

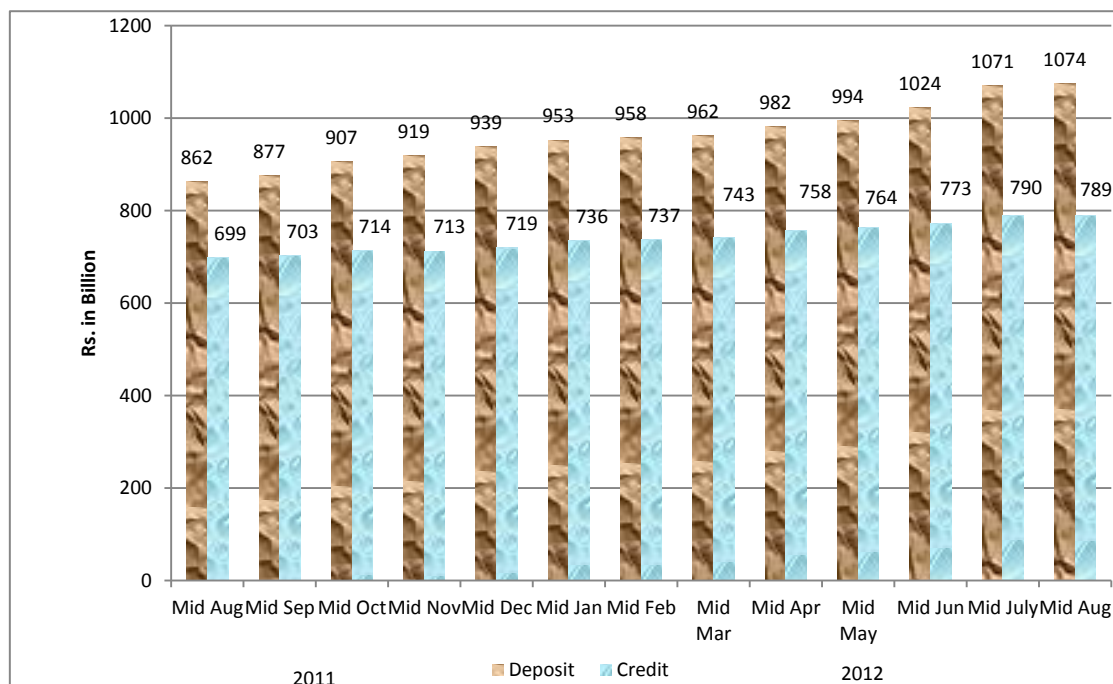
# BANKING & FINANCIAL STATISTICS

Monthly

## NEPAL RASTRA BANK

Bank & Financial Institution Regulation Department

Statistics Division



**2069 Saun**  
**(Mid August 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
Jetha	Mid-June
Asar	Mid-July
Saun	Mid-Aug
Bhadau	Mid-Sept
Asoj	Mid-Oct
Kattik	Mid-Nov
Mangsir	Mid-Dec
Pus	Mid-Jan
Magh	Mid-Feb
Fagun	Mid-Mar
Chait	Mid-Apr

- 4 Statistics of following Licensed BFIs have been used.

Data available , out of total number	32	88	68	23	211
Total Number of Licensed BFIs	32	89	69	24	214

- 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 Saun End, 2069

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	55.8	8.2	5.0	69.0
2	Total Credit/GDP	39.8	6.5	4.3	50.6
3	Total Credit/ Total Deposit	71.4	79.2	85.9	73.4
4	Lcy Credit/Lcy Deposit & Core Capital	66.9	67.2	70.5	67.2
5	Fixed Deposit/Total Deposit	33.8	30.7	47.8	34.4
6	Saving Deposit/Total Deposit	35.9	47.7	45.9	38.0
7	Current Deposit/Total Deposit	10.0	1.7	0.03	8.3
8	NPL/ Total Loan	2.6	4.9	10.7	3.6
9	Total LLP/Total Loan	3.5	4.8	10.6	4.3
10	Deprived SectorLoan/Total Loan	3.9	4.1	2.5	3.8
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	18.2	36.6	35.7	21.6
2	Investment in Gov. Security/Total Deposit	14.7	2.8	2.7	12.4
3	Total Liquid Assets/Total Deposit	32.9	39.5	38.4	34.1
<b>C. Capital Adequacy Ratios</b>					
1	Core Capital/RWA (%)	11.8	22.6	26.8	13.9
2	Total Capital/RWA (%)	13.5	23.6	27.8	15.4
<b>D. Other Information</b>					
1	<b>Wt. Avg Interest on Deposit</b>	<b>4.58</b>			
	(a) Saving	3.05			
	(b) Fixed	7.71			
	(c) Call	4.51			
2	<b>Wt. Avg Interest on Credit</b>	<b>11.10</b>			

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-Aug 2012	Percentage change		
	2010	2011	2012	Column		Column	Column	
	1	2	3	2/1		3/2	4/3	
<b>1 CAPITAL FUND</b>	75,485.9	103,407.5	115,163.0	132,217.1	37.0	11.4	14.8	
a. Paid-up Capital	78,357.1	98,418.2	104,303.8	104,262.9	25.6	6.0	(0.0)	
b. Statutory Reserves	14,234.2	17,727.3	22,068.1	22,976.9	24.5	24.5	4.1	
c. Retained Earning	(27,003.3)	(24,280.9)	(24,321.8)	(9,290.7)	(10.1)	0.2	(61.8)	
d. Others Reserves	9,897.9	11,543.0	13,112.8	14,268.1	16.6	13.6	8.8	
<b>2 BORROWINGS</b>	27,377.6	34,058.7	17,805.9	16,726.7	24.4	(47.7)	(6.1)	
a. NRB	7,559.8	13,307.2	4,286.7	3,218.9	76.0	(67.8)	(24.9)	
b. "A"Class Licensed Institution	9,794.3	10,916.0	3,297.0	2,895.4	11.5	(69.8)	(12.2)	
c. Foreign Banks and Fin. Ins.	2,043.5	2,232.3	2,507.9	2,528.8	9.2	12.3	0.8	
d. Other Financial Ins.	4,247.5	1,453.4	781.1	1,155.8	(65.8)	(46.3)	48.0	
e. Bonds and Securities	3,732.6	6,149.8	6,933.2	6,927.8	64.8	12.7	(0.1)	
<b>3 DEPOSITS</b>	785,238.0	869,951.4	1,071,394.1	1,074,464.3	10.8	23.2	0.3	
a. Current	82,134.1	80,934.3	95,993.1	89,016.1	(1.5)	18.6	(7.3)	
b. Savings	305,780.5	305,589.2	400,723.1	408,622.4	(0.1)	31.1	2.0	
c. Fixed	265,134.6	332,726.3	372,137.6	370,001.1	25.5	11.8	(0.6)	
e. Others	9,260.9	11,393.4	14,541.8	13,949.3	23.0	27.6	(4.1)	
<b>4 Bills Payable</b>	1,256.4	964.9	1,626.4	1,650.1	(23.2)	68.5	1.5	
<b>5 Other Liabilities</b>	93,435.3	106,260.3	123,660.2	132,247.6	13.7	16.4	6.9	
1. Loan Loss Provision	25,878.4	30,215.8	33,874.0	34,204.6	16.8	12.1	1.0	
2. Interest Suspense a/c	27,923.6	28,130.0	26,056.2	28,516.6	0.7	(7.4)	9.4	
3. Others	39,633.3	47,914.5	63,730.1	69,526.4	20.9	33.0	9.1	
<b>6 Reconciliation A/c</b>	4,061.7	9,873.0	1,537.8	3,333.7	143.1	(84.4)	116.8	
<b>7 Profit &amp; Loss A/c</b>	21,114.2	20,201.9	19,776.5	2,022.0	(4.3)	(2.1)	(89.8)	
<b>TOTAL</b>	<b>1,007,969.1</b>	<b>1,144,717.7</b>	<b>1,350,963.9</b>	<b>1,362,661.5</b>	13.6	18.0	0.9	
<b>Assets</b>								
<b>1 LIQUID FUNDS</b>	150,503.2	147,994.0	236,056.9	232,555.3	(1.7)	59.5	(1.5)	
a. Cash Balance	20,454.9	23,950.2	31,020.1	25,466.4	17.1	29.5	(17.9)	
Nepalese Notes & Coins	19,977.5	23,410.2	30,353.3	24,810.6	17.2	29.7	(18.3)	
Foreign Currency	477.4	540.0	666.8	655.7	13.1	23.5	(1.7)	
b. Bank Balance	97,818.2	90,221.7	164,605.2	164,726.6	(7.8)	82.4	0.1	
1. In Nepal Rastra Bank	54,779.2	54,649.3	120,457.3	118,463.0	(0.2)	120.4	(1.7)	
2. "A"Class Licensed Institution	23,351.1	15,882.0	26,284.3	24,089.5	(32.0)	65.5	(8.4)	
3. Other Financial Ins.	9,394.3	9,176.5	7,649.8	7,407.6	(2.3)	(16.6)	(3.2)	
4. In Foreign banks	10,293.7	10,513.9	10,213.8	14,766.5	2.1	(2.9)	44.6	
c. Money at Call	32,230.1	33,822.1	40,431.6	42,362.3	4.9	19.5	4.8	
<b>2 INVESTMENTS</b>	84,641.5	107,562.4	137,304.4	137,111.0	27.1	27.7	(0.1)	
a. Govt. Securities	81,922.1	105,115.1	133,251.1	133,520.1	28.3	26.8	0.2	
b. Others	2,719.3	2,447.2	4,053.3	3,590.9	(10.0)	65.6	(11.4)	
<b>3 SHARE &amp; OTHER INVESTMENT</b>	60,629.2	53,582.9	52,851.1	56,148.3	(11.6)	(1.4)	6.2	
<b>4 LOANS &amp; ADVANCES</b>	609,921.9	698,779.0	779,560.9	779,600.3	14.6	11.6	0.0	
a. Private Sector	593,596.8	675,113.9	741,145.0	727,620.1	13.7	9.8	(1.8)	
b. Financial Institutions	12,812.2	17,300.0	31,389.3	30,019.9	35.0	81.4	(4.4)	
c. Government Organizations	3,513.0	6,365.1	7,026.6	21,960.3	81.2	10.4	212.5	
<b>5 BILL PURCHED</b>	2,257.0	5,149.7	9,634.2	8,359.5	128.2	87.1	(13.2)	
<b>6 LOANS AGT. COLLECTED BILLS</b>	98.6	96.0	645.9	581.1	(2.7)	573.1	(10.0)	
<b>7 FIXED ASSETS</b>	20,405.9	24,260.6	27,146.4	27,543.6	18.9	11.9	1.5	
<b>8 OTHER ASSETS</b>	69,231.8	79,138.1	93,318.3	104,599.1	14.3	17.9	12.1	
a. Accrued Interests	29,133.1	29,689.7	27,621.8	32,465.3	1.9	(7.0)	17.5	
b. Others	40,098.7	49,448.4	65,696.6	72,133.8	23.3	32.9	9.8	
<b>9 Expenses not Written off</b>	617.8	775.3	586.9	386.9	25.5	(24.3)	(34.1)	
<b>10 Non Banking Assets</b>	1,829.1	1,549.7	2,225.1	2,218.2	(15.3)	43.6	(0.3)	
<b>11 Reconciliation Account</b>	7,397.6	21,980.3	8,638.9	11,296.2	197.1	(60.7)	30.8	
<b>12 Profit &amp; Loss A/c</b>	435.5	3,849.8	2,994.9	2,261.9	784.0	(22.2)	(24.5)	
<b>TOTAL</b>	<b>1,007,969.1</b>	<b>1,144,717.7</b>	<b>1,350,963.9</b>	<b>1,362,661.5</b>	13.6	18.0	0.9	

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

Rs in million

Liabilities	Mid-July			Mid-Aug	Percentage change		
	2010	2011	2012	2012	Column	Column	Column
	1	2	3	4	2/1	3/2	4/3
<b>1 CAPITAL FUND</b>	40,719.8	59,064.4	77,142.6	93,000.4	45.1	30.6	20.6
a. Paid-up Capital	46,630.4	58,294.9	65,983.3	65,983.4	25.0	13.2	0.0
b. Statutory Reserves	12,146.3	14,925.9	18,708.7	19,379.1	22.9	25.3	3.6
c. Retained Earning	(26,722.0)	(24,831.2)	(19,595.1)	(5,327.2)	(7.1)	(21.1)	(72.8)
d. Others Reserves	8,665.1	10,674.8	12,045.6	12,965.1	23.2	12.8	7.6
<b>2 BORROWINGS</b>	19,783.9	24,852.8	15,507.2	14,993.8	25.6	(37.6)	(3.3)
a. NRB	6,752.6	10,226.1	4,286.7	3,218.9	51.4	(58.1)	(24.9)
b. "A"Class Licensed Institution	4,816.8	6,321.0	1,970.7	1,794.4	31.2	(68.8)	(8.9)
c. Foreign Banks and Fin. Ins.	1,933.3	1,868.1	2,175.8	2,196.7	(3.4)	16.5	1.0
d. Other Financial Ins.	2,553.4	379.9	146.2	856.0	(85.1)	(61.5)	485.6
e. Bonds and Securities	3,727.8	6,057.8	6,927.8	6,927.8	62.5	14.4	0.0
<b>3 DEPOSITS</b>	630,880.8	687,587.9	867,978.3	868,684.6	9.0	26.2	0.1
a. Current	80,606.2	78,982.9	93,304.4	86,861.6	(2.0)	18.1	(6.9)
b. Savings	237,709.3	231,094.4	304,786.8	311,837.2	(2.8)	31.9	2.3
c. Fixed	200,058.5	253,586.4	298,835.7	293,587.0	26.8	17.8	(1.8)
d. Call Deposits	105,687.2	116,624.7	161,784.1	167,447.5	10.3	38.7	3.5
e. Others	6,819.7	7,299.5	9,267.2	8,951.2	7.0	27.0	(3.4)
<b>4 Bills Payable</b>	1,226.0	942.9	1,599.4	1,624.5	(23.1)	69.6	1.6
<b>5 Other Liabilities</b>	77,413.0	84,386.3	92,665.2	99,084.5	9.0	9.8	6.9
1. Loan Loss Provision	21,631.8	21,340.1	22,094.0	22,354.0	(1.3)	3.5	1.2
2. Interest Suspense a/c	24,101.3	23,249.4	19,491.9	20,965.9	(3.5)	(16.2)	7.6
3. Others	31,679.9	39,796.8	51,079.3	55,764.7	25.6	28.4	9.2
<b>6 Reconciliation A/c</b>	1,234.6	5,931.6	(3,672.9)	(3,897.0)	380.4	(161.9)	6.1
<b>7 Profit &amp; Loss A/c</b>	16,042.8	15,598.5	15,876.8	1,656.4	(2.8)	1.8	(89.6)
<b>TOTAL</b>	<b>787,300.9</b>	<b>878,364.5</b>	<b>1,067,096.6</b>	<b>1,075,147.1</b>	<b>11.6</b>	<b>21.5</b>	<b>0.8</b>
<b>Assets</b>							
<b>1 LIQUID FUNDS</b>	102,749.0	98,071.7	161,785.5	157,855.1	(3.1)	(4.6)	61.0
a. Cash Balance	17,573.1	20,265.2	26,026.9	21,172.2	10.9	15.3	4.5
Nepalese Notes & Coins	17,137.2	19,765.0	25,398.0	20,548.5	14.1	15.3	4.0
Foreign Currency	435.9	500.3	628.9	623.7	(47.1)	14.8	24.7
b. Bank Balance	69,551.5	63,293.3	127,706.2	127,903.9	(7.8)	(9.0)	102.1
1. In Nepal Rastra Bank	49,542.7	48,727.4	110,572.6	108,420.2	(10.8)	(1.6)	122.5
2. "A"Class Licensed Institution	8,460.4	3,826.0	6,784.5	4,316.0	(26.5)	(54.8)	12.8
3. Other Financial Ins.	1,333.7	284.6	187.7	453.8	221.1	(78.7)	59.4
4. In Foreign banks	10,214.7	10,455.2	10,161.4	14,714.0	28.0	2.4	40.7
c. Money at Call	15,624.4	14,513.2	8,052.4	8,779.0	6.2	(7.1)	(39.5)
<b>2 INVESTMENTS</b>	81,343.8	102,655.9	131,017.9	131,171.7	17.4	26.2	27.8
a. Govt. Securities	79,079.6	100,267.3	127,213.0	127,802.3	14.8	26.8	27.5
b. Others	2,264.2	2,388.6	3,804.8	3,369.4	530.0	5.5	41.1
<b>3 SHARE &amp; OTHER INVESTMENT</b>	52,697.3	46,901.4	50,254.8	52,988.2	(14.4)	(11.0)	13.0
<b>4 LOANS &amp; ADVANCES</b>	467,107.2	522,853.3	612,322.6	611,508.1	17.3	11.9	17.0
a. Private Sector	453,049.0	503,339.4	577,113.2	566,192.4	16.9	11.1	12.5
b. Financial Institutions	11,270.6	13,362.3	28,302.7	25,841.1	41.0	18.6	93.4
c. Government Organizations	2,787.6	6,151.5	6,906.7	19,474.5	6.9	120.7	216.6
<b>5 BILL PURCHED</b>	2,172.6	5,073.8	9,607.0	8,331.8	(42.0)	133.5	64.2
<b>6 LOANS AGT. COLLECTED BILLS</b>	98.6	96.0	645.9	574.4	452.2	(2.7)	498.6
<b>7 FIXED ASSETS</b>	13,896.1	16,098.8	19,818.7	20,095.1	26.3	15.9	24.8
<b>8 OTHER ASSETS</b>	60,702.9	66,675.1	76,147.9	85,659.5	2.6	9.8	28.5
a. Accrued Interests	25,188.4	24,341.4	20,790.3	24,698.7	(12.5)	(3.4)	1.5
b. Others	35,514.6	42,333.7	55,357.6	60,960.8	16.9	19.2	44.0
<b>9 Expenses not Written off</b>	458.8	600.7	447.8	182.4	(3.4)	30.9	(69.6)
<b>10 Non Banking Assets</b>	1,616.6	1,376.6	1,638.5	1,602.1	(14.4)	(14.8)	16.4
<b>11 Reconciliation Account</b>	4,457.9	17,961.1	3,410.1	4,013.0	(95.3)	302.9	(77.7)
<b>12 Profit &amp; Loss A/c</b>	0.0	0.0	0.0	1,165.9	(100.0)	0.0	0.0
<b>TOTAL</b>	<b>787,300.9</b>	<b>878,364.5</b>	<b>1,067,096.6</b>	<b>1,075,147.1</b>	<b>(3.1)</b>	<b>11.6</b>	<b>22.4</b>

## Statement of Assets and Liabilities of Development Banks

Rs in million

Liabilities	Mid July			Mid-Aug	Percentage changes		
	2010	2011	2012	2012	Column	Column	Column
	1	2	3	4	2/1	3/2	4/3
<b>1 CAPITAL FUND</b>	15,328.2	22,524.6	22,702.2	24,097.5	64.4	46.9	7.0
a. Paid-up Capital	14,535.3	20,895.1	21,224.2	21,157.8	59.0	43.8	1.3
b. Statutory Reserves	697.9	1,138.3	1,555.7	1,685.5	185.1	63.1	48.1
c. Retained Earning	(443.9)	67.7	(764.1)	459.5	(1.3)	(115.2)	579.2
d. Others Reserves	538.9	423.6	686.4	794.7	38.4	(21.4)	87.6
<b>2 BORROWINGS</b>	4,442.8	4,700.0	1,193.0	1,155.6	69.4	5.8	(75.4)
a. NRB	660.7	2,433.7	0.0	0.0	683.7	268.4	(100.0)
b. "A"Class Licensed Institution	2,858.6	1,334.0	651.1	630.6	45.1	(53.3)	(52.7)
c. Foreign Banks and Fin. Ins.	110.2	364.2	332.1	332.1	189.2	230.5	(8.8)
d. Other Financial Ins.	808.6	557.1	204.4	193.0	52.9	(31.1)	(65.4)
e. Bonds and Securities	4.8	11.0	5.4	0.0	152.0	130.1	(100.0)
<b>3 DEPOSITS</b>	76,950.8	96,886.7	127,300.1	128,384.5	60.3	25.9	32.5
a. Current	1,417.4	1,860.5	2,657.1	2,132.4	172.7	31.3	14.6
b. Savings	36,106.4	42,968.3	60,924.7	61,281.8	36.0	19.0	42.6
c. Fixed	24,242.1	31,162.9	37,454.3	39,437.5	68.2	28.5	26.6
d. Call Deposits	14,605.3	20,407.7	25,427.8	24,650.5	144.4	39.7	20.8
e. Others	579.5	487.3	836.2	882.3	7.4	(15.9)	81.0
<b>4 Bills Payable</b>	6.0	17.8	18.9	20.7	(78.1)	196.1	16.6
<b>5 Other Liabilities</b>	8,151.2	10,858.3	13,438.0	14,822.9	46.0	33.2	36.5
1. Loan Loss Provision	1,921.5	3,520.4	4,781.5	4,686.6	(11.1)	83.2	33.1
2. Interest Suspense a/c	2,821.7	3,189.4	3,068.9	3,658.2	193.5	13.0	14.7
3. Others	3,407.9	4,148.5	5,587.6	6,478.1	38.5	21.7	56.2
<b>6 Reconciliation A/c</b>	1,412.6	2,577.4	3,894.2	5,782.8	60.9	82.5	124.4
<b>7 Profit &amp; Loss A/c</b>	2,168.2	2,171.4	2,347.4	228.4	38.1	0.1	(89.5)
<b>TOTAL</b>	<b>108,459.7</b>	<b>139,736.2</b>	<b>170,893.8</b>	<b>174,492.3</b>	<b>59.5</b>	<b>28.8</b>	<b>24.9</b>
<b>Assets</b>							
<b>1 LIQUID FUNDS</b>	26,036.3	29,411.3	47,387.4	47,039.0	62.7	13.0	59.9
a. Cash Balance	1,932.3	2,465.0	3,646.2	3,134.2	47.6	27.6	27.1
Nepalese Notes & Coins	1,891.5	2,427.0	3,609.1	3,102.9	48.3	28.3	27.9
Foreign Currency	40.7	38.1	37.1	31.3	21.2	(6.5)	(17.8)
b. Bank Balance	13,190.5	13,229.8	20,316.7	19,503.1	21.0	0.3	47.4
1. In Nepal Rastra Bank	2,698.2	3,511.9	5,968.6	6,132.2	10.5	30.2	74.6
2. "A"Class Licensed Institution	6,785.6	5,973.6	10,461.5	9,962.5	9.7	(12.0)	66.8
3. Other Financial Ins.	3,627.7	3,685.7	3,834.1	3,355.9	60.1	1.6	(8.9)
4. In Foreign banks	79.0	58.6	52.5	52.5	777.7	(25.8)	(10.4)
c. Money at Call	10,913.5	13,716.4	23,424.5	24,401.7	188.0	25.7	77.9
<b>2 INVESTMENTS</b>	2,073.1	2,519.6	3,728.2	3,649.5	669.5	21.5	44.8
a. Govt. Securities	1,633.3	2,497.0	3,701.2	3,649.4	536.0	52.9	46.2
b. Others	439.8	22.6	27.0	0.1	3390.7	(94.9)	(99.6)
<b>3 SHARE &amp; OTHER INVESTMENT</b>	4,728.7	3,343.5	1,626.0	2,130.9	1.8	(29.3)	(36.3)
<b>4 LOANS &amp; ADVANCES</b>	65,827.9	88,923.3	100,611.1	101,654.0	57.4	35.1	14.3
a. Private Sector	65,642.9	88,169.2	99,510.9	97,999.4	56.9	34.3	11.1
b. Financial Institutions	177.8	609.7	1,022.5	2,799.8	0.0	243.0	359.2
c. Government Organizations	7.2	144.4	77.6	854.7	0.0	1898.8	492.0
<b>5 BILL PURCHED</b>	10.2	45.7	10.7	9.3	103.4	349.5	(79.6)
<b>6 LOANS AGT. COLLECTED BILLS</b>	0.0	0.0	0.0	6.6	0.0	0.0	0.0
<b>7 FIXED ASSETS</b>	2,774.8	3,828.1	3,904.5	4,008.7	110.0	38.0	4.7
<b>8 OTHER ASSETS</b>	5,186.0	7,635.1	8,164.9	9,206.7	88.1	47.2	20.6
a. Accrued Interests	2,903.6	3,339.1	3,247.8	3,777.6	1011.6	15.0	13.1
b. Others	2,282.4	4,296.0	4,917.1	5,429.1	(8.6)	88.2	26.4
<b>9 Expenses not Written off</b>	79.2	110.6	68.9	134.7	(7.1)	39.7	21.8
<b>10 Non Banking Assets</b>	24.3	12.7	276.0	243.8	(78.3)	(47.7)	1816.8
<b>11 Reconciliation Account</b>	1,511.7	2,617.5	3,917.2	5,820.1	94.0	73.1	122.4
<b>12 Profit &amp; Loss A/c</b>	207.5	1,288.8	1,198.8	589.0	(0.1)	521.1	(54.3)
<b>TOTAL</b>	<b>108,459.7</b>	<b>139,736.2</b>	<b>170,893.7</b>	<b>174,492.4</b>	<b>59.5</b>	<b>28.8</b>	<b>24.9</b>

