institutional Guarantee				8.00					4.00	18.04	5.30		
7.3	Personal Guarantee									12.26	2.75	6.96		0.80
7.4	Collective Guarantee		10.65							0.69	0.17			
7.5	Int. Rtd. Foreign Bank's Guarantee											5.96		
7.6	Other Guarantee													
8	Credit Card													
9	Others		0.10		3.35		171.34	95.60	44.84	35.67	11.01	7.04	3.00	5.00
	Total	580.06	73.22	1071.15	372.57	739.06	513.63	692.90	521.97	326.29	611.31	281.01	98.76	130.52

Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities	Mid July			Mid-Mar	Mid-Apr	Mid-May	Percentage changes				
	2009	2010	2011	2012	2012	2012	Column	Column	Column	Column	Column
	1	2	3	4	5	6	2/1	3/2	4/3	5/4	6/5
1 CAPITAL FUND	1,939.8	2,174.7	2,408.8	2,572.9	2,893.9	2,942.1	12.1	10.8	6.8	12.5	1.7
a. Paid-up Capital	1,098.9	1,272.7	1,546.3	1,334.2	1,603.9	1,639.7	15.8	21.5	(13.7)	20.2	2.2
b. Statutory Reserves	148.2	162.9	245.6	260.2	288.1	288.3	10.0	50.7	6.0	10.7	0.0
c. Retained Earning	85.9	125.2	(25.6)	282.8	305.5	299.6	45.8	(120.4)	(1206.1)	8.0	(1.9)
d. Others Reserves	606.9	613.8	642.5	695.7	696.4	714.7	1.1	4.7	8.3	0.1	2.6
2 BORROWINGS	8,972.9	10,753.8	13,037.6	11,979.5	14,968.4	14,843.3	19.8	21.2	(8.1)	24.9	(0.8)
a. NRB	164.0	210.4	200.9	66.4	172.1	172.1	28.3	(4.5)	(66.9)	159.1	(0.0)
b. "A"Class Licensed Institution	5,372.8	7,700.0	6,806.6	7,501.9	10,328.9	9,957.6	43.3	(11.6)	10.2	37.7	(3.6)
c. Foreign Banks and Fin. Ins.	1,523.7	1,713.9	1,680.0	1,680.0	1,680.0	1,680.0	12.5	(2.0)	(0.0)	(0.0)	0.0
d. Other Financial Ins.	1,912.5	1,129.5	4,350.2	2,731.2	2,787.4	3,033.7	(40.9)	285.1	(37.2)	2.1	8.8
e. Bonds and Securities											
3 DEPOSITS	2,000.6	2,574.3	3,537.4	3,968.5	4,690.3	4,773.4	28.7	37.4	12.2	18.2	1.8
a. Current		2.7	0.9	66.2	369.9	368.1		(67.2)	7336.4	458.9	(0.5)
b. Savings	1,219.1	1,517.0	3,535.9	3,744.8	4,157.5	4,238.7	24.4	133.1	5.9	11.0	2.0
c. Fixed	5.7	9.1		25.7	26.7	27.5	61.3	(100.0)		3.8	3.1
d. Call Deposits	0.3						(100.0)				
e. Others	775.6	1,045.5	0.6	131.8	136.3	139.0	34.8	(99.9)	23587.7	3.4	2.0
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	2,542.7	(33.7)	28.5	(1.9)	35.3	5.3
1. Loan Loss Provision	362.4	388.8	436.3	353.3	595.1	630.7	7.3	12.2	(19.0)	68.4	6.0
2. Interest Suspense a/c	159.5	275.4	354.0	181.8	361.2	379.3	72.7	28.5	(48.7)	98.7	5.0
3. Others	1,613.6	751.3	1,028.4	1,249.6	1,457.9	1,532.7	(53.4)	36.9	21.5	16.7	5.1
6 Reconciliation A/c	117.0	1,726.4	223.2	1,959.4	1,977.5	2,008.7	1375.4	(87.1)	777.9	0.9	1.6
7 Profit & Loss A/c	193.1	277.4	470.7	391.3	465.8	522.2	43.6	69.7	(16.9)	19.0	12.1
Total	15,438.8	18,922.1	21,496.4	22,656.4	27,410.1	27,632.5	22.6	13.6	5.4	21.0	0.8
Assets											
1 LIQUID FUNDS	2,855.1	2,172.8	3,272.2	3,138.8	4,204.0	3,956.6	(23.9)	50.6	(4.1)	33.9	(5.9)
a. Cash Balance	50.7	24.9	31.8	26.6	34.9	37.9	(50.8)	27.5	(16.2)	31.0	8.5
Nepalese Notes & Coins	50.7	24.9	31.8	26.6	34.9	37.9	(50.8)	27.5	(16.2)	31.0	8.5
Foreign Currency											
b. Bank Balance	2,539.1	1,691.9	2,632.4	2,169.9	3,122.3	2,938.0	(33.4)	55.6	(17.6)	43.9	(5.9)
1. In Nepal Rastra Bank	80.9	93.5	71.1	79.0	197.1	109.4	15.6	(24.0)	11.1	149.6	(44.5)
2. "A"Class Licensed Institution	2,002.3	1,081.8	1,885.0	1,514.6	2,033.4	1,950.8	(46.0)	74.3	(19.6)	34.3	(4.1)
3. Other Financial Ins.	456.0	516.6	676.3	576.3	891.8	877.8	13.3	30.9	(14.8)	54.8	(1.6)
4. In Foreign banks											
c. Money at Call	265.2	456.0	608.1	942.3	1,046.8	980.7	71.9	33.4	55.0	11.1	(6.3)
2 INVESTMENTS	66.2	111.2	164.7	51.2	51.2	51.2	68.0	48.1	(68.9)		
a. Govt. Securities	51.2	111.2	51.2	51.2	51.2	51.2	117.1	(53.9)			
b. Others	15.0		113.5				(100.0)		(100.0)		
3 SHARE & OTHER INVESTMENT	2,002.0	2,424.6	1,560.5	1,736.1	1,857.2	2,039.1	21.1	(35.6)	11.3	7.0	9.8
4 LOANS & ADVANCES	8,222.8	11,117.0	14,649.9	14,211.7	17,127.1	17,366.9	35.2	31.8	(3.0)	20.5	1.4
a. Private Sector	1,500.1		8,464.0	6,371.5	9,068.4	9,139.3	(100.0)		(24.7)	42.3	0.8
b. Financial Institutions	257.1		6,185.9	7,840.3	8,058.7	8,227.7	(100.0)		26.7	2.8	2.1
c. Government Organizations	6,465.5	11,117.0					71.9	(100.0)			
5 BILL PURCHASED											
6 LOANS AGT. COLLECTED BILLS											
7 FIXED ASSETS	183.0	225.5	259.3	290.5	333.6	338.0	23.2	15.0	12.0	14.9	1.3
8 OTHER ASSETS	1,723.4	907.8	1,253.2	1,086.6	1,614.1	1,615.8	(47.3)	38.0	(13.3)	48.5	0.1
a. Accrued Interests	189.5	313.7	359.1	230.2	325.7	354.1	65.5	14.5	(35.9)	41.5	8.7
b. Others	1,533.8	594.1	894.1	856.4	1,288.4	1,261.7	(61.3)	50.5	(4.2)	50.4	(2.1)
9 Expenses not Written off	5.7	1.5	1.1	1.0	1.4	1.4	(73.4)	(28.8)	(10.8)	49.3	0.0
10 Non Banking Assets				192.4	192.4	192.4					
11 Reconciliation Account	101.2	1,712.1	253.0	1,932.2	1,964.3	1,993.4	1591.0	(85.2)	663.6	1.7	1.5
12 Profit & Loss A/c	279.4	249.7	82.5	16.0	64.7	77.6	(10.6)	(67.0)	(80.5)	303.0	20.0
USES OF FUNDS	15,438.8	18,922.2	21,496.4	22,656.4	27,410.1	27,632.5	22.6	13.6	5.4	21.0	0.8