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

Rs in million

Liabilities	Mid July			Mid-Aug 2012	Percentage changes		
	2010	2011	2012		Column 2/1	Column 3/2	Column 4/3
	1	2	3	4			
<b>1 CAPITAL FUND</b>	19,437.9	21,818.4	15,318.2	15,119.2	84.4	12.2	(30.7)
a. Paid-up Capital	17,191.3	19,228.2	17,096.2	17,121.7	84.4	11.8	(11.0)
b. Statutory Reserves	1,390.0	1,663.1	1,803.7	1,912.3	37.7	19.6	15.0
c. Retained Earning	162.6	482.6	(3,962.5)	(4,423.1)	(154.6)	196.7	(1016.6)
d. Others Reserves	693.9	444.5	380.8	508.3	36.6	(35.9)	14.3
<b>2 BORROWINGS</b>	3,151.0	4,505.8	1,105.7	577.3	(39.3)	43.0	(87.2)
a. NRB	146.5	647.5	0.0	0.0	0.0	342.0	(100.0)
b. "A"Class Licensed Institution	2,119.0	3,261.0	675.2	470.4	(47.1)	53.9	(85.6)
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	(100.0)	0.0	0.0
d. Other Financial Ins.	885.5	516.4	430.5	106.9	(18.4)	(41.7)	(79.3)
e. Bonds and Securities	0.0	81.0	0.0	0.0	(100.0)	0.0	(100.0)
<b>3 DEPOSITS</b>	77,406.3	85,476.9	76,115.8	77,395.3	35.6	10.4	(9.5)
a. Current	110.5	90.9	31.6	22.1	(77.5)	(17.7)	(75.7)
b. Savings	31,964.8	31,526.5	35,011.7	35,503.4	16.1	(1.4)	12.6
c. Fixed	40,834.0	47,977.0	35,847.5	36,976.6	49.1	17.5	(22.9)
d. Call Deposits	2,635.4	2,275.9	786.6	777.4	169.4	(13.6)	(65.8)
e. Others	1,861.8	3,606.6	4,438.4	4,115.7	170.6	93.7	14.1
<b>4 Bills Payable</b>	24.4	4.2	8.1	4.8	2449.2	(82.8)	14.8
<b>5 Other Liabilities</b>	7,871.1	11,015.7	17,557.0	18,340.2	(25.5)	40.0	66.5
1. Loan Loss Provision	2,325.1	5,355.3	6,998.5	7,164.1	13.3	130.3	33.8
2. Interest Suspense a/c	1,000.5	1,691.2	3,495.4	3,892.5	22.7	69.0	130.2
3. Others	4,545.5	3,969.2	7,063.1	7,283.6	(40.9)	(12.7)	83.5
<b>6 Reconciliation A/c</b>	1,414.6	1,364.0	1,316.5	1,448.0	27.2	(3.6)	6.2
<b>7 Profit &amp; Loss A/c</b>	2,903.2	2,432.0	1,552.2	137.2	(1.6)	(16.2)	(94.4)
<b>TOTAL</b>	<b>112,208.5</b>	<b>126,617.0</b>	<b>112,973.5</b>	<b>113,022.0</b>	<b>28.3</b>	<b>12.8</b>	<b>(10.7)</b>
<b>Assets</b>							
<b>1 LIQUID FUNDS</b>	21,717.9	20,511.0	26,884.0	27,661.3	32.4	(5.6)	34.9
a. Cash Balance	949.5	1,219.9	1,347.0	1,159.9	56.8	28.5	(4.9)
Nepalese Notes & Coins	948.7	1,218.3	1,346.2	1,159.2	57.0	28.4	(4.9)
Foreign Currency	0.8	1.7	0.8	0.8	(37.6)	108.0	(54.6)
b. Bank Balance	15,076.2	13,698.6	16,582.4	17,319.7	44.6	(9.1)	26.4
1. In Nepal Rastra Bank	2,538.3	2,410.0	3,916.1	3,910.6	12.0	(5.1)	62.3
2. "A"Class Licensed Institution	8,105.1	6,082.4	9,038.3	9,811.1	36.0	(25.0)	61.3
3. Other Financial Ins.	4,432.8	5,206.2	3,628.0	3,597.9	101.7	17.4	(30.9)
4. In Foreign banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Money at Call	5,692.2	5,592.5	8,954.6	9,181.7	5.9	(1.8)	64.2
<b>2 INVESTMENTS</b>	1,224.6	2,386.8	2,558.3	2,289.8	50.1	94.9	(4.1)
a. Govt. Securities	1,209.3	2,350.8	2,336.9	2,068.3	53.9	94.4	(12.0)
b. Others	15.3	36.0	221.4	221.4	(49.2)	136.0	515.0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	3,203.2	3,337.9	970.3	1,029.1	30.8	4.2	(69.2)
<b>4 LOANS &amp; ADVANCES</b>	76,986.8	87,002.3	66,627.2	66,438.2	28.5	13.0	(23.6)
a. Private Sector	74,904.8	83,605.2	64,520.9	63,428.2	65.8	11.6	(24.1)
b. Financial Institutions	1,363.8	3,327.9	2,064.0	1,379.0	(70.3)	144.0	(58.6)
c. Government Organizations	718.2	69.2	42.3	1,631.0	(92.9)	(90.4)	2256.4
<b>5 BILL PURCHED</b>	74.3	30.2	16.5	18.4	(52.7)	(59.4)	(38.9)
<b>6 LOANS AGT. COLLECTED BILLS</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>7 FIXED ASSETS</b>	3,734.9	4,333.7	3,423.3	3,439.8	39.5	16.0	(20.6)
<b>8 OTHER ASSETS</b>	3,342.9	4,828.0	9,005.5	9,733.0	15.6	44.4	101.6
a. Accrued Interests	1,041.1	2,009.2	3,583.6	3,989.0	20.0	93.0	98.5
b. Others	2,301.8	2,818.8	5,421.9	5,744.0	13.7	22.5	103.8
<b>9 Expenses not Written off</b>	79.7	64.0	70.2	69.8	27.7	(19.7)	9.1
<b>10 Non Banking Assets</b>	188.2	160.4	310.6	372.3	(38.4)	(14.8)	132.2
<b>11 Reconciliation Account</b>	1,428.0	1,401.7	1,311.6	1,463.1	32.2	(1.8)	4.4
<b>12 Profit &amp; Loss A/c</b>	228.0	2,561.1	1,796.1	507.0	(65.5)	1023.2	(80.2)
<b>TOTAL</b>	<b>112,208.5</b>	<b>126,617.0</b>	<b>112,973.6</b>	<b>113,022.0</b>	<b>28.3</b>	<b>12.8</b>	<b>(10.7)</b>



## Statement of Assets and Liabilities

as on Saun End, 2069

Rs. In million

Liabilities	Class "A"	Class "B"	Class "C"	Total
<b>1 CAPITAL FUND</b>	93,000.4	24,097.5	15,119.2	132,217.1
a. Paid-up Capital	65,983.4	21,157.8	17,121.7	104,262.9
b. Calls in Advance	4,667.6	259.6	156.9	5,084.1
c. Proposed Bonus Share	80.3	130.0	79.4	289.7
d. General Reserves	19,379.1	1,685.5	1,912.3	22,976.9
e. Share Premium	217.0	126.0	65.6	408.6
f. Retained Earning	-5,327.2	459.5	-4,423.1	-9,290.7
g. Others Reserves Fund	8,000.3	279.0	206.4	8,485.7
<b>2 BORROWINGS</b>	14,993.8	1,155.6	577.3	16,726.7
a. NRB	3,218.9	0.0		3,218.9
b. Interbank Borrowing	1,794.4	630.6	470.4	2,895.4
d. Foreign Banks and Fin. Ins.	2,196.7	332.1		2,528.8
e. Other Financial Ins.	856.0	193.0	106.9	1,155.8
f. Bonds and Securities	6,927.8			6,927.8
<b>3 DEPOSITS</b>	868,684.6	128,384.5	77,395.3	1,074,464.3
a. Current	86,861.6	2,132.4	22.1	89,016.1
Domestic	75,926.6	2,109.2	22.1	78,058.0
Foreign	10,934.9	23.2		10,958.1
b. Savings	311,837.2	61,281.8	35,503.4	408,622.4
Domestic	305,895.7	60,649.9	34,638.7	401,184.3
Foreign	5,941.5	631.8	864.8	7,438.1
c. Fixed	293,587.0	39,437.5	36,976.6	370,001.1
Domestic	260,063.2	39,090.7	36,976.6	336,130.4
Foreign	33,523.9	346.8		33,870.7
d. Call Deposits	167,447.5	24,650.5	777.4	192,875.4
Domestic	155,395.0	24,644.3	777.4	180,816.8
Foreign	12,052.5	6.1		12,058.6
e. Others	8,951.2	882.3	4,115.7	13,949.3
Domestic	8,003.0	882.3	4,115.7	13,001.0
Foreign	948.3			948.3
<b>4 Bills Payable</b>	1,624.5	20.7	4.8	1,650.1
<b>5 Other Liabilities</b>	99,084.5	14,822.9	18,340.2	132,247.6
1. Sundry Creditors	19,169.3	345.8	920.1	20,435.2
2. Loan Loss Provision	22,354.0	4,686.6	7,164.1	34,204.6
3. Interest Suspense a/c	20,965.9	3,658.2	3,892.5	28,516.6
4. Others	36,595.4	6,132.3	6,363.5	49,091.2
<b>6 Reconciliation A/c</b>	-3,897.0	5,782.8	1,448.0	3,333.7
<b>7 Profit &amp; Loss A/c</b>	1,656.4	228.4	137.2	2,022.0
<b>TOTAL LIABILITIES</b>	<b>1,075,147.1</b>	<b>174,492.3</b>	<b>113,022.0</b>	<b>1,362,661.5</b>

<b>Assets</b>	<b>Class "A"</b>	<b>Class "B"</b>	<b>Class "C"</b>	<b>Total</b>
<b>1 LIQUID FUNDS</b>	157,855.1	47,039.0	27,661.3	232,555.3
a. Cash Balance	21,172.2	3,134.2	1,159.9	25,466.4
Nepalese Notes & Coins	20,548.5	3,102.9	1,159.2	24,810.6
Foreign Currency	623.7	31.3	0.8	655.7
b. Bank Balance	127,903.9	19,503.1	17,319.7	164,726.6
1. In Nepal Rastra Bank	108,420.2	6,132.2	3,910.6	118,463.0
Domestic Currency	107,793.4	6,122.9	3,910.6	117,826.9
Foreign Currency	626.8	9.2	0.0	636.0
2. "A"Class Licensed Institution	4,316.0	9,962.5	9,811.1	24,089.5
Domestic Currency	3,974.1	9,949.0	9,811.0	23,734.2
Foreign Currency	341.8	13.4	0.1	355.3
3. Other Financial Ins.	453.8	3,355.9	3,597.9	7,407.6
4. In Foreign Banks	14,714.0	52.5		14,766.5
c. Money at Call	8,779.0	24,401.7	9,181.7	42,362.3
Domestic Currency	884.9	24,288.2	9,181.7	34,354.7
Foreign Currency	7,894.1	113.5		8,007.6
<b>2 INVESTMENT IN SECURITIES</b>	131,171.7	3,649.5	2,289.8	137,111.0
a. Govt.Securities	127,802.3	3,649.4	2,068.3	133,520.1
b. NRB Bond	2,755.8		169.5	2,925.3
c. Govt.Non-Fin. Ins.	270.8	0.1		270.9
d. Other Non-Fin Ins.	120.0		51.6	171.6
e. Non Residents	222.8		0.3	223.1
<b>3 SHARE &amp; OTHER INVESTMENT</b>	52,988.2	2,130.9	1,029.1	56,148.3
a. Interbank Lending	1,786.1	286.8	32.3	
b. Non Residents	167.8		45.8	213.5
c. Others	51,034.4	1,844.1	951.0	53,829.6
<b>4 LOANS &amp; ADVANCES</b>	611,508.1	101,654.0	66,438.2	779,600.3
a. Private Sector	566,192.4	97,999.4	63,428.2	727,620.1
b. Financial Institutions	25,841.1	2,799.8	1,379.0	30,019.9
c. Government Organizations	19,474.5	854.7	1,631.0	21,960.3
<b>5 BILL PURCHASED</b>	8,331.8	9.3	18.4	8,359.5
a. Domestic Bills Purchased	1,988.8	9.3	18.4	2,016.5
b. Foreign Bills Purchased	3,444.3			3,444.3
c. Import Bills & Imports	2,898.7			2,898.7
<b>6 LOANS AGAINST COLLECTED BILLS</b>	574.4	6.6		581.1
a. Against Domestic Bills	560.1			560.1
b. Against Foreign Bills	14.3	6.6		21.0
<b>7 FIXED ASSETS</b>	20,095.1	4,008.7	3,439.8	27,543.6
<b>8 OTHER ASSETS</b>	85,659.5	9,206.7	9,733.0	104,599.1
a. Accrued Interest:	24,698.7	3,777.6	3,989.0	32,465.3
Financial Institutions	816.0	50.8	3.0	869.8
Government Enterprises	1,072.3	107.3	149.7	1,329.2
Private Sector	22,810.4	3,619.5	3,836.4	30,266.3
b. Staff Loans / Adv.	14,140.7	594.0	309.3	15,044.0
c. Sundry Debtors	20,564.8	964.7	761.1	22,290.5
d. Cash In Transit	330.4	6.5	0.1	337.0
e. Others	25,924.8	3,864.0	4,673.5	34,462.3
<b>9 Expenses not Written off</b>	182.4	134.7	69.8	386.9
<b>10 Non Banking Assets</b>	1,602.1	243.8	372.3	2,218.2
<b>11 Reconciliation Account</b>	4,013.0	5,820.1	1,463.1	11,296.2
<b>12 Profit &amp; Loss A/c</b>	1,165.9	589.0	507.0	2,261.9
<b>TOTAL ASSETS</b>	<b>1,075,147.1</b>	<b>174,492.4</b>	<b>113,022.0</b>	<b>1,362,661.5</b>

## Aggregate Profit & Loss Account

Rs. In million

Expenses	Class "A"	Class "B"	Class "C"	Total
<b>1 Interest Expenses</b>	4,101.1	1,307.3	7,954.8	13,363.1
1.1 Deposit Liabilities	4,066.1	1,301.7	7,598.4	12,966.1
1.1.1 Saving A/c	1,086.1	525.1	3,271.7	4,882.9
1.1.2 Fixed A/c	2,307.1	600.7	4,317.7	7,225.5
1.1.2.1 Upto 3 Months Fixed A/c	117.1	12.0	193.0	322.1
1.1.2.2 3 to 6 Months fixed A/c	104.7	31.4	29.3	165.4
1.1.2.3 6 Months to 1 Year Fixed A/c	884.9	333.9	1,898.1	3,116.9
1.1.2.4 Above 1 Year	1,200.5	223.3	2,197.3	3,621.0
1.1.3 Call Deposit	672.0	175.9	8.9	856.9
1.1.4 Certificate of Deposits	0.8		0.0	0.8
1.2 Others	34.9	5.6	356.4	397.0
<b>2 Commission/Fee Expense</b>	26.1	0.5	0.1	26.7
<b>3 Employees Expenses</b>	1,007.9	2,388.5	947.3	4,343.7
<b>4 Office Operating Expenses</b>	589.3	2,419.9	875.4	3,884.6
<b>5 Exchange Fluctuation Loss</b>	11.9	0.1		12.0
5.1 Due to Change in Exchange Rates	11.7	0.1		11.8
5.2 Due to Foreign Currency Transactions	0.2			0.2
<b>7. Provision for Risk</b>	248.8	903.2	195.4	1,347.4
7.1 Loan loss Provision	204.0	903.2	194.2	1,301.4
7.1.1 General Loan loss Provision	73.0	875.2	-1.5	946.7
7.1.2 Special Loan Loss Provision	131.0	28.0	195.5	354.6
7.1.3 Additional Loan Loss Provision			0.1	0.1
7.2. Provision for Non-Banking Assets	44.8			44.8
7.3. Provision for Loss on Investment			1.2	1.2
7.4. Provision for Loss of Other Assets		0.0		0.0
<b>8 Loan Written Off</b>	5.6		0.0	5.6
<b>9 Provision for Staff Bonus</b>	152.2	852.0	5.0	1,009.2
<b>10 Provision for Income Tax</b>	473.6	2,556.2	15.0	3,044.9
<b>11 Others</b>	0.3			0.3
<b>12 Net Profit</b>	1,656.3	5,978.6	124.8	7,759.7
<b>TOTAL EXPENSES</b>	8,274.4	16,408.6	10,117.8	34,800.9

Income	Class "A"	Class "B"	Class "C"	Total
<b>1. Interest Income</b>	5,964.9	15,004.4	5,566.0	26,535.3
1.1. On Loans and Advance	5,520.5	14,910.7	5,516.6	25,947.8
1.2. On Investment	331.4	12.2	6.5	350.2
1.2.1 Government Bonds	286.3	12.0	5.2	303.4
1.2.2 Foreign Bonds	4.6			4.6
1.2.3 NRB Bonds	37.7	0.2	0.0	37.9
1.2.4 Deventure & Bonds	2.8	0.1	1.3	4.2
1.3 Agency Balance	74.4	13.5	2.1	89.9
1.4 On Call Deposit	23.8	59.7	23.5	107.1
1.5 Others	14.8	8.3	17.2	40.3
<b>2. Comission &amp; Discount</b>	508.4	255.3	36.3	800.0
2.1 Bills Purchase & Discount	28.7	0.0		28.7
2.2 Comission	360.3	191.2	15.9	567.3
2.3 Others	119.5	64.1	20.5	204.0
<b>3 Income From Exchange Fluctuation</b>	310.1	1.8	0.9	312.8
3.1 Due to Change in Exchange Rate	0.0	0.5	0.9	1.3
3.2 Due to Foreign Currency Trans.	310.2	1.3		311.4
<b>4 Other Operating Income</b>	165.2	624.2	196.1	985.5
<b>5 Non Operating Income</b>	-9.0	6.8	6.2	4.0
<b>6 Provision Written Back</b>	57.1	0.9	14.3	72.3
<b>7 Recovery from Written off Loan</b>	82.0		2.6	84.6
<b>8 Income from Extra Ordinary Expenses</b>	29.8	0.2		30.0
<b>9 Net Loss</b>	1,165.9	515.1	4,295.4	5,976.4
<b>TOTAL INCOME</b>	8,274.4	16,408.6	10,117.8	34,800.9