Statement of Assets and Liabilities of Micro-credit Development Banks

as on Baisakh end, 2069

Rs. in million

Liabilities	Sworgar	First	Nagbelli	Kalika	Mirmire	Janauthan	Mithila	Womi	Total
1 CAPITAL FUND	11.53	111.10	10.69	13.41	14.00	10.36	18.01	10.20	2,942.13
a. Paid-up Capital	10.99	100.00	10.01	12.00	14.00	11.00	16.50	10.20	1,639.67
b. Calls in Advance				1.70					1.70
c. General Reserves	0.22	2.22	0.18	0.04		-0.64	0.31		288.25
d. Share Premium									5.81
e. Retained Earning	0.31	8.88	0.15	-0.33			1.20		299.56
f. Others Reserves Fund			0.35						707.14
g. Exchange Fluctuation Fund									0.00
2 BORROWINGS	87.18	467.96	55.45	19.69	37.23	5.81	6.47		14,843.32
a. NRB									172.12
b. "A" Class Licensed Institution	27.41	190.52	24.08			1.57			9,957.57
c. Foreign Banks and Fin. Ins.									1,679.95
d. Other Financial Ins.	59.77	277.44	31.37	19.69	37.23	4.23	6.47		3,033.69
e. Bonds and Securities									-
3 DEPOSITS	34.65		11.68	14.14	1.30	5.48	4.08	0.09	4,773.38
a. Current									368.13
Domestic									368.13
Foreign									-
b. Savings				14.14	1.30	5.48	3.46	0.09	4,238.71
Domestic				14.14	1.30	5.48	3.46	0.09	4,238.71
Foreign									-
c. Fixed									27.50
Domestic									27.50
Foreign									-
d. Call Deposits									-
e. Others	34.65		11.68				0.61		139.04
4 Bills Payable									-
5 Other Liabilities	8.55	22.51	1.93	1.81	4.42	1.27	4.76	0.03	2,542.72
1. Sundry Creditors	0.11	0.01		0.00	2.00		1.64	0.03	296.97
2. Loan Loss Provision	1.48	3.56	0.70	0.47	2.28	0.91	1.60	0.00	630.74
3. Interest Suspense a/c	0.04	0.00		0.01			0.80	0.00	379.27
4. Others	6.91	18.92	1.24	1.34	0.13	0.36	0.72	0.00	1,235.74
6 Reconciliation A/c					4.23		11.54		2,008.74
7 Profit & Loss A/c	0.36	9.13	1.11	1.96			2.20		522.17
TOTAL LIABILITIES	142.27	610.69	80.87	51.01	61.18	22.93	47.06	10.32	27,632.47
Assets									
1 LIQUID FUNDS	21.53	251.38	11.36	4.68	23.61	2.91	4.61	8.56	3,956.57
a. Cash Balance	0.19		0.70	1.45	0.03	0.01	0.10	0.01	37.85
Nepalese Notes & Coins	0.19		0.70	1.45	0.03	0.01	0.10	0.01	37.85
Foreign Currency									-
b. Bank Balance	21.34	251.38	10.67	3.22	23.58	2.90	4.52	0.02	2,937.97
1. In Nepal Rastra Bank		0.02							109.38
Domestic Currency		0.02							99.43
Foreign Currency									9.95
2. "A" Class Licensed Institution	2.59	59.54	1.68	1.86	0.48	0.11	1.52	0.01	1,950.75
Domestic Currency	2.59	59.54	1.68	1.86	0.48	0.11	1.52	0.01	1,950.75
Foreign Currency									0.00
3. Other Financial Ins.	18.76	191.82	8.99	1.37	23.11	2.79	3.00	0.01	877.84
4. In Foreign Banks									-
c. Money at Call								8.53	980.75
Domestic Currency								8.53	980.75
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			2,039.11
a. Non Residents									-
b. Others					14.00	0.09			2,039.11
4 LOANS & ADVANCES	114.36	340.79	66.64	43.98	12.33	18.96	27.08	0.48	17,366.93
a. Private Sector	114.36		66.64	43.98	12.33	18.96	27.08	0.48	9,139.27
b. Financial Institutions		340.79							8,227.66
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	3.18	6.62	2.29	1.27	0.98	0.91	0.63	0.82	338.02
8 OTHER ASSETS	3.20	11.90	0.58	0.49	3.00	-0.03	14.67	0.36	1,615.82
a. Accrued Interest:	0.20	2.35		0.01			0.80	0.00	354.07
Financial Institutions	0.16	2.35							57.55
Government Enterprises									0.73
Private Sector	0.04			0.01			0.80	0.00	295.79
b. Staff Loans / Adv.	2.08	0.02	0.06		0.02				549.55
c. Sundry Debtors	0.05		0.25	0.16	2.94	-0.10	13.37		200.97
d. Cash In Transit									44.58
e. Others	0.88	9.53	0.27	0.33	0.05	0.07	0.49	0.35	466.64
9 Expenses not Written off				0.60	0.40		0.08		1.44
10 Non Banking Assets									192.36
11 Reconciliation Account					4.23				1,993.43
12 Profit & Loss A/c					2.62	0.09		0.10	77.57
TOTAL ASSETS	142.27	610.69	80.87	51.01	61.18	22.93	47.06	10.32	27,632.47

Profit and Loss Account of Micro-credit Development Banks
as on Baisakh end, 2069