## 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	23,637.7	4,288.1	1,719.0	29,644.9
2	Fishery Related	1,780.3	78.3	12.8	1,871.4
3	Mining Related	1,967.8	189.3	160.2	2,317.3
4	Agriculture, Forestry & Beverage Production Related	40,282.3	3,205.8	2,276.5	45,764.5
5	Non-food Production Related				
6	Construction	61,534.2	12,095.9	8,924.8	82,554.9
7	Electricity, Gas and Water	12,934.5	1,362.0	135.2	14,431.6
8	Metal Products, Machinery & Electronic Equipment & Assemblage	7,728.5	1,543.3	889.1	10,160.8
9	Transport, Communication and Public Utilities	25,205.2	9,111.5	5,123.9	39,440.6
10	Wholesaler & Retailer	126,641.2	21,431.8	10,380.9	158,453.9
11	Finance, Insurance and Real Estate	61,225.5	10,246.7	7,958.2	79,430.5
12	Hotel or Restaurant	15,063.5	3,894.1	1,770.2	20,727.8
13	Other Services	30,474.1	5,279.8	2,936.2	38,690.2
14	Consumption Loans	37,843.2	6,408.4	5,425.8	49,677.4
15	Local Government	762.4	31.7	52.7	846.7
16	Others	67,639.5	18,388.2	15,662.5	101,690.2
<b>TOTAL</b>		<b>620,414.3</b>	<b>101,663.3</b>	<b>66,456.7</b>	<b>788,534.3</b>

Product wise		Class "A"	Class "B"	Class "C"	Total
1	Term Loan	86,066.0	12,712.4	10,366.7	109,145.1
2	Overdraft	108,197.0	26,382.6	0.0	134,579.5
3	Trust Receipt Loan / Import Loan	35,574.5		0.0	35,574.5
4	Demand & Other Working Capital Loan	154,782.3	12,871.8	17,489.4	185,143.6
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	35,885.6	9,584.5	5,621.7	51,091.8
6	Real Estate Loan	69,385.1	11,969.6	11,153.1	92,507.7
7	Margin Nature Loan	6,038.6	2,036.9	2,117.8	10,193.3
8	Hire Purchase Loan	31,859.8	10,611.6	6,584.3	49,055.8
9	Deprived Sector Loan	22,940.2	3,475.1	1,763.1	28,178.3
10	Bills Purchased	8,028.0	9.3	20.9	8,058.2
11	Other Product	61,657.2	12,009.6	11,339.7	85,006.5
<b>TOTAL LOAN &amp; ADVANCES</b>		<b>620,414.3</b>	<b>101,663.3</b>	<b>66,456.7</b>	<b>788,534.3</b>

Collateral Wise		Class "A"	Class "B"	Class "C"	Total
1	Gold and Silver	21,149.2	1,918.2	316.2	23,383.7
2	Government Securities	1,960.3	21.6	2.7	1,984.5
3	Non Governmental Securities	5,019.3	1,604.9	1,192.4	7,816.7
4	Fixed Deposit Receipts	7,129.9	1,247.3	1,774.4	10,151.6
4.1	Own	6,607.6	1,247.3	1,774.4	9,629.3
4.2	Other Licences Institutions	522.3			522.3
5	Collateral of Properties	525,001.6	91,945.7	59,536.9	676,484.2
5.1	Fixed Assets	418,478.1	91,459.9	59,073.9	569,011.9
5.2	Current Assets	106,523.5	485.8	463.0	107,472.3
6	Against security of Bill	9,436.2	4.2	10.6	9,451.0
6.1	Domestic Bills	419.4	4.2	10.6	434.2
6.2	Foreign Bills	9,016.8			9,016.8
7	Against Guarantee	13,323.0	1,800.4	901.9	16,025.3
7.1	Government Guarantee	2,100.1	107.6	65.6	2,273.3
7.2	Institutional Guarantee	8,017.9	560.3	330.8	8,909.1
7.3	Personal Guarantee	687.7	218.3	328.5	1,234.5
7.4	Collective Guarantee	171.0	908.4	23.9	1,103.3
7.5	International Rated Foreign Bank's Guarantee	96.0			96.0
7.6	Other Guarantee	2,250.3	5.7	153.1	2,409.1
8	Credit Card	399.1		1.5	400.6
9	Others	36,995.6	3,121.0	2,720.0	42,836.7
<b>Total</b>		<b>620,414.3</b>	<b>101,663.3</b>	<b>66,456.7</b>	<b>788,534.3</b>

**Statement of Assets and Liabilities**

as on Saun end 2069

Rs. in million

<b>Liabilities</b>	<b>NBL</b>	<b>RBB</b>	<b>NABIL</b>	<b>NIBL</b>	<b>SCBNL</b>	<b>HBL</b>	<b>NSBI</b>	<b>NBBL</b>	<b>EBL</b>	<b>BOK</b>	<b>NCC</b>	<b>NIC</b>
<b>1 CAPITAL FUND</b>	<b>-2677.41</b>	<b>-2711.99</b>	<b>7258.70</b>	<b>6479.58</b>	<b>4846.78</b>	<b>5642.69</b>	<b>3302.16</b>	<b>2953.97</b>	<b>4196.77</b>	<b>2700.84</b>	<b>2009.74</b>	<b>2617.81</b>
a. Paid-up Capital	1772.83	1172.30	2029.77	3012.92	1610.17	2400.00	2093.99	2009.40	1391.64	1604.19	1400.00	1311.55
b. Calls in Advance		4325.31										342.26
c. General Reserves										80.21		0.08
d. Share Premium	1634.40	2659.64	1836.50	1324.53	1870.12	1191.42	475.78	1118.74	1021.57	706.84	224.99	409.68
e. Retained Earning			0.07	11.85				35.87	18.56			41.87
f. Others Reserves Fund	-6784.09	-12234.33	3185.80	1573.80	975.07	1680.15	484.35	-345.99	826.46	40.39		687.64
g. Exchange Fluctuation Fund	699.45	1365.09	206.55	556.47	391.42	371.12	248.03	135.96	938.54	269.21	42.41	167.07
<b>2 BORROWINGS</b>	<b>2196.74</b>	<b>2982.26</b>	<b>300.00</b>	<b>1288.36</b>		<b>500.00</b>	<b>600.00</b>	<b>89.25</b>		<b>205.00</b>		<b>244.80</b>
a. NRB		2982.26								5.00		
b. "A"Class Licensed Institution				238.36					89.25			44.80
c. Foreign Banks and Fin. Ins.	2196.74											
d. Other Financial Ins.												
e. Bonds and Securities			300.00	1050.00		500.00	600.00			200.00		200.00
<b>3 DEPOSITS</b>	<b>54247.34</b>	<b>82174.35</b>	<b>57117.17</b>	<b>56128.25</b>	<b>36423.09</b>	<b>48643.47</b>	<b>54879.71</b>	<b>17858.10</b>	<b>50639.73</b>	<b>24387.85</b>	<b>17080.22</b>	<b>21315.44</b>
a. Current	10445.27	16457.69	6250.16	5737.48	12486.40	4338.18	4948.15	1069.27	6532.06	3002.85	542.84	1370.05
Domestic	10221.63	16406.34	4817.40	4979.74	6347.18	3356.06	4602.14	1011.83	6416.39	2718.81	519.07	1341.48
Foreign	223.64	51.35	1432.76	757.74	6139.21	982.12	346.01	57.44	115.67	284.04	23.77	28.57
b. Savings	30363.08	44644.32	18200.81	17661.84	15914.95	22661.34	10589.64	6768.14	17522.51	8315.67	5489.14	4852.47
Domestic	30354.50	44633.29	16861.74	17028.17	13647.90	21927.20	10522.47	6753.64	17436.71	8156.24	5398.84	4815.28
Foreign	8.58	11.03	1339.06	633.68	2267.04	734.14	67.17	14.50	85.80	159.43	90.30	37.19
c. Fixed	11803.06	17350.80	14676.41	18146.67	3952.51	11968.49	36174.25	3160.40	13506.92	7359.58	4919.31	9189.90
Domestic	11803.06	17350.80	13154.32	16829.78	3057.58	11180.27	16000.39	3060.17	13371.63	5990.34	4829.71	8681.92
Foreign			1522.09	1316.89	894.93	788.22	20173.86	100.23	135.29	1369.24	89.60	507.98
d. Call Deposits	1170.95	2936.02	17294.49	13653.83	3452.25	8766.43	2976.42	6517.11	12426.60	5354.27	5983.91	5742.09
Domestic	1170.95	2928.71	13298.25	12487.14	3425.79	7745.59	2872.51	6480.86	10525.94	5215.46	5943.68	5133.08
Foreign		7.31	3996.24	1166.69	26.47	1020.84	103.91	36.25	1900.66	138.81	40.23	609.00
e. Others	464.98	785.52	695.31	928.43	616.98	909.03	191.24	343.17	651.64	355.48	145.01	160.94
Domestic	464.61	785.52	678.23	804.63	274.21	629.03	174.56	342.73	651.64	250.44	144.16	159.99
Foreign	0.38		17.08	123.81	342.77	280.00	16.69	0.44		105.04	0.85	0.95
<b>4 Bills Payable</b>	<b>78.01</b>	<b>18.65</b>	<b>145.80</b>	<b>2.96</b>	<b>60.51</b>	<b>106.01</b>	<b>89.72</b>	<b>16.04</b>	<b>861.31</b>	<b>42.14</b>	<b>7.24</b>	<b>9.65</b>
<b>5 Other Liabilities</b>	<b>7971.14</b>	<b>17579.77</b>	<b>12983.86</b>	<b>4733.81</b>	<b>2230.58</b>	<b>2307.45</b>	<b>2100.51</b>	<b>2943.99</b>	<b>1832.33</b>	<b>1832.40</b>	<b>1721.72</b>	<b>1053.38</b>
1. Sundry Creditors	2573.40	594.82	9112.25	446.29	288.56	19.57	303.24	81.53	112.59	241.32	225.21	327.20
2. Loan Loss Provision	1663.53	3618.29	1227.93	855.27	253.11	999.08	321.58	613.08	705.85	505.20	455.24	280.89
3. Interest Suspense a/c	2893.61	10865.48	305.28	319.40	210.73	536.30	310.01	354.70	405.78	47.00	278.63	79.32
4. Others	850.61	2501.18	2338.41	3112.86	1478.18	752.51	1165.68	1894.68	608.10	1038.88	762.63	365.97
<b>6 Reconciliation A/c</b>	<b>-3989.67</b>			<b>25.17</b>		<b>9.72</b>	<b>0.00</b>	<b>17.54</b>	<b>9.32</b>			<b>24.42</b>
<b>7 Profit &amp; Loss A/c</b>	<b>198.42</b>	<b>55.04</b>	<b>207.80</b>	<b>161.21</b>	<b>80.11</b>	<b>148.31</b>		<b>130.18</b>	<b>58.07</b>	<b>0.00</b>		<b>50.42</b>
<b>TOTAL LIABILITIES</b>	<b>58034.57</b>	<b>100098.08</b>	<b>78013.33</b>	<b>68819.34</b>	<b>43641.07</b>	<b>57357.66</b>	<b>60972.10</b>	<b>23878.88</b>	<b>57669.64</b>	<b>29226.30</b>	<b>20818.92</b>	<b>25315.93</b>

**Assets**

<b>1 LIQUID FUNDS</b>	<b>8846.40</b>	<b>15275.66</b>	<b>7433.94</b>	<b>9935.69</b>	<b>9382.05</b>	<b>7235.80</b>	<b>6743.64</b>	<b>7075.06</b>	<b>11380.38</b>	<b>3200.28</b>	<b>2818.84</b>	<b>3010.27</b>
a. Cash Balance	2024.02	2259.40	792.70	1467.92	605.12	746.76	1246.50	559.48	830.62	616.46	404.93	387.09
Nepalese Notes & Coins	1959.79	2230.07	755.74	1412.46	566.43	691.23	1229.94	545.41	816.05	600.92	398.68	378.31
Foreign Currency	64.23	29.33	36.96	55.45	38.69	55.52	16.56	14.07	14.57	15.55	6.26	8.78
b. Bank Balance	6822.38	12891.46	5051.70	8220.60	4621.77	6021.53	5497.13	6515.58	10549.76	2583.82	2413.90	2623.18
1. In Nepal Rastra Bank	5346.58	12419.11	4594.96	6742.27	4189.61	4114.87	4052.02	6275.95	9852.35	2003.99	2085.84	2105.74
Domestic Currency	5289.90	12400.82	4597.24	6664.17	4117.76	4029.62	4011.85	6257.18	9835.25	1982.98	2089.02	2097.43
Foreign Currency	56.67	18.29	-2.29	78.11	71.85	85.25	40.17	18.77	17.10	21.01	-3.18	8.31
2. "A"Class Licensed Institution	316.08	153.09	33.66	53.21	66.95	128.13	122.04	24.17	17.19	125.57	172.83	118.85
Domestic Currency	316.08	149.42	33.66	48.39	66.95	127.11	116.47	23.23	17.47	123.07	172.61	118.36
Foreign Currency		3.67		4.81		1.02	5.57	0.93	-0.28	2.51	0.22	0.50
3. Other Financial Ins.								0.72				
4. In Foreign Banks	1159.73	319.26	423.08	1425.12	365.21	1778.53	1323.07	214.74	680.22	454.26	155.23	398.59
c. Money at Call		124.80	1589.54	247.17	4155.15	467.51						
Domestic Currency		80.00		200.00								
Foreign Currency		44.80	1589.54	47.17	4155.15	467.51						
<b>2 INVESTMENT IN SECURITIES</b>	<b>6586.47</b>	<b>24174.60</b>	<b>8225.76</b>	<b>6169.01</b>	<b>7908.65</b>	<b>9196.45</b>	<b>4694.67</b>	<b>3064.54</b>	<b>7964.31</b>	<b>5036.70</b>	<b>2744.74</b>	<b>3621.70</b>
a. Govt. Securities	6586.47	23962.28	8002.98	6169.01	7900.16	6440.63	4694.67	3064.54	7964.31	5036.70	2644.74	3621.70
b. NRB Bond						2755.81						
c. Govt. Non-Fin. Ins.			212.32		8.49							
d. Other Non-Fin Ins.											100.00	
e. Non Residents			222.78									
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>2459.27</b>	<b>3355.87</b>	<b>6513.27</b>	<b>4324.09</b>	<b>4801.28</b>	<b>1937.14</b>	<b>20172.96</b>	<b>144.87</b>	<b>1368.50</b>	<b>229.16</b>	<b>181.73</b>	<b>801.76</b>
a. Non Residents			1.78									165.97
b. Others	2459.27	3355.87	5864.79	4324.09	4801.28	1937.14	20172.96	144.87	1368.50	229.16	181.73	635.79
<b>4 LOANS &amp; ADVANCES</b>	<b>29162.67</b>	<b>37415.32</b>	<b>41950.93</b>	<b>43079.22</b>	<b>18416.97</b>	<b>33995.49</b>	<b>26447.97</b>	<b>10526.64</b>	<b>34444.53</b>	<b>17758.91</b>	<b>13008.83</b>	<b>16283.36</b>
a. Private Sector	29162.67	36990.37	39681.85	41809.08	17438.95	33995.49	25342.16	10151.10	28713.35	17168.46	12581.32	16283.36
b. Financial Institutions		98.05	969.07	738.32	924.86		1105.81	246.16	4031.10	590.45	130.00	
c. Government Organizations		326.90	1300.00	531.82	53.17			129.38	1700.08		297.51	
<b>5 BILL PURCHASED</b>	<b>151.17</b>	<b>63.81</b>	<b>28.90</b>	<b>491.46</b>	<b>1386.17</b>	<b>1217.90</b>	<b>5.64</b>	<b>198.82</b>	<b>364.44</b>	<b>1322.61</b>	<b>34.04</b>	<b>15.28</b>
a. Domestic Bills Purchased	0.54	44.31		154.58	0.04	41.01		64.72	4.35	0.00		12.93
b. Foreign Bills Purchased	8.13	19.41	28.90	63.60	1386.13	12.00	5.64	134.09	360.09	18.43	34.04	2.35
c. Import Bills & Imports	142.51	0.09		273.28		1164.89				1304.18		
<b>6 LOANS AGAINST COLLECTED BILLS</b>			<b>33.73</b>							<b>0.05</b>		
a. Against Domestic Bills			32.67							0.05		
b. Against Foreign Bills			1.07									
<b>7 FIXED ASSETS</b>	<b>377.30</b>	<b>1058.55</b>	<b>883.50</b>	<b>1102.04</b>	<b>494.33</b>	<b>1316.31</b>	<b>1149.05</b>	<b>232.05</b>	<b>554.61</b>	<b>972.01</b>	<b>526.35</b>	<b>410.96</b>
<b>8 OTHER ASSETS</b>	<b>8220.82</b>	<b>18218.59</b>	<b>12943.31</b>	<b>3717.83</b>	<b>1228.18</b>	<b>2458.20</b>	<b>1583.55</b>	<b>2276.03</b>	<b>1541.08</b>	<b>702.63</b>	<b>674.13</b>	<b>1169.35</b>
a. Accrued Interest:	2893.61	10994.52	948.32	805.67	245.74							

**Statement of Assets and Liabilities**

as on Saun end 2069

Rs. in million

	LBL	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	BOA	Sunrise	Grand	NMB
<b>Liabilities</b>													
<b>1 CAPITAL FUND</b>	<b>2042.63</b>	<b>2649.30</b>	<b>2539.51</b>	<b>2705.39</b>	<b>2452.57</b>	<b>14323.58</b>	<b>2552.38</b>	<b>2558.75</b>	<b>2693.15</b>	<b>2520.31</b>	<b>2399.23</b>	<b>2301.65</b>	<b>2298.71</b>
a. Paid-up Capital	1430.00	2478.79	1603.80	1694.08	1619.24	9474.30	2184.86	2101.84	2245.75	2000.00	2015.00	2000.00	2000.00
b. Calls in Advance													
c. General Reserves													
d. Share Premium	369.53	129.28	285.69	230.03	228.84	2518.06	146.67	108.51	238.93	96.75	66.67	115.19	186.06
e. Retained Earning	5.28		4.44	13.07			3.99	2.97		25.96	32.41		10.08
f. Others Reserves Fund	197.97	30.84	2.90	602.82	495.69	991.80	152.07	334.06	204.06	385.42	281.98	184.59	94.38
g. Exchange Fluctuation Fund	39.85	10.38	642.67	165.39	108.80	1339.42	64.78	11.36	4.41	12.18	3.18	1.88	8.19
<b>2 BORROWINGS</b>			<b>402.74</b>	<b>377.98</b>	<b>710.85</b>	<b>3225.74</b>	<b>472.78</b>		<b>134.03</b>			<b>11.01</b>	
a. NRB				27.98		107.83	72.78						
b. "A"Class Licensed Institution			2.74		45.00				134.03			11.01	
c. Foreign Banks and Fin. Ins.													
d. Other Financial Ins.					38.08	817.91							
e. Bonds and Securities			400.00	350.00	627.77	2300.00	400.00						
<b>3 DEPOSITS</b>	<b>7729.34</b>	<b>21316.54</b>	<b>21705.57</b>	<b>23042.51</b>	<b>26359.30</b>	<b>44012.20</b>	<b>27218.02</b>	<b>17285.55</b>	<b>24499.73</b>	<b>15432.62</b>	<b>18680.58</b>	<b>14849.35</b>	<b>15529.52</b>
a. Current	294.45	554.62	927.01	815.09	875.36	4536.12	943.64	564.56	642.01	287.10	497.17	331.62	819.37
Domestic	274.02	541.85	902.94	743.91	707.74	4529.21	900.33	546.98	625.83	279.17	458.72	312.05	815.41
Foreign	20.43	12.77	24.06	71.19	167.63	6.91	43.31	17.58	16.18	7.93	38.45	19.57	3.96
b. Savings	2443.16	8951.60	6156.34	4566.54	5734.81	21642.29	11533.97	4880.23	3293.42	3506.72	7535.20	1689.10	3437.28
Domestic	2429.74	8933.46	6099.88	4383.82	5708.77	21642.29	11484.42	4858.42	3285.50	3502.12	7507.66	1673.65	3412.90
Foreign	13.43	18.14	56.45	182.71	26.04		49.55	21.81	7.92	4.60	27.54	15.45	24.39
c. Fixed	3580.96	6889.55	8986.79	10204.33	10489.69	17749.21	10070.33	6809.53	8503.70	7288.89	6859.88	8338.19	6783.27
Domestic	3567.52	6722.19	8261.96	8796.38	8952.69	17719.01	9557.43	6451.30	8414.35	6711.62	6320.35	8059.98	5982.39
Foreign	13.44	167.36	724.83	1407.95	537.00	30.20	512.90	358.23	89.35	577.27	539.53	278.21	800.88
d. Call Deposits	1357.55	4805.78	5469.91	7203.80	9031.23	84.39	4261.57	4950.54	11928.13	4276.76	3483.78	4242.36	4373.26
Domestic	1278.82	4785.49	5427.93	5325.84	8885.17	84.39	4200.30	4941.26	11918.48	4234.64	3437.88	4157.16	4183.01
Foreign	78.73	20.29	41.98	1877.96	146.06		61.26	9.28	9.65	42.12	45.90	85.19	190.25
e. Others	53.22	114.99	165.53	252.75	228.21	0.19	408.52	80.70	132.47	73.16	304.55	248.08	116.33
Domestic	52.55	104.85	165.53	227.38	216.74	0.19	408.52	79.82	132.47	73.16	304.55	248.08	108.93
Foreign	0.67	10.14		25.36	11.47			0.88					7.40
<b>4 Bills Payable</b>	<b>11.28</b>	<b>6.09</b>	<b>36.97</b>	<b>6.72</b>			<b>8.56</b>	<b>13.30</b>	<b>9.90</b>	<b>18.04</b>	<b>2.56</b>	<b>1.32</b>	<b>4.82</b>
<b>5 Other Liabilities</b>	<b>501.35</b>	<b>1264.01</b>	<b>1974.48</b>	<b>1803.09</b>	<b>2256.63</b>	<b>18719.61</b>	<b>1910.46</b>	<b>1174.13</b>	<b>1425.23</b>	<b>1173.30</b>	<b>1113.84</b>	<b>939.72</b>	<b>815.44</b>
1. Sundry Creditors	<b>85.43</b>	<b>23.47</b>	<b>650.54</b>	<b>529.80</b>	<b>1009.82</b>	<b>1345.63</b>	<b>980.61</b>	<b>0.08</b>	<b>23.43</b>		<b>7.92</b>		<b>56.71</b>
2. Loan Loss Provision	95.27	447.16	484.75	220.43	406.97	5938.71	445.32	285.79	280.21	382.07	442.93	224.10	397.64
3. Interest Suspense a/c	51.38	205.28	249.73	69.29	118.39	1631.10	61.98	248.93	323.11	215.34	155.55	187.04	189.10
4. Others	269.27	588.10	589.46	983.56	721.45	9804.18	422.55	639.33	798.49	575.89	507.45	528.57	171.99
<b>6 Reconciliation A/c</b>	<b>0.55</b>											<b>4.99</b>	<b>0.00</b>
<b>7 Profit &amp; Loss A/c</b>	<b>24.17</b>	<b>6.10</b>		<b>32.03</b>	<b>30.51</b>	<b>348.82</b>	<b>60.99</b>					<b>31.65</b>	
<b>TOTAL LIABILITIES</b>	<b>10285.15</b>	<b>25260.10</b>	<b>26665.37</b>	<b>27967.72</b>	<b>31809.87</b>	<b>80629.96</b>	<b>32223.18</b>	<b>21031.73</b>	<b>28762.04</b>	<b>19144.28</b>	<b>22227.87</b>	<b>18108.03</b>	<b>18648.49</b>