Rs. in million

Expenses	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK
1 Interest Expenses	60.62	13.53	22.32	53.77	89.82	185.89	59.42	73.58	205.73
1.1 Deposit Liabilities	3.20	1.03	4.32	8.91	10.10	42.73		10.82	107.56
1.1.1 Saving A/c	3.20	1.03	4.32	7.22	10.10	42.56		10.82	107.56
1.1.2 Fixed A/c				1.68		0.18			
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						0.18			
1.1.2.4 Above 1 Year				1.68					
1.1.3 Call Deposit									
1.1.4 Certificate of Deposits									
1.2 Others	57.42	12.50	18.01	44.86	79.73	143.16	59.42	62.76	98.17
2 Commission/Fee Expense					0.01				
3 Employees Expenses	54.58	20.58	21.77	43.90	54.99	153.90	14.71	50.54	83.88
4 Office Operating Expenses	6.56	3.55	4.70	10.87	13.05	31.00	4.50	16.75	37.18
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	5.04	6.76	12.87	44.40	1.32	3.65		3.69	4.98
7.1 Loan loss Provision	5.04	6.76	12.87	44.40	1.32	3.65		3.69	4.98
7.1.1 General Loan loss Provision	5.04				1.32	5.47		3.69	4.56
7.1.2 Special Loan Loss Provision		6.76	12.87			-1.82			0.43
7.1.3 Additional Loan Loss Provision				44.40					
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			7.69		22.28	57.04	133.37	71.87	97.09
TOTAL EXPENSES	126.80	44.41	69.36	152.94	181.46	431.48	282.62	216.43	428.86

Income

1. Interest Income	92.32	19.25	60.73	112.34	147.92	382.03	258.50	203.13	316.64
1.1. On Loans and Advance	88.67	15.12	60.73	103.18	119.72	345.12	137.01	187.86	316.32
1.2. On Investment		2.00				2.08	0.70		
1.2.1 Government Bonds							0.70		
1.2.2 Foreign Bonds									
1.2.3 NRB Bonds						2.08			
1.2.4 Deventure & Bonds		2.00							
1.3 Agency Balance									
1.4 On Call Deposit	3.65			7.33		34.83	21.34	14.32	
1.5 Others		2.13		1.82	28.20		99.44	0.95	0.32
2. Comission & Discount		0.54	4.91					12.85	4.17
2.1 Bills Purchase & Discount									
2.2 Comission									1.68
2.3 Others		0.54	4.91					12.85	2.49
3 Income From Exchange Fluctuation									
3.1 Due to Change in Exchange Rate									
3.2 Due to Foreign Currency Trans.									
4 Other Operating Income	10.42		1.72	6.94	33.34	35.96	11.01	0.45	106.92
5 Non Operating Income						12.70			
6 Provision Written Back	1.04	2.56	2.00	3.70	0.20		13.11		1.12
7 Recovery from Written off Loan				0.30		0.79			
8 Income from Extra Ordinary Expenses									
9 Net Loss	23.02	22.07		29.67					
TOTAL INCOME	126.80	44.41	69.36	152.94	181.46	431.48	282.62	216.43	428.86

Profit and Loss Account of Micro-credit Development Banks
as on Baisakh end, 2069

Rs. in million

Expenses	Swabalamb an	Sanakisan	NERUDE	Naya Nepal	Summit	Sworjgar	First	Nagbeli	Kalika
1 Interest Expenses	155.03	107.28	53.89	7.88	9.63	11.59	43.76	4.76	2.60
1.1 Deposit Liabilities	56.62		18.69	0.85	1.93	2.25		0.60	0.67
1.1.1 Saving A/c	56.62		18.69	0.85	1.93	2.25		0.60	0.67
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	98.41	107.28	35.20	7.03	7.70	9.33	43.76	4.16	1.93
2 Commission/Fee Expense		22.02	0.00						
3 Employees Expenses	163.05	14.28	45.71	2.91	5.80	3.59	2.84	1.76	1.72
4 Office Operating Expenses	37.50	7.04	8.30	1.18	2.84	5.12	3.78	1.88	1.62
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	22.10	45.33	4.86	1.25	0.19	1.08	0.25	0.32	0.15
7.1 Loan loss Provision	22.10	45.33	4.86	1.25	0.19	1.03	0.25	0.32	0.15
7.1.1 General Loan loss Provision	22.10	8.11	1.60	0.05	0.15	0.54	0.25	0.32	0.15
7.1.2 Special Loan Loss Provision		36.62	3.26	1.19	0.04	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						0.06			
8 Loan Written Off									
9 Provision for Staff Bonus	3.60	7.58					1.30		
10 Provision for Income Tax	10.80	22.73					3.91		
11 Others									
12 Net Profit	27.45	53.04	29.51	2.94	5.13	0.36	9.13	1.11	1.96
TOTAL EXPENSES	419.53	279.30	142.28	16.15	23.60	21.75	64.97	9.84	8.06

Income

1. Interest Income	414.18	244.23	122.26	13.60	18.37	19.48	61.72	8.65	6.32
1.1. On Loans and Advance	381.68	202.97	118.57	9.29	18.37	16.54	36.35	8.36	6.07
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				4.31					
1.4 On Call Deposit	32.44	29.73				2.89	25.37		0.25
1.5 Others	0.05	11.53	3.69	0.01		0.05		0.29	
2. Comission & Discount		0.09							0.17
2.1 Bills Purchase & Discount									
2.2 Comission		0.01							0.17
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	3.10	0.10	20.02	2.55	5.23	1.90	3.25	1.19	1.57
5 Non Operating Income	2.25								
6 Provision Written Back		34.88				0.37			
7 Recovery from Written off Loan									
8 Income from Extra Ordinary Expenses									
9 Net Loss									
TOTAL INCOME	419.53	279.30	142.28	16.15	23.60	21.75	64.97	9.84	8.06

Profit and Loss Account of Micro-credit Development Banks
as on Baisakh end, 2069

Rs. in million

Expenses	Mirmire	Janautthan	Mithila	Womi	Total
1 Interest Expenses	2.97	0.52	0.72	0.00	1165.32
1.1 Deposit Liabilities		0.18	0.02	0.00	270.47
1.1.1 Saving A/c		0.18	0.02	0.00	268.61
1.1.2 Fixed A/c					1.86
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					0.18
1.1.2.4 Above 1 Year					1.68
1.1.3 Call Deposit					
1.1.4 Certificate of Deposits					
1.2 Others	2.97	0.35	0.71		894.85
2 Commission/Fee Expense					22.03
3 Employees Expenses	1.48	0.80	1.44	0.32	744.55
4 Office Operating Expenses	0.59	0.78	0.74	0.15	199.68
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	0.76		0.00	161.25
7.1 Loan loss Provision	2.25	0.76		0.00	161.20
7.1.1 General Loan loss Provision	2.25	0.03		0.00	55.63
7.1.2 Special Loan Loss Provision		0.73			60.57
7.1.3 Additional Loan Loss Provision					44.99
7.2. Provision for Non-Banking Assets					
7.3. Provision for Loss on Investment					
7.4. Provision for Loss of Other Assets					0.06
8 Loan Written Off					
9 Provision for Staff Bonus					30.13
10 Provision for Income Tax					90.40
11 Others					
12 Net Profit			2.20		522.18
TOTAL EXPENSES	7.28	2.86	5.10	0.47	2935.55

Income

1. Interest Income	4.10	2.25	4.36	0.37	2512.73
1.1. On Loans and Advance	1.34	2.10	4.09	0.00	2179.48
1.2. On Investment					4.79
1.2.1 Government Bonds					0.70
1.2.2 Foreign Bonds					
1.2.3 NRB Bonds					2.08
1.2.4 Deventure & Bonds					2.00
1.3 Agency Balance					4.31
1.4 On Call Deposit	2.76	0.15		0.36	175.41
1.5 Others			0.27		148.75
2. Comission & Discount					22.72
2.1 Bills Purchase & Discount					
2.2 Comission					1.86
2.3 Others					20.86
3 Income From Exchange Fluctuation					
3.1 Due to Change in Exchange Rate					
3.2 Due to Foreign Currency Trans.					
4 Other Operating Income	0.57	0.53	0.74	0.01	247.50
5 Non Operating Income					14.95
6 Provision Written Back					58.98
7 Recovery from Written off Loan					1.09
8 Income from Extra Ordinary Expenses					
9 Net Loss	2.62	0.09		0.10	77.57
TOTAL INCOME	7.28	2.86	5.10	0.47	2935.55