**Assets**

<b>1 LIQUID FUNDS</b>	<b>1891.21</b>	<b>5483.77</b>	<b>3456.92</b>	<b>4246.68</b>	<b>5391.65</b>	<b>8115.39</b>	<b>3598.70</b>	<b>3457.18</b>	<b>7420.33</b>	<b>3525.08</b>	<b>4423.08</b>	<b>2930.96</b>	<b>2051.92</b>
a. Cash Balance	207.75	1033.98	424.86	321.10	528.49	2062.09	427.15	484.48	879.22	211.79	455.12	385.74	239.61
Nepalese Notes & Coins	202.32	975.19	402.86	314.76	468.31	2052.01	414.42	472.88	870.20	201.85	449.15	374.71	228.00
Foreign Currency	5.43	58.79	22.00	6.34	60.18	10.08	12.73	11.60	9.03	9.94	5.97	11.03	11.62
b. Bank Balance	1683.46	4449.79	2952.06	3925.58	4578.90	6047.44	3171.55	2916.12	6462.02	3313.29	3920.31	2545.22	1585.00
1. In Nepal Rastra Bank	1549.09	3923.99	1942.93	3031.70	3824.99	4983.86	2806.08	2612.22	5672.95	2270.10	3524.08	2027.91	1324.35
Domestic Currency	1538.86	3913.63	1937.19	2965.73	3809.35	4983.86	2781.64	2606.64	5662.31	2260.68	3507.30	2025.76	1307.89
Foreign Currency	10.23	10.36	5.74	65.97	15.64		24.44	5.58	10.64	9.42	16.78	2.16	16.47
2. "A"Class Licensed Institution	54.09	68.12	127.91	133.82	108.09	1038.85	131.84	96.01	152.84	68.29	281.29	247.57	80.51
Domestic Currency	54.06	63.01	120.64	114.48	17.28	1033.93	127.03	86.95	152.84	68.05	279.25	70.37	80.51
Foreign Currency	0.03	5.11	7.27	19.34	90.81	4.92	4.81	9.06		0.24	2.04	177.20	
3. Other Financial Ins.		433.18					7.42					11.82	0.06
4. In Foreign Banks	80.28	24.50	881.22	760.05	645.82	24.73	226.21	207.88	636.23	974.90	114.94	257.92	180.07
c. Money at Call			80.00		284.25	5.85		56.58	79.09		47.65		227.32
Domestic Currency			80.00		150.00			20.60	79.09		42.17		
Foreign Currency					134.25	5.85		35.98			5.48		227.32
<b>2 INVESTMENT IN SECURITIES</b>	<b>455.27</b>	<b>1379.25</b>	<b>2562.56</b>	<b>2056.51</b>	<b>2860.61</b>	<b>9369.85</b>	<b>3829.18</b>	<b>1223.41</b>	<b>844.48</b>	<b>1845.62</b>	<b>1063.99</b>	<b>2315.55</b>	<b>2325.27</b>
a. Govt. Securities	455.27	1379.25	2562.56	2006.51	2860.61	9369.85	3829.18	1223.41	844.48	1845.62	1063.99	2315.55	2305.27
b. NRB Bond													
c. Govt. Non-Fin. Ins.				50.00									
d. Other Non-Fin Ins.													20.00
e. Non Residents													
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>95.19</b>	<b>285.10</b>	<b>325.53</b>	<b>2617.39</b>	<b>726.97</b>	<b>279.10</b>	<b>630.47</b>	<b>209.67</b>	<b>16.85</b>	<b>102.50</b>	<b>404.74</b>	<b>148.49</b>	<b>439.94</b>
a. Non Residents													
b. Others	95.19	285.10	202.12	2617.39	726.97	89.10	21.90	182.85	16.85	102.50	377.86	148.49	439.94
<b>4 LOANS &amp; ADVANCES</b>	<b>7347.37</b>	<b>15804.25</b>	<b>18519.62</b>	<b>15891.16</b>	<b>20016.35</b>	<b>44130.19</b>	<b>21607.15</b>	<b>14621.32</b>	<b>19354.10</b>	<b>12295.40</b>	<b>14939.39</b>	<b>11544.27</b>	<b>12294.12</b>
a. Private Sector	7228.55	15428.78	18179.49	15319.60	6284.03	43657.46	21607.15	14069.90	6796.42	11902.35	14576.45	11207.51	11529.54
b. Financial Institutions	118.82	317.46	340.13	289.09	12927.29	472.73		347.87	420.00	315.85	362.94	271.99	264.58
c. Government Organizations		58.01		282.47	805.03			203.54	12137.68	77.20		64.77	500.00
<b>5 BILL PURCHASED</b>	<b>0.32</b>	<b>25.61</b>	<b>10.91</b>	<b>929.10</b>	<b>290.11</b>		<b>458.50</b>	<b>44.36</b>	<b>10.84</b>	<b>2.00</b>	<b>191.89</b>	<b>33.59</b>	<b>854.07</b>
a. Domestic Bills Purchased		25.61	2.20	29.27	25.79		458.50	44.36	10.84	2.00	1.89	33.59	854.07
b. Foreign Bills Purchased	0.32		8.71	886.04	264.32						190.00		
c. Import Bills & Imports				13.79									
<b>6 LOANS AGAINST COLLECTED BILLS</b>								<b>13.26</b>					
a. Against Domestic Bills													
b. Against Foreign Bills								13.26					
<b>7 FIXED ASSETS</b>	<b>196.77</b>	<b>1013.26</b>	<b>594.18</b>	<b>505.15</b>	<b>625.92</b>	<b>14</b>							



## Statement of Assets and Liabilities

as on Saun end 2069

Rs. in million

Liabilities	Kist	Janata	Mega	CTBNL	Civil Bank	Century	Sanima	NIDC	Malika	SDBL	UDBL	MDBL	Narayani
<b>1 CAPITAL FUND</b>	<b>2233.93</b>	<b>2169.82</b>	<b>1783.55</b>	<b>1444.89</b>	<b>1260.14</b>	<b>1159.48</b>	<b>2291.86</b>	<b>1254.30</b>	<b>302.92</b>	<b>662.98</b>		<b>947.06</b>	<b>121.01</b>
a. Paid-up Capital	2000.00	2000.00	1631.00	1400.00	1200.00	1080.00	2016.00	415.82	204.83	645.00		1000.00	65.62
b. Calls in Advance													6.12
c. General Reserves													
d. Share Premium	78.42	8.07	19.21	7.47	0.23	1.65	69.60	423.60	22.62	38.07		83.82	17.52
e. Retained Earning							10.56		0.34				
f. Others Reserves Fund	148.43	161.64	76.67	37.43	0.82	6.49	193.52	327.44	72.13	-21.88		-136.22	21.99
g. Exchange Fluctuation Fund	7.08	0.11	56.66		59.09	71.34	2.17	87.44	3.00	1.78		-0.54	9.76
<b>2 BORROWINGS</b>	<b>8.49</b>	<b>113.34</b>	<b>485.38</b>	<b>280.00</b>	<b>271.64</b>		<b>93.35</b>						<b>20.60</b>
a. NRB	3.00	15.00	5.00										
b. "A"Class Licensed Institution	5.50	98.34	480.38	280.00	271.64		93.35						20.60
c. Foreign Banks and Fin. Ins.													
d. Other Financial Ins.													
e. Bonds and Securities													
<b>3 DEPOSITS</b>	<b>19606.75</b>	<b>8289.53</b>	<b>10014.84</b>	<b>6606.93</b>	<b>9346.29</b>	<b>4954.83</b>	<b>11309.82</b>	<b>475.56</b>	<b>1822.64</b>	<b>5169.97</b>		<b>2737.47</b>	<b>956.25</b>
a. Current	347.59	433.06	222.87	84.22	98.93	88.28	318.09	40.46	67.32	75.11		110.17	
Domestic	339.18	428.78	204.07	77.97	96.52	86.28	317.59	40.46	67.32	74.88		106.92	
Foreign	8.41	4.28	18.80	6.25	2.41	2.00	0.50			0.23		3.24	
b. Savings	11066.08	1201.83	4097.01	918.24	1102.61	1431.66	3665.22	97.09	1391.53	2410.68		704.74	600.02
Domestic	11063.30	1201.26	4083.62	917.69	1096.39	1425.02	3649.84	97.09	1391.53	2410.68		704.72	600.02
Foreign	2.78	0.57	13.39	0.55	6.22	6.64	15.38					0.02	
c. Fixed	5165.02	4219.59	2919.36	3743.84	4793.80	2245.10	5737.72	293.85	154.23	1512.46		792.61	354.36
Domestic	5086.26	4219.59	2795.97	3654.59	4614.90	2245.10	5619.60	293.85	154.23	1512.46		792.61	354.36
Foreign	78.75		123.39	89.25	178.90		118.12						
d. Call Deposits	2918.76	2377.91	2652.60	1805.19	3225.98	1157.22	1566.43	44.16	208.23	1169.14		1123.11	
Domestic	2888.83	2377.91	2527.57	1773.21	3018.23	1157.22	1563.71	44.16	208.23	1169.14		1123.11	
Foreign	29.93		125.03	31.98	207.75		2.72						
e. Others	109.31	57.13	123.00	55.44	124.96	32.57	22.37		1.32	2.57		6.85	1.88
Domestic	109.31	57.13	123.00	52.32	123.75	32.57	22.37		1.32	2.57		6.85	1.88
Foreign				3.12	1.22								
<b>4 Bills Payable</b>	<b>16.04</b>	<b>7.37</b>	<b>36.46</b>		<b>3.09</b>	<b>3.97</b>							
<b>5 Other Liabilities</b>	<b>1201.22</b>	<b>301.22</b>	<b>1420.35</b>	<b>582.81</b>	<b>635.22</b>	<b>161.83</b>	<b>409.45</b>	<b>3002.46</b>	<b>174.02</b>	<b>363.71</b>		<b>443.60</b>	<b>79.46</b>
1. Sundry Creditors	78.48	4.55		3.61	2.35	8.02	32.83	64.51	15.22	15.43			7.87
2. Loan Loss Provision	321.22	74.61	114.29	63.41	78.30	42.02	109.77	535.20	41.44	200.85		145.27	18.14
3. Interest Suspense a/c	298.66	49.11	6.03	57.83	85.91	44.49	111.41	1753.61	13.77	85.84		101.27	27.19
4. Others	503.05	172.95	1300.03	457.96	468.67	67.29	155.44	649.14	103.59	61.59		197.07	26.26
<b>6 Reconciliation A/c</b>	<b>0.91</b>			<b>0.02</b>				<b>1.69</b>					<b>307.72</b>
<b>7 Profit &amp; Loss A/c</b>			<b>32.50</b>										
<b>TOTAL LIABILITIES</b>	<b>23067.53</b>	<b>10881.28</b>	<b>13773.08</b>	<b>8914.66</b>	<b>11516.38</b>	<b>6280.10</b>	<b>14104.48</b>	<b>4734.00</b>	<b>2299.58</b>	<b>6196.65</b>		<b>4128.14</b>	<b>1485.04</b>

### Assets

<b>1 LIQUID FUNDS</b>	<b>2573.48</b>	<b>1220.56</b>	<b>1793.54</b>	<b>1096.50</b>	<b>1030.54</b>	<b>520.77</b>	<b>1288.81</b>	<b>734.42</b>	<b>824.73</b>	<b>1802.24</b>		<b>971.03</b>	<b>151.20</b>
a. Cash Balance	535.72	185.93	216.15	162.13	127.09	142.70	200.09	11.36	58.51	94.74		53.86	45.49
Nepalese Notes & Coins	524.66	180.95	211.55	158.40	123.55	140.70	197.04	11.36	57.94	94.67		53.16	45.49
Foreign Currency	11.06	4.99	4.59	3.73	3.54	2.01	3.05		0.57	0.07		0.70	
b. Bank Balance	1934.44	826.42	705.25	705.38	903.45	378.07	1087.32	723.06	134.09	319.88		917.16	105.71
1. In Nepal Rastra Bank	1723.76	724.23	558.56	548.00	373.44	330.29	884.34	66.97	115.55	308.06		151.56	0.47
Domestic Currency	1711.38	720.88	554.48	545.12	374.70	329.65	883.10	66.97	115.55	308.06		151.56	0.47
Foreign Currency	12.38	3.35	4.08	2.88	-1.25	0.64	1.23						
2. "A"Class Licensed Institution	54.24	38.69	78.74	21.47	112.15	8.57	81.08	650.08	18.54	11.82		703.76	42.40
Domestic Currency	54.03	38.69	78.74	21.47	110.34	8.55	81.08	650.08	18.54	11.77		699.85	42.40
Foreign Currency	0.21				1.81	0.03	0.00			0.05		3.90	
3. Other Financial Ins.				0.60				6.02				45.34	62.84
4. In Foreign Banks	156.45	63.50	67.95	135.31	417.85	39.20	121.90					16.50	
c. Money at Call	103.32	208.21	872.15	228.99			1.40		632.12	1387.63			
Domestic Currency	103.32		89.70	40.00					632.12	1387.58			
Foreign Currency		208.21	782.45	188.99			1.40			0.04			
<b>2 INVESTMENT IN SECURITIES</b>	<b>3036.50</b>	<b>1276.00</b>	<b>872.82</b>	<b>742.10</b>	<b>1168.67</b>	<b>553.98</b>	<b>2002.51</b>	<b>42.86</b>	<b>61.15</b>	<b>302.12</b>		<b>189.52</b>	
a. Govt. Securities	3036.50	1276.00	872.82	742.10	1168.67	553.98	2002.51	42.86	61.15	302.12		189.52	
b. NRB Bond													
c. Govt. Non-Fin. Ins.													
d. Other Non-Fin Ins.													
e. Non Residents													
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>90.18</b>		<b>74.87</b>		<b>82.86</b>	<b>64.70</b>	<b>103.79</b>	<b>213.59</b>	<b>6.40</b>	<b>38.97</b>		<b>4.05</b>	<b>133.90</b>
a. Non Residents													
b. Others	55.18		32.37		82.86		103.79	213.59	6.40	38.97		4.05	31.40
<b>4 LOANS &amp; ADVANCES</b>	<b>14886.90</b>	<b>7824.97</b>	<b>9323.95</b>	<b>6163.32</b>	<b>7882.11</b>	<b>4701.02</b>	<b>9870.26</b>	<b>1511.46</b>	<b>1146.12</b>	<b>3586.55</b>		<b>2437.82</b>	<b>711.27</b>
a. Private Sector	14886.90	7403.32	8973.94	5838.45	7530.99	4701.02	9752.41	1488.26	1146.12	3586.55		2403.72	711.27
b. Financial Institutions		134.40	50.51	142.70	140.00		90.94					34.10	
c. Government Organizations		287.25	299.50	182.17	211.12		26.91	23.20					
<b>5 BILL PURCHASED</b>	<b>22.07</b>			<b>178.17</b>						<b>1.00</b>			
a. Domestic Bills Purchased				178.17						1.00			
b. Foreign Bills Purchased	22.07												
c. Import Bills & Imports													
<b>6 LOANS AGAINST COLLECTED BILLS</b>					<b>527.37</b>								
a. Against Domestic Bills					527.37								
b. Against Foreign Bills													
<b>7 FIXED ASSETS</b>	<b>1451.53</b>	<b>306.80</b>	<b>398.59</b>	<b>162.62</b>	<b>276.37</b>	<b>199.52</b>	<b>479.02</b>	<b>119.10</b>	<b>61.10</b>	<b>292.92</b>		<b>136.79</b>	<b>8.36</b>
<b>8 OTHER ASSETS</b>	<b>819.47</b>	<b>238.65</b>	<b>1309.31</b>	<b>526.16</b>	<b>485.19</b>	<b>207.53</b>	<b>306.43</b>	<b>2107.48</b>	<b>193.55</b>	<b>145.31</b>		<b>315.46</b>	<b>167.67</b>
a. Accrued Interest:	334.97	102.51	109.03	60.65	89.42	53.68	142.00	1753.61	14.28	89.25		104.73	29.33
b. Staff Loans / Adv.	319.93	83.47	93.89	51.87	20.79	53.37	67.83	14.68	38.84	27.39		33.77	7.51
c. Sundry Debtors	20.13	4.49			24.45	61.64	13.49	163.20	2.08	6.04			121.09
d. Cash In Transit													
e. Others	144.44	48.19	1106.39	413.64	350.54	38.84	83.11	176.00	138.35	22.64		176.96	9.75
<b>9 Expenses not Written off</b>	<b>25.88</b>								<b>0.37</b>				<b>1.22</b>
<b>10 Non Banking Assets</b>	<b>71.64</b>								<b>3.03</b>	<b>7.80</b>		<b>54.54</b>	
<b>11 Reconciliation Account</b>					<b>1.52</b>								<b>310.25</b>
<b>12 Profit &amp; Loss A/c</b>	<b>89.88</b>	<b>14.30</b>		<b>45.79</b>	<b>61.75</b>	<							





## Statement of Assets and Liabilities

as on Saun end 2069

Rs. in million

	Liabilities	Bratrlaxmi	Excel	WDBL	H & B	Araniko	NDEP	CEDBL	Miteri	Tnau	Rising	Muktinath	Sewa	Kankai	Public
<b>1</b>	<b>CAPITAL FUND</b>	<b>238.37</b>	<b>175.46</b>	<b>90.10</b>	<b>1058.80</b>	<b>239.31</b>	<b>637.81</b>	<b>1381.19</b>	<b>133.11</b>	<b>131.19</b>	<b>263.16</b>	<b>342.97</b>	<b>165.60</b>	<b>94.09</b>	<b>162.13</b>
	a. Paid-up Capital	171.24	80.00	60.00	897.93	200.00	582.45	1088.00	90.29	100.00	200.00	200.00	115.00	40.00	150.00
	b. Calls in Advance			21.60									9.62	37.32	1.77
	c. General Reserves												23.00		
	d. Share Premium	14.35	24.02	6.38	66.32	8.62	29.08	37.11	4.29	3.63	10.21	13.87	16.32	1.94	3.42
	e. Retained Earning	1.03					1.79	5.41			12.86				
	f. Others Reserves Fund	50.83	51.24	2.12	91.52	30.58	24.42	236.19	5.35	27.56	40.09	128.29	1.65	14.83	4.88
	g. Exchange Fluctuation Fund	0.92	20.20		3.02	0.11	0.07	14.48	33.18			0.82			2.05
<b>2</b>	<b>BORROWINGS</b>				<b>1.45</b>		<b>45.73</b>	<b>332.08</b>			<b>8.27</b>	<b>113.80</b>			
	a. NRB														
	b. "A"Class Licensed Institution														
	c. Foreign Banks and Fin. Ins.							332.08							
	d. Other Financial Ins.				1.45		45.73				8.27	113.80			
	e. Bonds and Securities														
<b>3</b>	<b>DEPOSITS</b>	<b>2724.73</b>	<b>2330.98</b>	<b>768.52</b>	<b>7149.06</b>	<b>555.52</b>	<b>4641.07</b>	<b>6000.77</b>	<b>772.90</b>	<b>1323.77</b>	<b>956.19</b>	<b>2737.16</b>	<b>2134.89</b>	<b>472.18</b>	<b>661.47</b>
	a. Current	39.09	18.86	11.73	70.47	7.55	86.72	106.66	5.75	9.14	7.18	32.70	18.93	6.77	2.54
	Domestic	39.09	18.86	11.73	70.47	7.55	86.70	106.28	5.75	9.14	7.18	32.70	18.93	6.77	2.54
	Foreign						0.02	0.38							
	b. Savings	1447.59	1501.88	482.98	2921.49	469.83	1855.96	1744.05	428.39	508.11	480.16	1796.95	998.36	271.88	271.28
	Domestic	1447.59	1501.88	482.98	2921.49	469.83	1855.22	1687.31	428.39	508.11	480.16	1796.95	998.36	271.88	271.28
	Foreign						0.75	56.75							
	c. Fixed	793.52	452.27	143.21	2974.55	78.00	1355.39	3133.15	239.05	648.29	284.49	632.82	530.82	68.51	284.34
	Domestic	793.52	452.27	143.21	2974.55	78.00	1355.39	2786.33	239.05	648.29	284.49	632.82	530.82	68.51	284.34
	Foreign							346.83							
	d. Call Deposits	441.49		130.17	1156.33		1330.52	970.08	99.72	158.23	183.84	273.70	586.34	124.78	103.32
	Domestic	441.49		130.17	1156.33		1330.51	969.08	99.72	158.23	183.84	273.70	586.34	124.78	103.32
	Foreign						0.01	1.00							
	e. Others	3.05	357.96	0.43	26.21	0.15	12.47	46.82			0.52	0.98	0.43	0.25	
	Domestic	3.05	357.96	0.43	26.21	0.15	12.47	46.82			0.52	0.98	0.43	0.25	
	Foreign														
<b>4</b>	<b>Bills Payable</b>				0.13		0.15	2.28							
<b>5</b>	<b>Other Liabilities</b>	<b>80.46</b>	<b>48.45</b>	<b>13.00</b>	<b>416.14</b>	<b>34.73</b>	<b>239.87</b>	<b>243.51</b>	<b>22.41</b>	<b>55.85</b>	<b>73.98</b>	<b>156.22</b>	<b>73.75</b>	<b>18.31</b>	<b>47.03</b>
	1. Sundry Creditors	8.63	12.26	1.09	4.70	1.59	9.58	10.31	3.66	2.01	1.44	0.11	1.20	0.45	1.69
	2. Loan Loss Provision	23.46	20.26	11.68	148.27	15.89	65.54	67.27	7.13	10.96	25.95	36.43	13.79	5.28	14.79
	3. Interest Suspense a/c	4.08	2.20		109.54	8.17	41.97	56.55	4.20	6.51	15.02	17.60	7.44	2.67	8.25
	4. Others	44.29	13.74	0.24	153.63	9.09	122.78	109.38	7.41	36.37	31.57	102.08	51.33	9.92	22.30
<b>6</b>	<b>Reconciliation A/c</b>		448.70				0.01		17.86			-2.56			
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>39.09</b>	<b>5.94</b>			<b>0.35</b>	<b>2.61</b>					<b>3.20</b>			
	<b>TOTAL LIABILITIES</b>	<b>3082.65</b>	<b>3009.52</b>	<b>871.63</b>	<b>8625.58</b>	<b>829.91</b>	<b>5567.24</b>	<b>7959.83</b>	<b>946.28</b>	<b>1510.81</b>	<b>1301.60</b>	<b>3350.78</b>	<b>2374.24</b>	<b>584.59</b>	<b>870.63</b>

### Assets

<b>1</b>	<b>LIQUID FUNDS</b>	<b>911.80</b>	<b>1178.69</b>	<b>386.28</b>	<b>1885.54</b>	<b>313.66</b>	<b>1287.33</b>	<b>2322.06</b>	<b>290.94</b>	<b>525.97</b>	<b>383.86</b>	<b>913.25</b>	<b>876.35</b>	<b>211.42</b>	<b>190.54</b>
	a. Cash Balance	60.50	64.40	26.74	182.27	12.94	129.15	91.25	8.75	43.61	43.36	59.47	71.84	23.88	14.37
	Nepalese Notes & Coins	60.46	64.38	26.74	181.07	12.63	125.72	89.58	8.75	43.61	43.36	59.46	71.74	23.88	14.37
	Foreign Currency	0.03	0.01		1.20	0.31	3.43	1.67				0.01	0.10		
	b. Bank Balance	158.51	160.44	40.53	1703.27	300.71	291.51	404.29	38.61	417.00	57.45	153.09	804.51	30.80	40.34
	1. In Nepal Rastra Bank	156.89	0.21	0.03	456.27	27.61	287.02	373.98	14.11	0.14	0.14	153.09	417.14	0.05	39.98
	Domestic Currency	156.89	0.21	0.03	456.27	27.61	286.98	372.01	14.11	0.14	0.14	153.09	417.14	0.05	39.98
	Foreign Currency						0.04	1.97							
	2. "A"Class Licensed Institution	1.62	160.23	40.50	985.33	41.21	4.21	21.84	24.50	372.67	57.31		332.23	30.74	0.36
	Domestic Currency	1.62	160.23	40.50	985.04	41.21	4.13	21.84	24.50	372.67	57.31		332.23	30.74	0.36
	Foreign Currency				0.29		0.09								
	3. Other Financial Ins.				261.67	231.90	0.27			44.20			55.13	0.01	
	4. In Foreign Banks							8.47							
	c. Money at Call	692.80	953.85	319.01			866.67	1826.51	243.57	65.36	283.05	700.69		156.75	135.84
	Domestic Currency	692.80	953.85	319.01			865.51	1739.06	243.57	65.36	283.05	700.69		156.75	135.84
	Foreign Currency						1.16	87.45							
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>121.00</b>		<b>10.00</b>	<b>308.67</b>	<b>20.00</b>	<b>242.77</b>	<b>446.76</b>					<b>10.10</b>		<b>2.50</b>
	a. Govt. Securities	121.00		10.00	308.67	20.00	242.77	446.76					10.10		2.50
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.												0.10		
	d. Other Non-Fin Ins.														
	e. Non Residents														
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>11.10</b>		<b>0.50</b>	<b>16.65</b>	<b>0.10</b>	<b>72.56</b>	<b>404.49</b>	<b>0.10</b>	<b>20.20</b>	<b>30.10</b>	<b>162.63</b>	<b>0.20</b>	<b>0.10</b>	<b>34.04</b>
	a. Non Residents														
	b. Others	11.10		0.50	16.65	0.10	72.56	404.49	0.10	20.20	30.10	162.63	0.20	0.10	34.04
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>1878.34</b>	<b>1283.79</b>	<b>405.24</b>	<b>5901.44</b>	<b>442.83</b>	<b>3592.78</b>	<b>4396.43</b>	<b>612.29</b>	<b>903.98</b>	<b>821.13</b>	<b>2158.31</b>	<b>1417.75</b>	<b>344.55</b>	<b>566.47</b>
	a. Private Sector	1878.34	517.62	405.24	5865.70	442.83	3592.78	4306.82	612.29	903.98	821.13	2158.31	1417.75	344.55	566.47
	b. Financial Institutions				35.74			89.61							
	c. Government Organizations		766.17												
<b>5</b>	<b>BILL PURCHASED</b>				<b>3.20</b>		<b>5.12</b>								
	a. Domestic Bills Purchased				3.20		5.12								
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
<b>7</b>	<b>FIXED ASSETS</b>	<b>53.24</b>	<b>27.39</b>	<b>33.27</b>	<b>227.43</b>	<b>29.30</b>	<b>244.33</b>	<b>115.40</b>	<b>7.03</b>	<b>24.09</b>	<b>28.01</b>	<b>40.94</b>	<b>31.24</b>	<b>15.42</b>	<b>23.67</b>
<b>8</b>	<b>OTHER ASSETS</b>	<b>67.57</b>	<b>71.10</b>	<b>21.23</b>	<b>220.15</b>	<b>24.23</b>	<b>123.50</b>	<b>239.54</b>	<b>17.31</b>	<b>24.87</b>	<b>38.15</b>	<b>75.65</b>	<b>31.61</b>	<b>10.70</b>	<b>29.78</b>
	a. Accrued Interest:	4.08	2.20		112.56	8.17	75.09	67.01	4.20	6.51	15.08	17.90	7.42	2.67	8.25
	b. Staff Loans / Adv.	22.73	2.30	8.98	42.03	6.86	4.10	4.22	0.83	1.10	1.77	1.64	7.46	0.38	7.95
	c. Sundry Debtors	11.54	65.33	6.07	29.22	0.26	13.16	93.91	2.66						

## Statement of Assets and Liabilities

as on Saun end 2069

Rs. in million

		Mahakali	Ace	Bhargav	Shangrila	Resunga	Rara	dhyalo	Country	Alpine	Nilgiri	Kashmandap	Garima	City	Bishow
<b>1</b>	<b>CAPITAL FUND</b>	<b>44.25</b>	<b>892.35</b>	<b>103.48</b>	<b>412.37</b>	<b>77.71</b>	<b>223.40</b>	<b>128.02</b>	<b>358.06</b>	<b>120.14</b>	<b>70.10</b>	<b>771.76</b>	<b>282.82</b>	<b>315.13</b>	<b>254.19</b>
	a. Paid-up Capital	40.00	797.74	100.00	320.00	70.38	200.10	100.00	320.00	100.00	50.00	651.93	200.00	220.00	240.00
	b. Calls in Advance														
	c. General Reserves														
	d. Share Premium	3.27	87.65	0.97	10.08	4.43	1.47	4.94	8.20	4.21	3.67	19.55	14.24	25.48	10.61
	e. Retained Earning	0.26				1.28					0.11				
	f. Others Reserves Fund	0.22	2.88	2.51	80.38	1.08	21.83	22.92	29.36	15.15	16.44	99.67	68.59	67.16	0.56
	g. Exchange Fluctuation Fund	0.50	4.08		1.91	0.54		0.16	0.50	0.77		0.50		2.50	3.03
<b>2</b>	<b>BORROWINGS</b>		<b>610.00</b>							<b>0.00</b>					
	a. NRB									0.00					
	b. "A"Class Licensed Institution		610.00							0.00					
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
<b>3</b>	<b>DEPOSITS</b>	<b>291.10</b>	<b>5565.40</b>	<b>259.24</b>	<b>2508.00</b>	<b>1256.00</b>	<b>458.25</b>	<b>621.70</b>	<b>1396.95</b>	<b>602.00</b>	<b>541.62</b>	<b>4813.93</b>	<b>2112.68</b>	<b>2373.29</b>	<b>2404.73</b>
	a. Current		72.10	1.48				5.51	6.61	16.64	17.51	58.80	35.21	10.15	31.39
	Domestic		68.57	1.48				5.51	6.61	16.64	17.51	58.79	35.21	10.15	31.39
	Foreign		3.53									0.01			
	b. Savings	243.97	2978.13	146.64	1514.28	1153.50	388.99	171.15	240.90	318.19	264.84	2093.13	1236.69	1385.10	792.48
	Domestic	2.07	2971.64	146.64	1514.28	1153.50	388.99	171.15	240.90	318.19	264.84	2089.57	1236.69	1385.10	792.48
	Foreign	241.90	6.49									3.56			
	c. Fixed	47.13	2172.46	63.02	696.02	102.21	63.75	191.91	493.09	124.00	161.28	1333.49	541.53	738.85	1027.17
	Domestic	47.13	2172.46	63.02	696.02	102.21	63.75	191.91	493.09	124.00	161.28	1333.49	541.53	738.85	1027.17
	Foreign														
	d. Call Deposits		330.95	44.56	293.79			252.78	656.35	143.04	97.56	1325.53	299.25	234.61	553.68
	Domestic		329.61	44.56	293.44			252.78	656.35	143.04	97.56	1325.53	299.25	234.61	553.68
	Foreign		1.34		0.34										
	e. Others	11.76	11.76	3.54	3.91	0.29	5.50	0.35		0.12	0.43	2.96		4.58	
	Domestic		11.76	3.54	3.91	0.29	5.50	0.35		0.12	0.43	2.96		4.58	
	Foreign														
<b>4</b>	<b>Bills Payable</b>														0.15
<b>5</b>	<b>Other Liabilities</b>	<b>16.06</b>	<b>475.04</b>	<b>11.78</b>	<b>97.01</b>	<b>34.10</b>	<b>14.45</b>	<b>21.27</b>	<b>54.07</b>	<b>42.62</b>	<b>32.15</b>	<b>226.19</b>	<b>101.76</b>	<b>161.07</b>	<b>205.13</b>
	1. Sundry Creditors	0.48	5.85	1.70	2.29	1.30	0.51	1.19	0.89	13.09	0.10	5.52	13.59	0.15	2.01
	2. Loan Loss Provision	3.85	137.34	3.46	28.12	11.46	6.41	4.63	17.18	11.30	4.54	55.08	18.41	20.91	19.47
	3. Interest Suspense a/c	1.83	81.79		24.69	2.37	3.76	4.17	9.23	8.01	5.37	55.86	15.95	20.65	22.37
	4. Others	9.90	250.06	6.62	41.92	18.97	3.76	11.28	26.77	10.22	22.14	109.73	53.81	119.35	161.29
<b>6</b>	<b>Reconciliation A/c</b>	0.00		42.23	0.01	505.66	73.93			2.39		1110.10	536.69		
<b>7</b>	<b>Profit &amp; Loss A/c</b>					<b>18.60</b>	<b>27.56</b>			<b>0.72</b>		<b>115.75</b>			
	<b>TOTAL LIABILITIES</b>	<b>351.41</b>	<b>7542.79</b>	<b>416.73</b>	<b>3017.39</b>	<b>1892.06</b>	<b>797.59</b>	<b>770.99</b>	<b>1809.07</b>	<b>767.86</b>	<b>643.88</b>	<b>7037.72</b>	<b>3033.95</b>	<b>2849.63</b>	<b>2864.06</b>

### Assets

<b>1</b>	<b>LIQUID FUNDS</b>	<b>123.08</b>	<b>2028.99</b>	<b>162.41</b>	<b>748.11</b>	<b>687.81</b>	<b>377.78</b>	<b>171.43</b>	<b>623.29</b>	<b>217.27</b>	<b>219.44</b>	<b>1780.13</b>	<b>690.39</b>	<b>699.79</b>	<b>756.88</b>
	a. Cash Balance	7.51	73.07	5.97	46.48	43.58	13.77	5.23	46.90	26.49	11.58	98.78	53.07	52.52	31.87
	Nepalese Notes & Coins	7.50	70.34	5.97	45.66	43.58	13.77	5.23	46.90	26.14	11.36	98.14	53.05	52.43	31.87
	Foreign Currency	0.01	2.73		0.82					0.35	0.21	0.64	0.02	0.09	
	b. Bank Balance	115.58	312.65	156.44	701.63	39.07	180.46	69.07	117.47	40.72	32.04	1681.34	120.20	559.66	132.39
	1. In Nepal Rastra Bank	4.97	301.88	18.96	128.95	4.63		15.34	66.43	1.49	0.01	272.05	120.20	132.30	132.39
	Domestic Currency	4.97	299.27	18.96	128.95	4.63		15.34	66.43	1.49	0.01	272.05	120.20	132.30	132.39
	Foreign Currency		2.61												
	2. "A"Class Licensed Institution	46.71	2.65	98.81	197.24	34.37	95.29	30.03	50.88	32.20	32.03	921.55		381.08	
	Domestic Currency	46.71	2.65	98.81	197.24	34.37	95.29	30.03	50.88	32.20	32.03	913.46		381.08	
	Foreign Currency											8.08			
	3. Other Financial Ins.	63.89	0.03	38.67	375.44	0.07	85.17	23.70	0.16	7.03		487.75		46.28	
	4. In Foreign Banks		8.09												
	c. Money at Call		1643.27			605.15	183.56	97.13	458.92	150.06	175.83		517.12	87.61	592.63
	Domestic Currency		1642.48			605.15	183.56	97.13	458.92	150.06	175.83		517.12	87.61	592.63
	Foreign Currency		0.79												
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>2.06</b>	<b>370.11</b>	<b>3.20</b>	<b>50.89</b>			<b>10.00</b>	<b>73.50</b>	<b>10.00</b>		<b>247.51</b>		<b>59.58</b>	
	a. Govt. Securities	2.06	370.11	3.20	50.89			10.00	73.50	10.00		247.51		59.58	
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin. Ins.														
	e. Non Residents														
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>0.50</b>	<b>185.97</b>		<b>1.00</b>		<b>0.50</b>	<b>150.00</b>	<b>0.50</b>	<b>0.50</b>		<b>43.06</b>		<b>39.64</b>	<b>1.50</b>
	a. Non Residents														
	b. Others	0.50	145.27		1.00		0.50	150.00	0.50	0.50		43.06		4.80	1.50
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>205.48</b>	<b>4450.02</b>	<b>195.74</b>	<b>2102.04</b>	<b>665.08</b>	<b>319.26</b>	<b>418.93</b>	<b>1046.48</b>	<b>473.37</b>	<b>393.91</b>	<b>3409.60</b>	<b>1729.66</b>	<b>1926.40</b>	<b>1986.06</b>
	a. Private Sector	205.03	4354.60	195.74	2102.04	665.08	319.26	418.93	1033.23	473.37	393.91	3328.66	1729.66	1922.33	1986.06
	b. Financial Institutions		95.43						1.39			80.93			
	c. Government Organizations	0.44							11.86					4.07	
<b>5</b>	<b>BILL PURCHASED</b>														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
<b>7</b>	<b>FIXED ASSETS</b>	<b>3.71</b>	<b>144.40</b>	<b>5.72</b>	<b>43.82</b>	<b>10.22</b>	<b>8.16</b>	<b>8.00</b>	<b>31.45</b>	<b>17.30</b>	<b>8.97</b>	<b>135.46</b>	<b>25.94</b>	<b>61.25</b>	<b>59.52</b>
<b>8</b>	<b>OTHER ASSETS</b>	<b>16.49</b>	<b>335.58</b>	<b>5.09</b>	<b>65.83</b>	<b>23.29</b>	<b>11.97</b>	<b>10.64</b>	<b>23.18</b>	<b>49.42</b>	<b>19.83</b>	<b>159.60</b>	<b>46.15</b>	<b>58.56</b>	<b>50.86</b>
	a. Accrued Interest:	1.83	84.91	2.29	24.76	2.37	3.76	4.17	12.68	9.43	5.37	59.14	15.95	21.99	22.37
	b. Staff Loans / Adv.	2.92	25.18	0.38	11.91		0.03	0.58	1.07	1.22	0.88	11.41	0.48	6.26	
	c. Sundry Debtors	3.53	3.56	0.63	3.03	13.56	0.57	0.32	0.46	31.64	0.70	43.79	0.30		6.94
	d. Cash In Transit														
	e. Others	8.21	221.93	1.78	26.13	7.36	7.61	5.57	8.98	7.13	12				

## Statement of Assets and Liabilities

as on Saun end 2069

Rs. in million

Liabilities	Professional	Kabelli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Cvrc	IDBL
<b>1 CAPITAL FUND</b>	<b>112.47</b>	<b>26.50</b>	<b>250.58</b>	<b>245.51</b>	<b>123.29</b>	<b>118.74</b>	<b>815.90</b>	<b>52.97</b>	<b>49.31</b>	<b>24.09</b>	<b>257.44</b>	<b>73.39</b>	<b>29.16</b>	<b>542.99</b>
a. Paid-up Capital	100.00	20.00	200.00	200.00	100.00	100.00	740.00	50.00	21.00	18.00	200.00	60.00	28.00	448.00
b. Calls in Advance		1.50								20.28				
c. General Reserves														
d. Share Premium	2.05	4.12	16.55	15.05	2.60	2.65	28.52		0.57	6.09	8.00	2.68	0.02	8.08
e. Retained Earning					0.14									
f. Others Reserves Fund	10.31	0.87	34.03	30.41	20.24	16.10	43.94	2.97	6.96		48.29	10.72	1.14	82.25
g. Exchange Fluctuation Fund	0.11		0.00	0.05	0.31		3.44		0.50		1.14			4.67
<b>2 BORROWINGS</b>														
a. NRB														
b. "A"Class Licensed Institution														
c. Foreign Banks and Fin. Ins.														
d. Other Financial Ins.														
e. Bonds and Securities														
<b>3 DEPOSITS</b>	<b>233.67</b>	<b>314.82</b>	<b>1518.96</b>	<b>1152.26</b>	<b>1133.34</b>	<b>950.32</b>	<b>3455.21</b>	<b>151.44</b>	<b>313.87</b>	<b>269.39</b>	<b>1919.53</b>	<b>389.68</b>	<b>146.70</b>	<b>3376.30</b>
a. Current	2.35	5.32	26.48	7.99	12.42	31.42	110.38	1.74	15.99	1.22	53.03	2.08		29.39
Domestic	2.35	3.61	26.48	7.99	12.42	31.42	110.27	1.74	15.99	1.22	53.03	2.08		29.39
Foreign		1.71					0.11							
b. Savings	97.09	233.45	833.82	427.30	619.98	509.65	1558.22	92.45	154.27	188.02	1119.61	240.42	134.45	1705.90
Domestic	97.09	8.58	833.82	427.30	619.98	509.65	1552.25	92.45	154.27	188.02	1119.61	240.42	43.31	1705.90
Foreign		224.87					5.98							91.13
c. Fixed	45.86	57.07	422.61	580.42	136.31	262.62	1021.00	20.08	78.50	48.47	535.71	46.40	12.25	1296.38
Domestic	45.86	57.07	422.61	580.42	136.31	262.62	1021.00	20.08	78.50	48.47	535.71	46.40	12.25	1296.38
Foreign														
d. Call Deposits	88.37	18.98	236.04	132.69	364.64	146.24	714.09	36.91	65.10	31.67	210.34	100.61		337.84
Domestic	88.37	18.98	236.04	132.69	364.64	146.24	710.92	36.91	65.10	31.67	210.34	100.61		337.84
Foreign							3.17							
e. Others				3.86		0.40	51.51	0.26			0.85	0.17		6.78
Domestic				3.86		0.40	51.51	0.26			0.85	0.17		6.78
Foreign														
<b>4 Bills Payable</b>			0.09											0.86
<b>5 Other Liabilities</b>	<b>9.34</b>	<b>9.06</b>	<b>88.21</b>	<b>160.82</b>	<b>34.86</b>	<b>25.78</b>	<b>256.45</b>	<b>4.61</b>	<b>7.57</b>	<b>2.49</b>	<b>86.18</b>	<b>12.55</b>	<b>4.47</b>	<b>183.75</b>
1. Sundry Creditors	4.17	0.58	1.28	5.88	0.38	3.71	1.81	0.17	2.17	0.27	6.56	1.58	0.45	8.02
2. Loan Loss Provision	2.30	2.19	13.20	106.21	9.13	6.29	67.47	1.20	2.35	1.98	16.12	3.52	1.20	55.03
3. Interest Suspense a/c	1.38	2.53	15.18	36.71	4.74	3.42	31.65	0.24	0.21	0.23	19.43	1.52	1.35	50.83
4. Others	1.49	3.76	58.54	12.02	20.62	12.35	155.53	3.01	2.84	0.02	44.06	5.93	1.47	69.86
<b>6 Reconciliation A/c</b>					172.07									14.16
<b>7 Profit &amp; Loss A/c</b>	<b>0.63</b>							<b>0.02</b>	<b>0.13</b>	<b>2.16</b>		<b>0.76</b>		
<b>TOTAL LIABILITIES</b>	<b>356.11</b>	<b>350.38</b>	<b>1857.84</b>	<b>1558.59</b>	<b>1463.58</b>	<b>1094.85</b>	<b>4527.56</b>	<b>209.05</b>	<b>370.88</b>	<b>298.12</b>	<b>2263.15</b>	<b>476.38</b>	<b>194.50</b>	<b>4103.90</b>
<b>Assets</b>														
<b>1 LIQUID FUNDS</b>	<b>141.43</b>	<b>155.90</b>	<b>562.79</b>	<b>439.02</b>	<b>426.96</b>	<b>545.60</b>	<b>1126.75</b>	<b>82.79</b>	<b>105.32</b>	<b>96.91</b>	<b>497.62</b>	<b>91.86</b>	<b>46.45</b>	<b>1285.00</b>
a. Cash Balance	7.83	12.05	30.21	2.94	50.83	26.32	55.53	8.41	6.23	12.87	31.08	11.14	2.47	149.97
Nepalese Notes & Coins	7.83	12.05	30.01	2.94	50.83	26.32	55.39	8.41	6.23	12.87	31.08	11.14	2.47	149.59
Foreign Currency			0.20				0.14						0.00	0.37
b. Bank Balance	15.18	19.19	532.58	436.08	69.45	57.24	201.54	7.81	31.09	84.04	114.00	23.96	2.95	207.48
1. In Nepal Rastra Bank	0.09	2.59	85.96	64.15	4.37	55.00	185.36		0.09		1.00	5.01		192.89
Domestic Currency	0.09	2.59	85.96	64.15	4.37	55.00	185.36		0.09		1.00	5.01		192.89
Foreign Currency														
2. "A"Class Licensed Institution	15.08	16.60	287.59	254.47	65.07	2.23	0.05	7.63	31.00	62.26	110.04	18.89	2.95	12.15
Domestic Currency	15.08	16.60	287.59	254.47	65.07	2.23		7.63	31.00	62.26	110.04	18.89	2.95	12.15
Foreign Currency							0.05							
3. Other Financial Ins.	0.02		159.03	117.46	0.01		16.13	0.18		21.78	2.96	0.06		0.28
4. In Foreign Banks														2.16
c. Money at Call	118.41	124.67			306.68	462.04	869.69	66.56	68.00		352.55	56.76	41.03	927.55
Domestic Currency	118.41	124.67			306.68	462.04	860.38	66.56	68.00		352.55	56.76	41.03	927.12
Foreign Currency							9.31							0.44
<b>2 INVESTMENT IN SECURITIES</b>							<b>196.84</b>		<b>1.00</b>		<b>10.15</b>			<b>68.43</b>
a. Govt. Securities							196.84		1.00		10.15			68.43
b. NRB Bond														
c. Govt. Non-Fin. Ins.														
d. Other Non-Fin Ins.														
e. Non Residents														
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>0.10</b>		<b>31.00</b>	<b>14.63</b>			<b>0.10</b>		<b>1.88</b>	<b>0.10</b>	<b>1.00</b>			<b>27.41</b>
a. Non Residents														
b. Others	0.10		1.00	14.63			0.10		1.88	0.10	1.00			1.00
<b>4 LOANS &amp; ADVANCES</b>	<b>199.17</b>	<b>169.90</b>	<b>1187.06</b>	<b>1005.94</b>	<b>817.11</b>	<b>519.65</b>	<b>2961.34</b>	<b>115.98</b>	<b>232.65</b>	<b>192.16</b>	<b>1655.91</b>	<b>368.86</b>	<b>122.44</b>	<b>2468.15</b>
a. Private Sector	199.17	169.90	1187.06	1005.54	817.11	519.65	2961.34	115.98	232.65	192.16	1655.91	365.64	122.44	2397.74
b. Financial Institutions				0.40								3.23		70.41
c. Government Organizations														
<b>5 BILL PURCHASED</b>														
a. Domestic Bills Purchased														
b. Foreign Bills Purchased														
c. Import Bills & Imports														
<b>6 LOANS AGAINST COLLECTED BILLS</b>														
a. Against Domestic Bills														
b. Against Foreign Bills														
<b>7 FIXED ASSETS</b>	<b>5.68</b>	<b>17.12</b>	<b>36.15</b>	<b>34.06</b>	<b>21.15</b>	<b>16.38</b>	<b>96.95</b>	<b>5.46</b>	<b>15.05</b>	<b>5.55</b>	<b>29.27</b>	<b>7.00</b>	<b>6.39</b>	<b>106.63</b>
<b>8 OTHER ASSETS</b>	<b>9.73</b>	<b>6.57</b>	<b>39.92</b>	<b>59.50</b>	<b>24.08</b>	<b>9.25</b>	<b>135.77</b>	<b>4.59</b>	<b>14.57</b>	<b>3.40</b>	<b>56.82</b>	<b>8.53</b>	<b>3.72</b>	<b>126.89</b>
a. Accrued Interest:	1.38	2.96	15.18	36.80	4.73	3.42	37.42	0.24	1.16		22.17	1.52	1.35	51.93
b. Staff Loans / Adv.	0.14	0.15			2.30		17.50	1.13	0.62	0.60	8.65	2.42	0.33	40.06
c. Sundry Debtors	5.02	0.80	6.02	0.03	8.40	0.84	3.81	0.58	10.26	0.23		1.91	0.00	4.46
d. Cash In Transit														
e. Others	3.19	2.66	18.72	22.67	8.64	4.98	77.03	2.64	2.52	2.57	26.01	2.68	2.04	30.44
<b>9 Expenses not Written off</b>		<b>0.32</b>					<b>2.59</b>	<b>0.24</b>	<b>0.41</b>			<b>0.12</b>	<b>0.72</b>	<b>0.31</b>
<b>10 Non Banking Assets</b>														
<b>11 Reconciliation Account</b>			<b>0.17</b>		<b>172.07</b>		<b>2.27</b>						<b>14.16</b>	
<b>12 Profit &amp; Loss A/c</b>		<b>0.56</b>	<b>0.75</b>	<b>5.45</b>	<b>2.19</b>	<b>3.98</b>	<b>4.94</b>				<b>12.36</b>		<b>0.62</b>	<b>21.09</b>
<b>TOTAL ASSETS</b>	<b>356.11</b>	<b>350.38</b>	<b>1857.84</b>	<b>1558.59</b>	<b>1463.58</b>	<b>1094.85</b>	<b>4527.56</b>	<b>209.05</b>	<b>370.88</b>	<b>298.12</b>	<b>2263.15</b>	<b>476.38</b>	<b>194.50</b>	<b>4103.90</b>