Progress Report of Micro-credit Development Banks

as on Baisakh end, 2069

	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	391	158	340	926
4	कुल कर्मचारी संख्या	221	90	218	176	210	520
5	कुल शाखा संख्या	32	21	44	30	39	104
6	कुल केन्द्र संख्या	1,227	587	1,480	998	1,564	6,821
7	कुल समूह संख्या	11,141	3,084	11,026	5,473	8,324	27,274
8	निष्क्रिय समूह संख्या	4,769	1,805	829	1,483	2,114	-
9	कुल सदस्य संख्या	32,404	12,220	56,827	30,414	37,686	163,773
10	निष्क्रिय सदस्य संख्या	2,572	7,955	4,145	7,415	6,637	-
11	कुल ऋणी संख्या	31,866	10,096	40,155	24,452	36,760	108,864
12	कुल कर्जा वितरण	9,092.3	1,622.8	10,030.0	4,235.6	6,552.2	15,538.2
12.1	लघु व्यवसाय कर्जा	7,891.7	1,206.4	8,628.9	3,520.6	5,391.2	14,161.1
12.2	लघु उद्यम/धितो कर्जा	1,055.9	297.1	1,324.0	715.0	642.4	670.1
12.3	अन्य कर्जा	144.8	119.3	77.0	-	518.7	707.0
13	कर्जाको साँवा असुली	8,310.6	1,474.7	8,564.1	3,549.3	5,705.1	12,986.3
13.1	लघु व्यवसाय कर्जाको साँवा असुली	7,254.2	1,129.5	7,866.7	3,104.6	4,837.6	11,936.5
13.2	लघु उद्यम/धितो कर्जाको साँवा असुली	941.1	227.3	623.3	444.7	391.3	459.2
13.3	अन्य कर्जाको साँवा असुली	115.3	117.9	74.1	-	476.2	590.6
14	कुल बाँकी कर्जा	781.7	152.3	888.8	686.3	777.2	2,551.9
14.1	लघु व्यवसाय कर्जा बाँकी	637.5	81.1	762.2	416.0	497.6	2,224.6
14.2	लघु उद्यम/धितो कर्जा बाँकी	114.8	69.8	123.8	270.3	240.1	210.9
14.3	अन्य कर्जा बाँकी	29.4	1.4	2.9	-	39.5	116.5
15	भाखा नाघेको कर्जा रकम	42.3	57.4	99.1	82.5	90.6	33.9
16	भाखा नाघेको ऋणी संख्या	-	3,751	4,145	5,559	6,729	4,101
17	ब्याज असुली रकम	92.3	48.5	67.7	-	152.2	677.5
18	असुल हुन बाँकी ब्याज रकम	110.7	100.6	57.1	19.1	42.9	-
19	कर्जा नोक्सानी ब्यवस्था	45.7	52.0	78.9	63.1	89.8	55.9
20	कुल बचतकर्ता संख्या	22,238	13,510	52,682	17,784	33,211	159,529
21	कुल बचत रकम	80.1	53.5	300.4	236.2	238.8	872.9
21.1	अनिवार्य बचत	13.8	30.4	175.4	110.0	152.4	470.9
21.2	स्वेच्छिक बचत	66.0	21.2	108.2	126.3	30.4	220.1
21.3	अन्य बचत	0.2	1.9	16.7	-	56.0	102.4
21.4	सर्वसाधारणवाट संकलन गरेको बचत	-	-	-	-	-	79.6
22	कुल बचत/कुल कर्जा (%)	10.2%	35.2%	33.8%	34.4%	30.7%	34.2%
23	लघु उद्यम कर्जा/कुल कर्जा (%)	14.7%	45.8%	13.9%	39.4%	30.9%	8.3%

Progress Report of Micro-credit Development Banks

as on Baisakh end, 2069

	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	-	540	648	781	370
4	कुल कर्मचारी संख्या	23	192	398	561	58
5	कुल शाखा संख्या	-	51	57	96	8
6	कुल केन्द्र संख्या	-	3,563	7,059	6,232	-
7	कुल समूह संख्या	-	14,107	27,660	33,418	30,921
8	निष्क्रिय समूह संख्या	-	-	34	-	977
9	कुल सदस्य संख्या	-	68,173	144,043	157,698	215,516
10	निष्क्रिय सदस्य संख्या	-	665	1,461	-	15,661
11	कुल ऋणी संख्या	70	51,237	111,201	113,685	171,669
12	कुल कर्जा वितरण	6,619.9	5,957.8	12,490.0	15,578.2	9,755.3
12.1	लघु व्यवसाय कर्जा	-	5,369.1	11,883.5	15,451.6	9,755.3
12.2	लघु उद्यम/धितो कर्जा	-	557.4	382.2	126.6	-
12.3	अन्य कर्जा	6,619.9	31.3	224.3	-	-
13	कर्जाको साँवा असुली	4,698.4	4,791.1	10,335.7	13,463.9	7,111.0
13.1	लघु व्यवसाय कर्जाको साँवा असुली	-	4,323.2	9,969.2	13,384.6	7,111.0
13.2	लघु उद्यम/धितो कर्जाको साँवा असुली	-	437.1	175.9	79.2	-
13.3	अन्य कर्जाको साँवा असुली	4,698.4	30.8	190.5	-	-
14	कुल बाँकी कर्जा	1,921.5	1,166.7	2,154.4	2,114.3	2,644.3
14.1	लघु व्यवसाय कर्जा बाँकी	-	1,045.9	1,914.3	2,067.0	2,644.3
14.2	लघु उद्यम/धितो कर्जा बाँकी	-	120.2	206.3	47.4	-
14.3	अन्य कर्जा बाँकी	1,921.5	0.5	33.8	-	-
15	भाखा नाघेको कर्जा रकम	-	6.2	1.5	21.1	51.7
16	भाखा नाघेको ऋणी संख्या	-	665	130	3,256	30
17	ब्याज असुली रकम	137.0	187.9	316.3	637.4	1,156.4
18	असुल हुन बाँकी ब्याज रकम	14.2	4.3	1.4	12.8	1.3
19	कर्जा नोक्सानी ब्यवस्था	76.5	19.4	23.0	45.0	45.3
20	कुल बचतकर्ता संख्या	-	68,173	144,043	157,698	-
21	कुल बचत रकम	-	298.2	1,355.4	930.5	-
21.1	अनिवार्य बचत	-	138.4	391.2	369.2	-
21.2	स्वेच्छिक बचत	-	67.7	315.7	547.1	-
21.3	अन्य बचत	-	92.1	581.7	14.1	-
21.4	सर्वसाधारणवाट संकलन गरेको बचत	-	-	66.8	-	-
22	कुल बचत/कुल कर्जा (%)	0.0%	25.6%	62.9%	44.0%	0.0%
23	लघु उद्यम कर्जा/कुल कर्जा (%)	0.0%	10.3%	9.6%	2.2%	0.0%

Progress Report of Micro-credit Development Banks

as on Baisakh end, 2069

	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	22	2
3	सेवा पुगेको गा.वि.स./न.पा. संख्या	200	41	51	52	-	39
4	कुल कर्मचारी संख्या	247	28	49	52	9	31
5	कुल शाखा संख्या	38	6	7	8	1	4
6	कुल केन्द्र संख्या	2,968	239	590	445	-	218
7	कुल समूह संख्या	13,655	602	1,951	1,387	-	750
8	निष्क्रिय समूह संख्या	-	-	-	-	-	-
9	कुल सदस्य संख्या	59,692	3,158	9,577	7,438	-	3,161
10	निष्क्रिय सदस्य संख्या	-	143	-	33	-	-
11	कुल ऋणी संख्या	46,928	3,029	7,479	5,699	32	2,527
12	कुल कर्जा वितरण	4,648.5	246.0	484.2	326.9	709.3	168.7
12.1	लघु व्यवसाय कर्जा	742.6	227.6	453.4	326.9	-	119.7
12.2	लघु उद्यम/धितो कर्जा	8.1	18.5	30.7	-	-	39.7
12.3	अन्य कर्जा	3,897.9	-	-	-	709.3	9.3
13	कर्जाको साँवा असुली	3,948.7	183.6	343.6	212.5	368.5	102.1
13.1	लघु व्यवसाय कर्जाको साँवा असुली	598.1	171.7	331.9	212.5	-	90.4
13.2	लघु उद्यम/धितो कर्जाको साँवा असुली	5.9	11.8	11.7	-	-	5.8
13.3	अन्य कर्जाको साँवा असुली	3,344.7	-	-	-	368.5	5.8
14	कुल बाँकी कर्जा	699.8	62.4	140.5	114.4	340.8	66.6
14.1	लघु व्यवसाय कर्जा बाँकी	144.5	55.8	121.5	114.4	-	29.3
14.2	लघु उद्यम/धितो कर्जा बाँकी	2.2	6.6	19.0	-	-	33.9
14.3	अन्य कर्जा बाँकी	553.2	-	-	-	340.8	3.5
15	भाखा नाघेको कर्जा रकम	12.0	4.8	0.4	0.6	-	-
16	भाखा नाघेको ऋणी संख्या	1,980	299	62	33	-	-
17	ब्याज असुली रकम	118.3	9.2	18.4	-	-	-
18	असुल हुन बाँकी ब्याज रकम	1.9	-	-	0.0	-	-
19	कर्जा नोक्सानी ब्यवस्था	11.8	2.6	0.4	1.5	3.6	0.7
20	कुल बचतकर्ता संख्या	59,692	-	9,577	7,438	-	3,161
21	कुल बचत रकम	273.9	22.1	39.8	34.7	-	11.7
21.1	अनिवार्य बचत	87.9	12.5	26.4	3.6	-	9.1
21.2	स्वेच्छिक बचत	186.0	9.6	13.3	12.7	-	2.3
21.3	अन्य बचत	-	-	-	18.3	-	0.2
21.4	सर्वसाधारणवाट संकलन गरेको बचत	-	-	-	-	-	-
22	कुल बचत/कुल कर्जा (%)	39.1%	35.5%	28.3%	30.3%	0.0%	17.5%
23	लघु उद्यम कर्जा/कुल कर्जा (%)	0.3%	10.6%	13.5%	0.0%	0.0%	50.9%