## Statement of Assets and Liabilities

as on Saun end 2069

Rs. in million

Liabilities	Gulmi	Kanchan	Maitribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi	Raptivi	Consumer	Khadbari	Tourism	Mission
<b>1 CAPITAL FUND</b>	<b>30.29</b>	<b>125.14</b>	<b>33.32</b>	<b>114.58</b>	<b>75.96</b>	<b>21.06</b>	<b>129.87</b>	<b>614.62</b>	<b>21.46</b>	<b>83.02</b>	<b>225.72</b>	<b>37.98</b>	<b>728.86</b>	<b>71.18</b>
a. Paid-up Capital	25.00	100.00	28.60	98.00	66.25	12.00	100.00	681.83	14.00	75.01	200.00	35.00	640.00	70.00
b. Calls in Advance						9.55		140.00	9.65					
c. General Reserves														
d. Share Premium	5.15	1.17	0.43	2.43	0.52	-0.59	2.32	29.59	-2.19	0.30	5.14	2.66	16.89	1.06
e. Retained Earning														
f. Others Reserves Fund		23.98	4.29	14.16	9.19		27.55	-262.57		7.35	20.58	0.14	67.36	0.12
g. Exchange Fluctuation Fund	0.14					0.10		25.77		0.36		0.17	4.61	
<b>2 BORROWINGS</b>									<b>3.00</b>				<b>3.04</b>	<b>9.42</b>
a. NRB														
b. "A"Class Licensed Institution														
c. Foreign Banks and Fin. Ins.														
d. Other Financial Ins.									3.00				3.04	9.42
e. Bonds and Securities														
<b>3 DEPOSITS</b>	<b>419.71</b>	<b>729.43</b>	<b>215.75</b>	<b>268.21</b>	<b>726.59</b>	<b>207.80</b>	<b>740.25</b>	<b>2492.96</b>	<b>172.05</b>	<b>196.76</b>	<b>512.99</b>	<b>82.03</b>	<b>2164.07</b>	<b>603.87</b>
a. Current			0.16	2.12	16.54	4.07	6.39	92.20	1.86	2.51	3.62	4.26	82.09	0.82
Domestic			0.16	2.12	16.54	4.07	6.39	92.20	1.86	2.51	3.62	4.26	68.13	0.82
Foreign													13.96	
b. Savings	375.98	644.11	102.89	80.68	307.42	147.72	357.97	704.34	145.75	138.03	229.38	59.64	980.54	310.53
Domestic	375.98	644.11	102.89	80.68	307.42	147.72	357.97	704.34	145.75	138.03	229.38	59.64	980.23	310.53
Foreign													0.31	
c. Fixed	43.73	85.32	45.96	52.13	207.97	24.51	263.02	1311.88	10.25	48.18	165.80	14.61	581.80	133.68
Domestic	43.73	85.32	45.96	52.13	207.97	24.51	263.02	1311.88	10.25	48.18	165.80	14.61	581.80	133.68
Foreign														
d. Call Deposits			66.74	133.16	194.65	31.50	112.88	383.54	12.79	8.04	113.93	3.52	485.29	158.84
Domestic			66.74	133.16	194.65	31.50	112.88	383.54	12.79	8.04	113.93	3.52	485.11	158.84
Foreign													0.18	
e. Others				0.12				1.00	1.40		0.26		34.35	
Domestic				0.12				1.00	1.40		0.26		34.35	
Foreign														
<b>4 Bills Payable</b>					0.10			10.64					3.13	
<b>5 Other Liabilities</b>	<b>11.17</b>	<b>25.04</b>	<b>5.64</b>	<b>13.84</b>	<b>20.53</b>	<b>5.24</b>	<b>34.93</b>	<b>980.51</b>	<b>4.95</b>	<b>7.76</b>	<b>30.51</b>	<b>2.96</b>	<b>86.63</b>	<b>19.71</b>
1. Sundry Creditors	0.89	0.29	0.59	0.10	0.17	0.43	8.98	0.54	0.18	0.66	2.62	0.96	0.47	4.72
2. Loan Loss Provision	2.23	6.24	1.62	3.01	4.56	1.64	6.14	289.33	1.69	2.40	6.35	0.88	23.42	4.72
3. Interest Suspense a/c	0.99	6.17	1.26	2.45	3.12	1.63	7.43	71.65	1.53	2.35	8.93	0.32	33.46	3.11
4. Others	7.06	12.34	2.17	8.28	12.68	1.53	12.39	618.98	1.55	2.35	12.61	0.80	29.28	11.88
<b>6 Reconciliation A/c</b>		163.06	21.34						29.73	21.42				
<b>7 Profit &amp; Loss A/c</b>														
<b>TOTAL LIABILITIES</b>	<b>461.16</b>	<b>1042.67</b>	<b>276.04</b>	<b>396.64</b>	<b>823.18</b>	<b>234.10</b>	<b>905.06</b>	<b>4098.73</b>	<b>231.19</b>	<b>308.96</b>	<b>769.21</b>	<b>122.97</b>	<b>2985.73</b>	<b>704.18</b>
<b>Assets</b>														
<b>1 LIQUID FUNDS</b>	<b>241.55</b>	<b>304.39</b>	<b>106.34</b>	<b>70.36</b>	<b>297.99</b>	<b>56.48</b>	<b>219.83</b>	<b>370.23</b>	<b>57.35</b>	<b>72.05</b>	<b>290.68</b>	<b>24.76</b>	<b>655.49</b>	<b>182.10</b>
a. Cash Balance	9.08	11.36	3.96	5.46	18.39	7.08	13.70	37.61	7.13	16.07	8.06	4.10	82.83	15.47
Nepalese Notes & Coins	8.92	11.36	3.96	5.46	18.39	6.94	13.70	37.61	6.96	16.07	8.06	4.10	72.41	15.47
Foreign Currency	0.16					0.14			0.17				10.42	
b. Bank Balance	12.94	0.47	11.48	11.06	36.38	44.39	42.26	332.62	11.10	12.78	37.16	15.91	113.95	34.02
1. In Nepal Rastra Bank		0.47		3.04	36.38	14.04	42.26	131.38		12.66	35.56		113.95	2.18
Domestic Currency		0.47		3.04	36.38	14.04	42.26	131.38		12.66	35.56		110.19	2.18
Foreign Currency													3.76	
2. "A"Class Licensed Institution	12.93		11.48	8.02		15.02		164.33	10.98		1.50	15.91		31.84
Domestic Currency	12.93		11.48	8.02		15.02		164.33	10.98		1.50	15.91		31.84
Foreign Currency														
3. Other Financial Ins.	0.01						15.34		0.11	0.12	0.11	0.01		
4. In Foreign Banks														
c. Money at Call	219.54	292.56	90.90	53.84	243.22	5.00	163.87		39.12	43.21	245.46	4.74	458.70	132.62
Domestic Currency	219.54	292.56	90.90	53.84	243.22	5.00	163.87		39.12	43.21	245.46	4.74	444.74	132.62
Foreign Currency													13.96	
<b>2 INVESTMENT IN SECURITIES</b>							<b>35.65</b>	<b>80.00</b>					<b>80.00</b>	
a. Govt. Securities							35.65	80.00					80.00	
b. NRB Bond														
c. Govt. Non-Fin. Ins.														
d. Other Non-Fin Ins.														
e. Non Residents														
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>0.88</b>	<b>0.10</b>		<b>2.90</b>		<b>0.10</b>		<b>206.00</b>						
a. Non Residents														
b. Others	0.88	0.10		2.90		0.10		206.00						
<b>4 LOANS &amp; ADVANCES</b>	<b>205.57</b>	<b>530.62</b>	<b>139.63</b>	<b>300.96</b>	<b>494.16</b>	<b>168.87</b>	<b>613.16</b>	<b>1687.51</b>	<b>134.97</b>	<b>198.26</b>	<b>433.80</b>	<b>90.24</b>	<b>2100.06</b>	<b>492.22</b>
a. Private Sector	202.40		139.63	300.96	494.16	168.87	613.16	1530.73	134.97	198.26	427.80	90.24	2100.06	492.22
b. Financial Institutions	3.17	530.62						107.78			6.00			
c. Government Organizations								49.00						
<b>5 BILL PURCHASED</b>														
a. Domestic Bills Purchased														
b. Foreign Bills Purchased														
c. Import Bills & Imports														
<b>6 LOANS AGAINST COLLECTED BILLS</b>														
a. Against Domestic Bills														
b. Against Foreign Bills														
<b>7 FIXED ASSETS</b>	<b>7.82</b>	<b>20.78</b>	<b>4.03</b>	<b>13.41</b>	<b>18.92</b>	<b>4.09</b>	<b>13.97</b>	<b>58.76</b>	<b>5.39</b>	<b>5.38</b>	<b>21.94</b>	<b>1.51</b>	<b>63.72</b>	<b>20.29</b>
<b>8 OTHER ASSETS</b>	<b>4.09</b>	<b>21.07</b>	<b>3.72</b>	<b>7.86</b>	<b>8.92</b>	<b>4.06</b>	<b>20.41</b>	<b>1669.67</b>	<b>3.47</b>	<b>10.41</b>	<b>20.10</b>	<b>5.34</b>	<b>76.47</b>	<b>6.84</b>
a. Accrued Interest:	0.99	6.22	1.26	2.45	3.12	1.63	8.92	71.87	1.53	2.35	8.93	0.32	36.76	3.11
b. Staff Loans / Adv.	0.13	0.68	0.06		1.07	0.01		24.77	0.04	1.77	7.97	0.19	12.40	0.09
c. Sundry Debtors	0.06	7.92	0.02	0.65	2.28	0.80	0.78	2.24	0.63	5.01	0.63	4.52	3.74	1.78
d. Cash In Transit														
e. Others	2.91	6.25	2.38	4.76	2.44	1.61	10.72	1570.79	1.27	1.28	2.57	0.31	23.57	1.85
<b>9 Expenses not Written off</b>			<b>0.08</b>					<b>0.24</b>	<b>0.19</b>			<b>0.40</b>		<b>0.49</b>
<b>10 Non Banking Assets</b>														
<b>11 Reconciliation Account</b>		163.04	21.34					0.00	29.73	21.95		0.38		
<b>12 Profit &amp; Loss A/c</b>	1.24	2.67	0.91	1.14	3.20	0.50	2.03	26.32	0.10	0.90	2.70	0.34	9.99	2.24
<b>TOTAL ASSETS</b>	<b>461.16</b>	<b>1042.67</b>	<b>276.04</b>	<b>396.64</b>	<b>823.18</b>	<b>234.10</b>	<b>905.06</b>	<b>4098.73</b>	<b>231.19</b>	<b>308.96</b>	<b>769.21</b>	<b>122.97</b>	<b>2985.73</b>	<b>704.18</b>

# Statement of Assets and Liabilities

as on Saun end 2069

Rs. in million

Liabilities	Surya	M/L Makalu	Sindhu	Sahara	Social	NCDBL	Cosmos	Manaslu	Samabridhhi	Ekata	Kalinchowk	Kailash	Salpa	Nepal Aawas	Nepal Finance
<b>1 CAPITAL FUND</b>	<b>12.17</b>	<b>15.07</b>	<b>47.42</b>	<b>12.54</b>	<b>269.30</b>	<b>62.33</b>	<b>11.78</b>	<b>68.38</b>	<b>72.92</b>	<b>60.96</b>	<b>51.21</b>	<b>940.85</b>	<b>14.00</b>	<b>243.40</b>	<b>135.14</b>
a. Paid-up Capital	15.00	14.00	51.00	14.00	382.65	70.00	17.50	70.00	70.00	60.00	51.00	707.62	14.00	176.10	135.86
b. Calls in Advance							1.40								
c. General Reserves														44.30	
d. Share Premium			-3.58	-1.54	2.15			0.00		0.96		128.92			40.00
e. Retained Earning												1.77			
f. Others Reserves Fund	-2.82	1.07			-115.51	-8.66	-7.12	-1.62	1.41		0.21	100.20		22.60	-49.34
g. Exchange Fluctuation Fund				0.07		0.99			1.51			2.34		0.40	8.61
<b>2 BORROWINGS</b>							<b>5.25</b>								
a. NRB															
b. "A"Class Licensed Institution															
c. Foreign Banks and Fin. Ins.															
d. Other Financial Ins.							5.25								
e. Bonds and Securities															
<b>3 DEPOSITS</b>	<b>106.33</b>	<b>57.40</b>	<b>483.90</b>	<b>115.03</b>	<b>640.80</b>	<b>460.20</b>	<b>119.75</b>	<b>305.11</b>	<b>162.38</b>	<b>402.11</b>	<b>76.32</b>	<b>5120.72</b>	<b>7.98</b>	<b>453.40</b>	<b>573.46</b>
a. Current	6.26	0.04		18.05	0.89	6.92		1.33	2.58	4.92	0.26	43.56	0.05		
Domestic	6.26	0.04		18.05	0.89	6.92		1.33	2.58	4.92	0.26	43.56	0.05		
Foreign															
b. Savings	60.22	48.09	255.62	91.52	122.47	145.01	111.73	158.75	67.37	228.73	22.59	1733.98	5.79	92.50	138.93
Domestic	60.22	48.09	255.62	91.52	122.47	145.01	111.73	158.75	67.37	228.73	22.59	1733.98	5.79	92.50	138.93
Foreign															
c. Fixed	31.69	4.32	72.67	3.63	120.09	116.12	8.01	54.41	43.53	52.37	7.97	2306.19	2.14	320.70	431.11
Domestic	31.69	4.32	72.67	3.63	120.09	116.12	8.01	54.41	43.53	52.37	7.97	2306.19	2.14	320.70	431.11
Foreign															
d. Call Deposits	7.36	4.95		1.60	397.34	192.15		90.63	48.87	115.87	45.49	1037.00	0.00		
Domestic	7.36	4.95		1.60	397.34	192.15		90.63	48.87	115.87	45.49	1037.00	0.00		
Foreign															
e. Others	0.80		155.61	0.24					0.03	0.22				40.20	3.42
Domestic	0.80		155.61	0.24					0.03	0.22				40.20	3.42
Foreign															
<b>4 Bills Payable</b>					1.05										
<b>5 Other Liabilities</b>	<b>3.96</b>	<b>4.22</b>	<b>13.96</b>	<b>3.33</b>	<b>191.93</b>	<b>17.42</b>	<b>3.33</b>	<b>6.65</b>	<b>5.35</b>	<b>7.81</b>	<b>2.74</b>	<b>303.08</b>	<b>0.49</b>	<b>70.10</b>	<b>263.91</b>
1. Sundry Creditors	2.15	0.11	3.39	3.33	191.93	17.42	3.33	6.65	5.35	7.81	2.74	303.08	0.49	70.10	263.91
2. Loan Loss Provision	0.61	0.43	3.61	0.99	128.48	3.04	0.74	1.95	0.06	2.40	0.54	105.33	0.45	10.60	72.27
3. Interest Suspense a/c	0.47	2.82	2.04	0.84	33.86	2.07	0.60	1.43		1.50	0.38	65.10	0.00	14.00	56.38
4. Others	0.74	0.86	4.92	1.50	29.58	12.32	1.66	2.65	5.22	3.88	1.82	123.83	0.04	32.70	128.76
<b>6 Reconciliation A/c</b>		0.00					0.04								
<b>7 Profit &amp; Loss A/c</b>		<b>0.16</b>		<b>0.33</b>											
<b>TOTAL LIABILITIES</b>	<b>122.46</b>	<b>76.85</b>	<b>545.28</b>	<b>131.23</b>	<b>1103.07</b>	<b>539.96</b>	<b>140.14</b>	<b>380.14</b>	<b>240.65</b>	<b>470.88</b>	<b>130.26</b>	<b>6364.66</b>	<b>22.47</b>	<b>766.90</b>	<b>972.51</b>