Progress Report of Micro-credit Development Banks

as on Baisakh end, 2069

	विवरण	Kalika	Mirmire	Janautthan	Mithila	Womi
		D	D	D	D	D
1	कार्यक्षेत्र भएको जिल्ला संख्या	5	10	10	3	1
2	सेवा पुगेको जिल्ला संख्या	5	3	6	3	1
3	सेवा पुगेको गा.वि.स./न.पा. संख्या	34	23	21	19	1
4	कुल कर्मचारी संख्या	25	13	17	11	7
5	कुल शाखा संख्या	5	3	2	3	1
6	कुल केन्द्र संख्या	168	46	1	108	8
7	कुल समूह संख्या	580	86	370	326	8
8	निष्क्रिय समूह संख्या	-	1	21	-	-
9	कुल सदस्य संख्या	2,895	437	2,591	1,762	110
10	निष्क्रिय सदस्य संख्या	-	7	86	-	-
11	कुल ऋणी संख्या	2,000	400	1,238	1,762	28
12	कुल कर्जा वितरण	118.9	18.6	41.3	115.0	0.5
12.1	लघु व्यवसाय कर्जा	107.2	3.7	34.2	115.0	0.5
12.2	लघु उद्यम/धितो कर्जा	11.8	4.1	7.1	-	-
12.3	अन्य कर्जा	-	10.9	-	-	-
13	कर्जाको साँवा असुली	75.0	2.9	22.3	88.0	0.2
13.1	लघु व्यवसाय कर्जाको साँवा असुली	68.9	0.6	18.6	88.0	0.2
13.2	लघु उद्यम/धितो कर्जाको साँवा असुली	6.1	0.6	3.7	-	-
13.3	अन्य कर्जाको साँवा असुली	-	1.7	-	-	-
14	कुल बाँकी कर्जा	44.0	12.3	19.0	27.1	0.5
14.1	लघु व्यवसाय कर्जा बाँकी	38.3	2.2	15.5	27.1	0.5
14.2	लघु उद्यम/धितो कर्जा बाँकी	5.7	3.6	3.4	-	-
14.3	अन्य कर्जा बाँकी	-	6.5	-	-	-
15	भाखा नाघेको कर्जा रकम	0.1	5.5	0.2	-	-
16	भाखा नाघेको ऋणी संख्या	18	121	1	-	-
17	ब्याज असुली रकम	9.7	2.0	2.8	-	-
18	असुल हुन बाँकी ब्याज रकम	0.0	1.1	0.0	0.8	0.0
19	कर्जा नोक्सानी व्यवस्था	0.5	2.3	0.9	1.6	0.0
20	कुल बचतकर्ता संख्या	2,989	0	2,591	1,762	110
21	कुल बचत रकम	14.1	1.3	5.5	3.7	0.1
21.1	अनिवार्य बचत	1.7	0.8	3.1	1.4	0.0
21.2	स्वेच्छिक बचत	2.0	0.1	2.4	2.0	0.0
21.3	अन्य बचत	10.5	0.4	-	0.2	0.0
21.4	सर्वसाधारणवाट संकलन गरेको बचत	-	-	-	-	-
22	कुल बचत/कुल कर्जा (%)	32.1%	10.5%	28.9%	13.7%	17.7%
23	लघु उद्यम कर्जा/कुल कर्जा (%)	12.9%	29.5%	18.0%	0.0%	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
44	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	Samabridhdi Development Bank Limited	Samabridhdi
87	Ekata Development Bank Limited	Ekata
88	Kalinchowk Development Bank Limited	Kalinchowk
89	Kailash Bikash Bank	Kailash

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

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