## Assets

<b>1 LIQUID FUNDS</b>	<b>46.58</b>	<b>30.86</b>	<b>149.84</b>	<b>40.24</b>	<b>378.93</b>	<b>192.69</b>	<b>43.95</b>	<b>149.02</b>	<b>68.44</b>	<b>203.59</b>	<b>65.18</b>	<b>1305.79</b>	<b>16.72</b>	<b>292.30</b>	<b>133.46</b>
a. Cash Balance	3.17	3.58	7.59	6.90	12.65	9.41	7.33	7.05	6.62	12.00	2.97	110.10	1.37	0.40	3.89
Nepalese Notes & Coins	3.17	3.58	7.44	6.90	12.65	9.41	7.33	7.03	6.62	12.00	2.97	109.33	1.37	0.40	3.84
Foreign Currency			0.15					0.02				0.77			0.05
b. Bank Balance	5.74	3.38	8.95	33.34	366.28	37.76	3.09	20.01	61.82	191.59	62.21	292.39	15.35	235.00	129.57
1. In Nepal Rastra Bank			7.45		74.21	25.88			8.30	21.53		285.13		12.20	13.32
Domestic Currency			7.45		74.21	25.88			8.30	21.53		285.13		12.20	13.32
Foreign Currency															
2. "A"Class Licensed Institution	5.74	3.38	1.50	33.34	70.34	11.88	3.09	20.01	25.35	24.03	22.91	7.26	15.35	108.80	106.25
Domestic Currency	5.74	3.38	1.50	33.34	70.34	11.88	3.09	20.01	25.35	24.03	22.91	7.26	15.35	108.80	106.25
Foreign Currency															
3. Other Financial Ins.		0.00			221.72				28.17	146.03	39.30			114.00	10.00
4. In Foreign Banks															
c. Money at Call	37.67	23.89	133.30			145.53	33.54	121.96				903.30		56.90	
Domestic Currency	37.67	23.89	133.30			145.53	33.54	121.96				903.30		56.90	
Foreign Currency															
<b>2 INVESTMENT IN SECURITIES</b>									<b>0.57</b>			<b>410.38</b>		<b>25.00</b>	<b>24.95</b>
a. Govt. Securities									0.57			410.38		25.00	24.95
b. NRB Bond															
c. Govt. Non-Fin. Ins.															
d. Other Non-Fin Ins.															
e. Non Residents															
<b>3 SHARE &amp; OTHER INVESTMENT</b>					<b>15.70</b>							<b>53.81</b>		<b>0.20</b>	<b>35.33</b>
a. Non Residents															
b. Others					15.70							53.81		0.20	35.33
<b>4 LOANS &amp; ADVANCES</b>	<b>63.84</b>	<b>39.69</b>	<b>361.13</b>	<b>84.16</b>	<b>598.40</b>	<b>310.64</b>	<b>88.50</b>	<b>200.62</b>	<b>157.02</b>	<b>245.34</b>	<b>54.00</b>	<b>4367.73</b>	<b>0.05</b>	<b>402.90</b>	<b>598.13</b>
a. Private Sector	63.84	39.69	361.13	84.16	585.40	310.64	74.76	200.62	155.02	245.34	54.00	4367.73	0.05	402.90	598.13
b. Financial Institutions					13.00				13.73						
c. Government Organizations									2.00						
<b>5 BILL PURCHASED</b>															
a. Domestic Bills Purchased															
b. Foreign Bills Purchased															
c. Import Bills & Imports															
<b>6 LOANS AGAINST COLLECTED BILLS</b>	<b>6.65</b>														
a. Against Domestic Bills															
b. Against Foreign Bills	6.65														
<b>7 FIXED ASSETS</b>		<b>2.46</b>	<b>16.70</b>	<b>4.01</b>	<b>60.13</b>	<b>23.21</b>	<b>6.00</b>	<b>18.64</b>	<b>11.85</b>	<b>16.30</b>	<b>9.43</b>	<b>115.70</b>	<b>3.49</b>	<b>4.10</b>	<b>12.49</b>
<b>8 OTHER ASSETS</b>	<b>4.33</b>	<b>3.76</b>	<b>16.78</b>	<b>2.81</b>	<b>49.18</b>	<b>11.03</b>	<b>0.94</b>	<b>9.56</b>	<b>2.36</b>	<b>3.63</b>	<b>1.14</b>	<b>100.17</b>	<b>1.42</b>	<b>39.80</b>	<b>151.48</b>
a. Accrued Interest:	0.47	2.82	2.04	0.88	33.86	9.26	0.60	1.43	1.50	0.38	0.38	67.29	0.03	14.10	56.64
b. Staff Loans / Adv.			0.52	0.04	1.33	0.34	0.00	2.86	0.23			10.38	0.02	14.60	
c. Sundry Debtors	2.75	0.38		1.11	0.79		0.01	4.78	0.64	1.78		20.44	0.58	3.20	10.00
d. Cash In Transit															
e. Others	1.11	0.55	14.22	0.78	13.20	1.44	0.33	0.50	1.50	0.36	0.75	2.06	0.80	7.90	84.84
<b>9 Expenses not Written off</b>	<b>0.54</b>	<b>0.07</b>										<b>3.33</b>	<b>0.50</b>		<b>0.44</b>
<b>10 Non Banking Assets</b>															<b>10.54</b>
<b>11 Reconciliation Account</b>									<b>0.07</b>						
<b>12 Profit &amp; Loss A/c</b>	<b>0.53</b>		<b>0.83</b>		<b>0.73</b>	<b>2.38</b>	<b>0.75</b>	<b>2.29</b>	<b>0.34</b>	<b>2.02</b>					

## Statement of Assets and Liabilities

as on Saun end 2069

Rs. in million

Liabilities	NIDC Capital	Narayani National	NSMFL	Peoples	Merchantile	Kathmandu	Himalaya	Union	Gorkha	Paschimanchal	NHMFL	Goodwill	Siddhartha FC	Sri Investment
<b>1 CAPITAL FUND</b>	<b>306.22</b>	<b>816.25</b>	<b>-294.18</b>	<b>-189.13</b>	<b>41.42</b>	<b>197.16</b>		<b>207.55</b>	<b>115.84</b>	<b>348.44</b>	<b>293.52</b>	<b>365.54</b>	<b>237.58</b>	<b>243.46</b>
a. Paid-up Capital	233.56	647.48	2034.29	289.01	18.00	154.66		176.58	160.74	222.17	220.30	300.00	154.43	160.00
b. Calls in Advance														
c. General Reserves														
d. Share Premium	77.86	139.95	58.80	26.20	6.07	29.75		33.73	14.11	57.49	50.87	27.12	81.99	56.85
e. Retained Earning		12.79	2.48	10.74		0.22			0.07		0.22	1.41		
f. Others Reserves Fund	-8.30	11.49	-2399.03	-516.55	6.09	12.54		-6.30	-59.69	22.37	16.97	37.01	1.17	26.60
g. Exchange Fluctuation Fund	3.09	4.53	9.29	1.47	11.27			3.54	0.61	46.40	5.17			
<b>2 BORROWINGS</b>			<b>106.86</b>	<b>25.00</b>								<b>67.50</b>		
a. NRB														
b. "A"Class Licensed Institution				25.00								67.50		
c. Foreign Banks and Fin. Ins.														
d. Other Financial Ins.			106.86											
e. Bonds and Securities														
<b>3 DEPOSITS</b>	<b>1404.26</b>	<b>3205.81</b>	<b>1285.49</b>	<b>385.61</b>		<b>481.12</b>		<b>1081.78</b>	<b>329.04</b>	<b>1715.22</b>	<b>1600.08</b>	<b>1774.52</b>	<b>1143.40</b>	<b>1373.29</b>
a. Current	4.02							7.64						
Domestic	4.02							7.64						
Foreign														
b. Savings	429.60	1323.03	541.70	62.22		131.80		184.07	52.17	734.73	107.88	795.79	515.57	328.81
Domestic	429.60	1323.03	541.70	62.22		131.80		184.07	52.17	734.73	107.88	795.79	515.57	328.81
Foreign														
c. Fixed	925.57	1817.95	264.44	308.85		349.33		788.09	276.87	980.48	1261.53	972.28	622.81	1044.48
Domestic	925.57	1817.95	264.44	308.85		349.33		788.09	276.87	980.48	1261.53	972.28	622.81	1044.48
Foreign														
d. Call Deposits	45.08		479.35					75.56						
Domestic	45.08		479.35					75.56						
Foreign														
e. Others		64.83		14.54				26.43			230.67	6.45	5.02	
Domestic		64.83		14.54				26.43			230.67	6.45	5.02	
Foreign														
<b>4 Bills Payable</b>								0.26						
<b>5 Other Liabilities</b>	<b>353.77</b>	<b>457.96</b>	<b>5052.47</b>	<b>711.00</b>	<b>1.44</b>	<b>44.16</b>		<b>99.32</b>	<b>124.00</b>	<b>233.62</b>	<b>262.14</b>	<b>94.52</b>	<b>58.43</b>	<b>95.86</b>
1. Sundry Creditors	27.62	5.03	576.85	19.74		0.80		0.01	2.08	6.63	262.14	4.42	6.02	5.11
2. Loan Loss Provision	126.18	102.79	1087.65	575.47	1.25	14.21		36.65	48.30	52.77	61.26	27.04	14.70	16.83
3. Interest Suspense a/c	129.45	65.97	892.93	110.77		4.14		21.92	20.11	45.52	53.23	14.88	13.76	16.48
4. Others	70.52	284.16	2495.04	5.02	0.19	25.02		40.74	53.51	128.70	147.64	48.19	23.95	57.45
<b>6 Reconciliation A/c</b>			5.49											
<b>7 Profit &amp; Loss A/c</b>				0.61	0.60						4.22	1.63	3.35	
<b>TOTAL LIABILITIES</b>	<b>2064.25</b>	<b>4480.02</b>	<b>6156.14</b>	<b>933.09</b>	<b>43.45</b>	<b>722.45</b>		<b>1388.91</b>	<b>568.88</b>	<b>2297.27</b>	<b>2159.96</b>	<b>2303.72</b>	<b>1442.75</b>	<b>1712.61</b>
<b>Assets</b>														
<b>1 LIQUID FUNDS</b>	<b>692.38</b>	<b>868.89</b>	<b>705.43</b>	<b>62.40</b>	<b>7.37</b>	<b>335.19</b>		<b>292.34</b>	<b>130.61</b>	<b>656.83</b>	<b>356.55</b>	<b>399.12</b>	<b>494.97</b>	<b>330.38</b>
a. Cash Balance	2.24	42.51	7.93	4.18	6.74	5.83		3.67	3.80	14.38	4.50	56.95	11.85	4.51
Nepalese Notes & Coins	2.24	42.51	7.93	4.18	6.74	5.83		3.67	3.80	14.38	4.50	56.95	11.85	4.51
Foreign Currency														
b. Bank Balance	690.14	826.38	439.31	40.25	0.63	329.36		50.35	15.70	642.45	117.54	342.17	483.12	325.87
1. In Nepal Rastra Bank	196.76	75.00	375.11	40.02	0.01	38.67		48.62	10.69	19.29	110.65	88.66	57.46	37.61
Domestic Currency	196.76	75.00	375.11	40.02	0.01	38.67		48.62	10.69	19.29	110.65	88.66	57.46	37.61
Foreign Currency														
2. "A"Class Licensed Institution	265.82	702.03	60.52	0.23	0.18	290.69		1.60	5.01	623.17	6.76	158.26	238.29	284.96
Domestic Currency	265.82	702.03	60.52	0.23	0.18	290.69		1.60	5.01	623.17	6.76	158.26	238.29	284.96
Foreign Currency														
3. Other Financial Ins.	227.55	49.34	3.68		0.44			0.13			0.13	95.25	187.38	3.29
4. In Foreign Banks														
c. Money at Call			258.19	17.97				238.32	111.11		234.50			
Domestic Currency			258.19	17.97				238.32	111.11		234.50			
Foreign Currency														
<b>2 INVESTMENT IN SECURITIES</b>	<b>40.27</b>	<b>136.32</b>	<b>10.91</b>		<b>3.00</b>	<b>5.00</b>		<b>39.99</b>	<b>12.76</b>	<b>52.50</b>	<b>94.47</b>	<b>123.10</b>	<b>20.00</b>	<b>46.29</b>
a. Govt.Securities	40.27		10.91		3.00	5.00		39.99	12.76	52.50	42.90	123.10	20.00	46.29
b. NRB Bond		136.32												
c. Govt.Non-Fin. Ins.														
d. Other Non-Fin Ins.											51.58			
e. Non Residents														
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>69.92</b>	<b>30.19</b>	<b>107.42</b>	<b>4.50</b>	<b>6.76</b>	<b>5.76</b>		<b>8.39</b>	<b>0.97</b>	<b>7.23</b>	<b>17.45</b>	<b>49.43</b>	<b>0.49</b>	<b>0.30</b>
a. Non Residents														
b. Others	69.92	30.19	107.42	4.50	6.76	5.76		8.39	0.97	7.23	17.45	49.43	0.49	0.30
<b>4 LOANS &amp; ADVANCES</b>	<b>1019.38</b>	<b>3094.91</b>	<b>1471.54</b>	<b>626.98</b>	<b>24.54</b>	<b>323.58</b>		<b>956.35</b>	<b>301.57</b>	<b>1371.34</b>	<b>1392.38</b>	<b>1410.41</b>	<b>860.22</b>	<b>1161.94</b>
a. Private Sector	1019.38	3094.91	1375.86	626.98	24.54	323.58		956.35	301.57	1371.34	1392.38	1410.41	860.22	1161.94
b. Financial Institutions			62.50											
c. Government Organizations			33.18											
<b>5 BILL PURCHASED</b>														
a. Domestic Bills Purchased														
b. Foreign Bills Purchased														
c. Import Bills & Imports														
<b>6 LOANS AGAINST COLLECTED BILLS</b>														
a. Against Domestic Bills														
b. Against Foreign Bills														
<b>7 FIXED ASSETS</b>	<b>45.02</b>	<b>109.49</b>	<b>151.08</b>	<b>121.17</b>	<b>0.68</b>	<b>37.09</b>		<b>32.38</b>	<b>55.19</b>	<b>37.57</b>	<b>132.08</b>	<b>252.90</b>	<b>21.29</b>	<b>120.31</b>
<b>8 OTHER ASSETS</b>	<b>171.35</b>	<b>216.83</b>	<b>3566.56</b>	<b>118.05</b>	<b>1.10</b>	<b>14.23</b>		<b>48.87</b>	<b>21.75</b>	<b>147.73</b>	<b>165.61</b>	<b>59.13</b>	<b>45.24</b>	<b>39.60</b>
a. Accrued Interest:	129.45	65.97	890.18	110.77		4.16		22.50	20.29	46.92	54.64	14.88	13.76	16.62
b. Staff Loans / Adv.	0.74	20.10	5.87			0.11		9.08		9.42	9.83	2.16	9.33	0.68
c. Sundry Debtors	10.75	22.11	360.73	0.65	0.06	0.77		8.99	0.50	7.33		0.26	5.72	5.56
d. Cash In Transit										0.07				
e. Others	30.41	108.64	2309.78	6.63	1.04	9.19		8.30	0.96	83.98	101.14	41.83	16.44	16.74
<b>9 Expenses not Written off</b>		<b>3.31</b>				<b>0.33</b>		<b>3.14</b>	<b>0.03</b>	<b>6.00</b>		<b>9.62</b>		
<b>10 Non Banking Assets</b>	<b>18.49</b>	<b>3.97</b>	<b>1.19</b>			<b>0.19</b>			<b>43.72</b>	<b>3.48</b>	<b>1.41</b>		<b>0.54</b>	<b>1.43</b>
<b>11 Reconciliation Account</b>								<b>0.05</b>		<b>0.41</b>				
<b>12 Profit &amp; Loss A/c</b>	<b>7.45</b>	<b>16.10</b>	<b>142.00</b>			<b>1.09</b>		<b>7.40</b>	<b>2.29</b>	<b>14.17</b>				<b>12.36</b>
<b>TOTAL ASSETS</b>	<b>2064.25</b>	<b>4480.02</b>	<b>6156.14</b>	<b>933.09</b>	<b>43.45</b>	<b>722.45</b>		<b>1388.91</b>	<b>568.88</b>	<b>2297.27</b>	<b>2159.96</b>	<b>2303.72</b>	<b>1442.75</b>	<b>1712.61</b>



## Statement of Assets and Liabilities

as on Saun end 2069

Rs. in million

Liabilities	Lumbini	Yeti	ILFCO	Mahalaxmi	Lalitpur	Bhajaratra	United	General	Progressive	Alpic Everest	Navadurga	Janaki	Pokhara	Central
<b>1 CAPITAL FUND</b>	<b>619.41</b>	<b>243.53</b>	<b>2315.45</b>	<b>527.51</b>	<b>246.70</b>	<b>106.52</b>	<b>465.30</b>	<b>130.23</b>	<b>135.63</b>	<b>183.62</b>	<b>199.81</b>	<b>261.52</b>	<b>399.08</b>	<b>287.62</b>
a. Paid-up Capital	268.13	180.32	2008.80	420.00	187.95	78.62	350.80	132.23	120.00	115.42	140.63	97.50	312.00	168.36
b. Calls in Advance										32.93	21.84			
c. General Reserves														
d. Share Premium	86.11	30.09	139.51	57.96	63.33	11.75	47.25	15.81	2.82	21.33	18.32	35.08	60.78	32.62
e. Retained Earning	5.33	1.43	3.59				1.49	0.23	4.84				4.32	0.12
f. Others Reserves Fund	240.78	31.69	163.55	49.55	-17.69	12.83	65.76	-23.59	6.44	13.94	18.75	128.94	21.98	77.30
g. Exchange Fluctuation Fund	19.07				13.11	3.32	0.00	5.56	1.53		0.27			9.22
<b>2 BORROWINGS</b>								<b>13.50</b>						
a. NRB														
b. "A"Class Licensed Institution								13.50						
c. Foreign Banks and Fin. Ins.														
d. Other Financial Ins.														
e. Bonds and Securities														
<b>3 DEPOSITS</b>	<b>1481.84</b>	<b>1422.79</b>	<b>1513.68</b>	<b>2578.62</b>	<b>1838.79</b>	<b>154.43</b>	<b>2649.59</b>	<b>724.25</b>	<b>192.08</b>	<b>764.46</b>	<b>1235.15</b>	<b>901.28</b>	<b>1739.72</b>	<b>1642.54</b>
a. Current			10.46											0.00
Domestic			10.46											0.00
Foreign														
b. Savings	488.16	582.23	316.61	1122.67	755.77	38.56	1249.65	178.66	96.08	436.17	542.04	298.36	914.67	715.45
Domestic	488.16		316.61	1122.67	755.77	38.56	1249.65	178.66	96.08	436.17	542.04	298.36	914.67	715.45
Foreign		582.23												
c. Fixed	992.71	707.72	1055.13	1451.43	1073.07	115.30	1399.94	545.58	96.00	328.29	693.11	584.75	825.06	927.09
Domestic	992.71	707.72	1055.13	1451.43	1073.07	115.30	1399.94	545.58	96.00	328.29	693.11	584.75	825.06	927.09
Foreign														
d. Call Deposits			116.75											0.00
Domestic			116.75											0.00
Foreign														
e. Others	0.97	132.85	14.74	4.53	9.95	0.57						18.16		0.00
Domestic	0.97	132.85	14.74	4.53	9.95	0.57						18.16		0.00
Foreign														
<b>4 Bills Payable</b>											0.43			
<b>5 Other Liabilities</b>	<b>188.94</b>	<b>121.97</b>	<b>495.82</b>	<b>168.00</b>	<b>492.24</b>	<b>19.98</b>	<b>136.19</b>	<b>169.65</b>	<b>39.32</b>	<b>131.80</b>	<b>78.90</b>	<b>198.68</b>	<b>295.43</b>	<b>124.74</b>
1. Sundry Creditors	2.36	5.13	50.86	11.92	0.79	2.03	10.99	8.28	0.43	0.69	2.92	3.87	0.83	6.63
2. Loan Loss Provision	105.79	56.69	176.94	45.04	137.40	13.18	41.78	43.50	17.38	38.20	19.64	52.06	192.47	40.21
3. Interest Suspense a/c	46.90	19.40	142.35	26.58	270.66	0.42	35.39	89.63		43.71	11.50	67.29	61.54	38.23
4. Others	33.88	40.75	125.67	84.46	83.39	4.36	48.02	28.24	21.51	49.19	44.83	75.45	40.59	39.67
<b>6 Reconciliation A/c</b>		0.01		3.76	0.01		320.81	-1.99			0.48			
<b>7 Profit &amp; Loss A/c</b>								<b>4.28</b>			<b>0.52</b>		<b>4.04</b>	
<b>TOTAL LIABILITIES</b>	<b>2290.19</b>	<b>1788.30</b>	<b>4324.95</b>	<b>3277.89</b>	<b>2577.75</b>	<b>280.94</b>	<b>3571.89</b>	<b>1039.91</b>	<b>367.04</b>	<b>1079.88</b>	<b>1515.28</b>	<b>1365.52</b>	<b>2434.23</b>	<b>2054.90</b>
<b>Assets</b>														
<b>1 LIQUID FUNDS</b>	<b>557.24</b>	<b>515.87</b>	<b>1393.15</b>	<b>1013.73</b>	<b>509.60</b>	<b>128.00</b>	<b>933.49</b>	<b>14.21</b>	<b>153.55</b>	<b>182.04</b>	<b>446.84</b>	<b>395.23</b>	<b>795.47</b>	<b>498.53</b>
a. Cash Balance	3.71	14.05	11.51	18.56	4.86	0.48	31.48	5.19	3.01	4.78	10.04	2.09	12.30	13.44
Nepalese Notes & Coins	3.71	14.05	11.51	18.56	4.86	0.48	31.48	5.19	3.01	4.78	10.04	2.09	12.30	13.44
Foreign Currency														
b. Bank Balance	38.27	49.78	1381.64	109.56	504.75	127.52	902.01	9.02	150.54	177.26	436.80	19.45	148.79	121.33
1. In Nepal Rastra Bank	36.97	1.65	91.86	76.79	87.97	9.29	207.29	5.37	8.44	88.97	64.10	18.51	148.79	118.62
Domestic Currency	36.97	1.65	91.86	76.79	87.97	9.29	207.29	5.37	8.44	88.97	64.10	18.51	148.79	118.62
Foreign Currency														
2. "A"Class Licensed Institution	1.30	48.07	1216.10	32.75	416.78	118.23	641.12	2.86	47.68	19.94	210.34	0.94		2.70
Domestic Currency	1.30	48.07	1216.10	32.75	416.78	118.23	641.12	2.86	47.68	19.94	210.34	0.94		2.70
Foreign Currency														
3. Other Financial Ins.		0.07	73.68	0.02			53.60	0.79	94.42	68.35	162.36			
4. In Foreign Banks														
c. Money at Call	515.26	452.04		885.61								373.70	634.38	363.77
Domestic Currency	515.26	452.04		885.61								373.70	634.38	363.77
Foreign Currency														
<b>2 INVESTMENT IN SECURITIES</b>	<b>93.63</b>	<b>51.94</b>	<b>167.05</b>	<b>170.97</b>	<b>32.62</b>	<b>8.04</b>	<b>62.50</b>	<b>15.00</b>	<b>3.20</b>	<b>30.00</b>	<b>33.37</b>	<b>9.68</b>		<b>30.00</b>
a. Govt. Securities	93.63	51.94	167.05	170.97	32.62	8.04	62.50	15.00			33.37	9.68		30.00
b. NRB Bond									3.20	30.00				
c. Govt. Non-Fin. Ins.														
d. Other Non-Fin. Ins.														
e. Non Residents														
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>25.20</b>	<b>0.20</b>	<b>51.26</b>	<b>38.20</b>	<b>15.54</b>	<b>15.13</b>	<b>0.43</b>	<b>0.10</b>	<b>2.31</b>	<b>2.80</b>	<b>13.50</b>	<b>119.11</b>	<b>0.05</b>	<b>29.16</b>
a. Non Residents														
b. Others	25.20	0.20	51.26	38.20	15.54	15.13	0.43	0.10	0.51	0.30	5.50	119.11	0.05	29.16
<b>4 LOANS &amp; ADVANCES</b>	<b>1433.62</b>	<b>1128.18</b>	<b>2456.22</b>	<b>1932.87</b>	<b>1638.53</b>	<b>115.26</b>	<b>2094.07</b>	<b>890.14</b>	<b>176.69</b>	<b>698.51</b>	<b>902.05</b>	<b>730.28</b>	<b>1390.13</b>	<b>1349.87</b>
a. Private Sector	1433.62	1128.18	831.20	1902.87	1638.53	115.26	2094.07	880.14	172.73		884.17	730.28	1390.13	1349.87
b. Financial Institutions			30.00	30.00				10.00	3.96	698.51	16.36			
c. Government Organizations			1595.02								1.52			
<b>5 BILL PURCHASED</b>										<b>3.40</b>				
a. Domestic Bills Purchased										3.40				
b. Foreign Bills Purchased														
c. Import Bills & Imports														
<b>6 LOANS AGAINST COLLECTED BILLS</b>														
a. Against Domestic Bills														
b. Against Foreign Bills														
<b>7 FIXED ASSETS</b>	<b>14.74</b>	<b>35.65</b>	<b>62.76</b>	<b>30.91</b>	<b>50.29</b>	<b>1.32</b>	<b>79.26</b>	<b>5.08</b>	<b>4.42</b>	<b>61.27</b>	<b>45.65</b>	<b>15.19</b>	<b>124.43</b>	<b>47.28</b>
<b>8 OTHER ASSETS</b>	<b>86.76</b>	<b>40.13</b>	<b>181.88</b>	<b>64.92</b>	<b>326.16</b>	<b>13.03</b>	<b>66.97</b>	<b>100.28</b>	<b>20.83</b>	<b>65.06</b>	<b>73.87</b>	<b>95.14</b>	<b>87.14</b>	<b>72.43</b>
a. Accrued Interest:	46.90	23.52	148.49	26.58	270.66	0.88	36.08	89.63	11.93	43.71	11.50	67.29	61.87	38.59
b. Staff Loans / Adv.	0.81	1.45		6.75	14.66	0.22	2.60	3.66	0.35	0.49	0.31			8.72
c. Sundry Debtors		4.75	6.88	8.55	4.29	9.45	6.83	6.94	2.55	6.01	60.40	6.73	4.78	9.71
d. Cash In Transit														
e. Others	39.05	10.41	26.51	23.04	36.56	2.48	21.47	0.05	6.00	14.86	1.66	21.12	20.49	15.42
<b>9 Expenses not Written off</b>	<b>1.24</b>		<b>10.66</b>	<b>8.67</b>			<b>3.23</b>			<b>0.80</b>				<b>0.10</b>
<b>10 Non Banking Assets</b>	<b>65.49</b>	<b>11.43</b>	<b>0.05</b>	<b>1.20</b>	<b>0.45</b>		<b>0.01</b>	<b>15.61</b>	<b>4.16</b>	<b>27.92</b>		<b>0.88</b>		<b>5.74</b>
<b>11 Reconciliation Account</b>					<b>0.01</b>		<b>320.94</b>	<b>-0.51</b>		<b>1.22</b>				
<b>12 Profit &amp; Loss A/c</b>	<b>12.28</b>	<b>4.91</b>	<b>1.93</b>	<b>16.43</b>	<b>4.54</b>	<b>0.16</b>	<b>11.00</b>		<b>1.88</b>	<b>6.86</b>			<b>37.01</b>	

## Statement of Assets and Liabilities

as on Saun end 2069

Rs. in million

Liabilities	Premier	Arun	Multi-purpos e	Butwal	Srijana	Om	CMB	WMBFL	CMBFLC	Crystal	Royal	Gulheshwori	Patan	Fewa
<b>1 CAPITAL FUND</b>	<b>166.42</b>	<b>39.21</b>	<b>34.87</b>	<b>260.55</b>	<b>86.42</b>	<b>321.06</b>	<b>145.39</b>	<b>93.07</b>	<b>-1551.30</b>	<b>150.25</b>	<b>417.94</b>	<b>189.56</b>	<b>84.82</b>	<b>409.48</b>
a. Paid-up Capital	126.85	150.00	25.00	208.99	28.00	246.75	150.00	181.98	935.07	70.00	329.12	155.68	110.00	300.30
b. Calls in Advance		8.00			33.60					24.49				
c. General Reserves						24.68				10.38				
d. Share Premium	18.48	3.06	1.44	23.52	6.11	33.46	18.33	20.69	37.10		25.85	23.72	6.40	42.83
e. Retained Earning	0.43			0.25		1.04	0.28	1.36	2.61		0.39		0.48	3.49
f. Others Reserves Fund	20.65	-121.84	7.47	27.10	18.70	14.69	-42.05	-110.96	-2526.09	28.58	60.30	10.16	-32.06	62.87
g. Exchange Fluctuation Fund			0.96	0.70		0.44	18.84			16.80	2.27			
<b>2 BORROWINGS</b>		<b>1.80</b>						<b>28.90</b>	<b>44.52</b>	<b>174.79</b>				
a. NRB														
b. "A"Class Licensed Institution		1.80						28.90	44.52	174.79				
c. Foreign Banks and Fin. Ins.														
d. Other Financial Ins.														
e. Bonds and Securities														
<b>3 DEPOSITS</b>	<b>1088.18</b>	<b>166.06</b>	<b>69.84</b>	<b>1515.30</b>	<b>176.84</b>	<b>3246.05</b>	<b>498.05</b>	<b>655.21</b>	<b>1291.53</b>	<b>364.96</b>	<b>2236.34</b>	<b>817.97</b>	<b>344.34</b>	<b>2518.68</b>
a. Current														
Domestic														
Foreign														
b. Savings	381.57	67.27	21.49	799.82	118.03	1530.68	206.62	301.83	475.44	164.50	1404.75	172.69	144.84	1126.46
Domestic	381.57	67.27	21.49	799.82		1530.68	206.62	301.83	475.44		1404.75	172.69	144.84	1126.46
Foreign					118.03					164.50				
c. Fixed	593.11	77.75	48.34	689.32	50.49	1715.37	291.43	353.38	166.81	198.80	829.23	538.55	199.50	1096.43
Domestic	593.11	77.75	48.34	689.32	50.49	1715.37	291.43	353.38	166.81	198.80	829.23	538.55	199.50	1096.43
Foreign														
d. Call Deposits														
Domestic														
Foreign														
e. Others	113.50	21.04		26.16	8.32				649.27	1.67	2.36	106.73		295.79
Domestic	113.50	21.04		26.16	8.32				649.27	1.67	2.36	106.73		295.79
Foreign														
<b>4 Bills Payable</b>						0.15					0.10	3.88		
<b>5 Other Liabilities</b>	<b>181.06</b>	<b>116.42</b>	<b>33.77</b>	<b>122.69</b>	<b>18.95</b>	<b>209.68</b>	<b>129.68</b>	<b>321.46</b>	<b>3692.74</b>	<b>361.67</b>	<b>138.33</b>	<b>90.73</b>	<b>96.96</b>	<b>151.59</b>
1. Sundry Creditors	21.52	0.71	2.22	1.98	1.31	0.62	0.55	3.26	18.34	10.16	0.70	7.32	0.61	0.04
2. Loan Loss Provision	62.86	73.74	11.34	35.07	2.62	31.99	52.79	142.17	2523.41	102.99	49.72	33.87	49.06	35.13
3. Interest Suspense a/c	77.79	19.44	10.32	33.43	0.47	40.25	15.30	145.66	573.83	112.27	48.52	13.44	16.07	33.71
4. Others	18.89	22.54	9.90	52.22	14.55	136.83	61.04	30.37	577.16	136.25	39.39	36.10	31.21	82.71
<b>6 Reconciliation A/c</b>		8.46												
<b>7 Profit &amp; Loss A/c</b>			0.21		1.56				19.13	1.47		50.35	0.20	
<b>TOTAL LIABILITIES</b>	<b>1435.66</b>	<b>331.95</b>	<b>138.68</b>	<b>1898.54</b>	<b>283.76</b>	<b>3776.94</b>	<b>773.12</b>	<b>1098.64</b>	<b>3496.62</b>	<b>1053.14</b>	<b>2792.71</b>	<b>1152.49</b>	<b>526.32</b>	<b>3079.76</b>
<b>Assets</b>														
<b>1 LIQUID FUNDS</b>	<b>228.90</b>	<b>35.41</b>	<b>10.32</b>	<b>577.35</b>	<b>61.24</b>	<b>1028.34</b>	<b>138.94</b>	<b>53.34</b>	<b>132.46</b>	<b>23.54</b>	<b>479.87</b>	<b>304.56</b>	<b>97.78</b>	<b>801.04</b>
a. Cash Balance	27.61	2.50	0.15	27.63	7.84	33.85	4.00	4.80	3.58	0.30	29.08	7.91	2.17	66.56
Nepalese Notes & Coins	27.61	2.50	0.15	27.63	7.84	33.85	4.00	4.80	3.58	0.30	29.08	7.64	2.17	66.56
Foreign Currency												0.27		
b. Bank Balance	201.28	32.91	10.17	549.73	53.40	994.49	134.94	48.54	128.88	22.84	208.05	19.50	95.61	97.61
1. In Nepal Rastra Bank	78.67	13.40		49.71	6.46	77.49	11.55	0.26	12.29	0.11	129.14	18.66	27.48	94.07
Domestic Currency	78.67	13.40		49.71	6.46	77.49	11.55	0.26	12.29	0.11	129.14	18.66	27.48	94.07
Foreign Currency														
2. "A"Class Licensed Institution	113.29	18.38	10.17	319.85	46.94	849.39	0.78	33.30	65.88	19.91	78.69	0.85	58.72	3.28
Domestic Currency	113.29	18.38	10.17	319.85	46.94	849.39	0.78	33.30	65.88	19.91	78.69	0.85	58.72	3.28
Foreign Currency														
3. Other Financial Ins.	9.33	1.13		180.16		67.62	122.61	14.98	50.71	2.81	0.23		9.40	0.26
4. In Foreign Banks														
c. Money at Call										0.40	242.73	277.14		636.87
Domestic Currency										0.40	242.73	277.14		636.87
Foreign Currency														
<b>2 INVESTMENT IN SECURITIES</b>	<b>16.60</b>			<b>69.96</b>	<b>0.32</b>	<b>104.55</b>	<b>30.00</b>	<b>32.00</b>		<b>0.20</b>	<b>97.84</b>	<b>40.00</b>		<b>0.55</b>
a. Govt.Securities	16.60			69.96		104.55	30.00	32.00		0.20	97.84	40.00		0.55
b. NRB Bond														
c. Govt.Non-Fin. Ins.														
d. Other Non-Fin Ins.														
e. Non Residents					0.32									
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>1.70</b>	<b>0.10</b>	<b>0.19</b>	<b>7.60</b>		<b>1.03</b>	<b>66.76</b>	<b>0.25</b>	<b>10.03</b>	<b>5.60</b>	<b>46.00</b>	<b>10.19</b>	<b>47.63</b>	
a. Non Residents										3.10	42.69			
b. Others	1.70	0.10	0.19	7.60		1.03	66.76	0.25	10.03	2.50	1.91	10.19	47.63	
<b>4 LOANS &amp; ADVANCES</b>	<b>1026.76</b>	<b>214.97</b>	<b>108.09</b>	<b>1103.90</b>	<b>197.53</b>	<b>2482.05</b>	<b>431.84</b>	<b>811.64</b>	<b>2522.03</b>	<b>762.98</b>	<b>1927.33</b>	<b>701.17</b>	<b>313.38</b>	<b>2139.74</b>
a. Private Sector	1026.76	214.97	108.09	1103.90	197.53	2482.05	431.84	811.64	2507.24	434.28	1890.44	701.17	309.38	2139.74
b. Financial Institutions									14.79	328.70	36.90		4.00	
c. Government Organizations														
<b>5 BILL PURCHASED</b>														<b>3.80</b>
a. Domestic Bills Purchased														3.80
b. Foreign Bills Purchased														
c. Import Bills & Imports														
<b>6 LOANS AGAINST COLLECTED BILLS</b>														
a. Against Domestic Bills														
b. Against Foreign Bills														
<b>7 FIXED ASSETS</b>	<b>49.21</b>	<b>29.37</b>	<b>1.99</b>	<b>69.76</b>	<b>3.96</b>	<b>64.19</b>	<b>16.44</b>	<b>25.97</b>	<b>142.36</b>	<b>63.87</b>	<b>142.25</b>	<b>57.76</b>	<b>21.04</b>	<b>39.31</b>
<b>8 OTHER ASSETS</b>	<b>89.93</b>	<b>30.32</b>	<b>17.64</b>	<b>67.26</b>	<b>20.00</b>	<b>74.80</b>	<b>68.83</b>	<b>170.69</b>	<b>689.50</b>	<b>196.97</b>	<b>68.22</b>	<b>37.59</b>	<b>37.04</b>	<b>92.35</b>
a. Accrued Interest:	77.79	19.44	10.32	45.47	0.47	41.06	15.59	145.66	573.83	112.27	48.84	13.44	22.55	33.71
b. Staff Loans / Adv.		0.55	3.62	4.71	1.84	3.27	1.73	11.96	0.13		4.25		1.58	
c. Sundry Debtors	0.99	2.97	1.37	15.95	4.95	5.58	1.47	0.22	2.15	56.13	0.00	6.80	0.31	10.53
d. Cash In Transit														
e. Others	11.15	7.36	2.33	1.14	12.74	24.88	50.04	12.84	113.39	28.57	15.13	17.34	12.60	48.11
<b>9 Expenses not Written off</b>				<b>0.98</b>	<b>0.09</b>	<b>4.22</b>	<b>1.59</b>				<b>3.54</b>	<b>0.40</b>		
<b>10 Non Banking Assets</b>	<b>9.36</b>	<b>10.97</b>	<b>0.44</b>	<b>1.26</b>	<b>0.63</b>		<b>14.76</b>	<b>0.31</b>					<b>5.66</b>	
<b>11 Reconciliation Account</b>		<b>8.50</b>						<b>0.66</b>	<b>0.24</b>					<b>0.02</b>
<b>12 Profit &amp; Loss A/c</b>	<b>13.20</b>	<b>2.31</b>		<b>0.47</b>		<b>17.76</b>	<b>3.96</b>	<b>3.79</b>			<b>27.65</b>	<b>0.84</b>		<b>6.75</b>
<b>TOTAL ASSETS</b>	<b>1435.66</b>	<b>331.95</b>	<b>138.68</b>	<b>1898.54</b>	<b>283.76</b>	<b>3776.94</b>	<b>773.12</b>	<b>1098.64</b> </						



## Statement of Assets and Liabilities

as on Saun end 2069

Rs. in million

Liabilities	Everest	Prudential	ICFC	Sagarmatha	Civil	Prabhu	Imperial	Kuber	NEFL	Valley	Seti	hama	reliable	Api
<b>1 CAPITAL FUND</b>	<b>105.47</b>	<b>258.61</b>	<b>457.62</b>	<b>198.05</b>	<b>185.05</b>	<b>622.28</b>	<b>173.27</b>	<b>105.37</b>	<b>189.99</b>	<b>153.06</b>	<b>51.15</b>	<b>165.72</b>	<b>297.95</b>	<b>154.73</b>
a. Paid-up Capital	84.21	322.39	356.19	165.00	149.50	469.20	149.73	150.00	143.00	143.36	40.00	200.00	221.39	126.00
b. Calls in Advance								25.23	10.85					
c. General Reserves														
d. Share Premium	8.12	20.29	43.28	17.40	14.01	58.80	12.85	7.61	8.71	8.69	2.59	0.85	33.88	5.29
e. Retained Earning	0.99				0.18	3.41		0.62						0.45
f. Others Reserves Fund	12.16	-84.42	57.07	15.38	21.01	83.23	10.69	-78.13	26.93	1.01	8.56	-35.13	41.30	22.99
g. Exchange Fluctuation Fund		0.35	1.08	0.27	0.35	7.64		0.04	0.51				1.38	
<b>2 BORROWINGS</b>		<b>67.20</b>						<b>5.20</b>					<b>42.00</b>	
a. NRB														
b. "A"Class Licensed Institution		67.20						5.20					42.00	
c. Foreign Banks and Fin. Ins.														
d. Other Financial Ins.														
e. Bonds and Securities														
<b>3 DEPOSITS</b>	<b>417.61</b>	<b>686.01</b>	<b>3260.05</b>	<b>1318.21</b>	<b>601.09</b>	<b>7633.76</b>	<b>797.92</b>	<b>796.74</b>	<b>671.99</b>	<b>899.10</b>	<b>143.43</b>	<b>342.94</b>	<b>1928.61</b>	<b>923.77</b>
a. Current														
Domestic														
Foreign														
b. Savings	238.07	351.41	1968.90	453.95	230.73	6447.53	340.07	261.92	449.86	235.77	114.16	124.46	1459.84	558.91
Domestic	238.07	351.41	1968.90	453.95	230.73	6447.53	340.07	261.92	449.86	235.77	114.16	124.46	1459.84	558.91
Foreign														
c. Fixed	179.54	334.53	1287.75	657.88	273.10	1161.58	457.85	534.82	222.00	377.21	29.27	140.93	468.77	364.86
Domestic	179.54	334.53	1287.75	657.88	273.10	1161.58	457.85	534.82	222.00	377.21	29.27	140.93	468.77	364.86
Foreign														
d. Call Deposits														
Domestic														
Foreign														
e. Others		0.07	3.40	206.38	97.26	24.64			0.13	286.12		77.55		
Domestic		0.07	3.40	206.38	97.26	24.64			0.13	286.12		77.55		
Foreign														
<b>4 Bills Payable</b>														
<b>5 Other Liabilities</b>	<b>37.44</b>	<b>311.02</b>	<b>190.84</b>	<b>113.99</b>	<b>47.31</b>	<b>297.51</b>	<b>62.23</b>	<b>238.47</b>	<b>22.68</b>	<b>66.57</b>	<b>17.24</b>	<b>201.13</b>	<b>113.71</b>	<b>28.19</b>
1. Sundry Creditors	4.30	1.05	1.12	3.44	0.50	1.10	1.29	20.76	1.03	1.84	0.90	0.11	20.61	0.57
2. Loan Loss Provision	8.58	146.50	58.00	28.84	12.15	61.51	23.87	88.52	4.90	21.76	5.21	126.77	34.47	7.41
3. Interest Suspense a/c	6.99	60.91	6.91	22.66	14.90	26.89	18.36	111.39	3.57	12.45	2.27	40.28	25.16	7.08
4. Others	17.57	102.57	124.81	59.04	19.76	208.00	18.71	17.80	13.19	30.54	8.85	33.97	33.46	13.13
<b>6 Reconciliation A/c</b>				425.95			82.41	602.51	0.00	0.03				
<b>7 Profit &amp; Loss A/c</b>			<b>21.80</b>		<b>0.15</b>			<b>3.10</b>		<b>12.43</b>		<b>7.40</b>		
<b>TOTAL LIABILITIES</b>	<b>560.52</b>	<b>1322.84</b>	<b>3930.31</b>	<b>2056.20</b>	<b>833.59</b>	<b>8553.54</b>	<b>1115.83</b>	<b>1751.39</b>	<b>884.66</b>	<b>1131.20</b>	<b>219.22</b>	<b>709.79</b>	<b>2382.27</b>	<b>1106.70</b>
<b>Assets</b>														
<b>1 LIQUID FUNDS</b>	<b>206.01</b>	<b>38.53</b>	<b>1094.72</b>	<b>318.72</b>	<b>326.31</b>	<b>3172.62</b>	<b>383.83</b>	<b>83.19</b>	<b>325.94</b>	<b>311.97</b>	<b>71.62</b>	<b>187.34</b>	<b>688.09</b>	<b>421.05</b>
a. Cash Balance	11.65	8.30	87.74	12.36	0.94	281.50	4.95	20.76	10.93	33.51	4.94	0.43	41.12	23.67
Nepalese Notes & Coins	11.65	8.23	87.74	12.36	0.94	281.15	4.95	20.76	10.93	33.51	4.94	0.43	41.12	23.67
Foreign Currency	0.00	0.07				0.36								
b. Bank Balance	194.36	30.23	1006.98	306.36	325.37	801.08	378.88	15.80	315.01	278.46	66.68	10.39	51.23	22.29
1. In Nepal Rastra Bank	10.53	23.41	111.70	29.20	10.10	723.48	59.69	12.85	18.29	21.29	0.16	5.01	50.53	20.91
Domestic Currency	10.53	23.41	111.70	29.20	10.10	723.46	59.69	12.85	18.29	21.29	0.16	5.01	50.53	20.91
Foreign Currency						0.02								
2. "A"Class Licensed Institution	153.05	6.63	561.39	109.90	161.37	55.15	262.74	2.95	128.96	199.06	20.14	0.36	0.70	1.17
Domestic Currency	153.05	6.63	561.39	109.90	161.37	55.06	262.74	2.95	128.96	199.06	20.14	0.36	0.70	1.17
Foreign Currency						0.09								
3. Other Financial Ins.	30.78	0.19	333.88	167.26	153.91	22.44	56.45		167.76	58.12	46.38	5.02		0.21
4. In Foreign Banks														
c. Money at Call						2090.04		46.62				176.52	595.74	375.09
Domestic Currency						2090.04		46.62				176.52	595.74	375.09
Foreign Currency														
<b>2 INVESTMENT IN SECURITIES</b>		<b>16.86</b>	<b>3.45</b>	<b>60.20</b>	<b>20.00</b>	<b>81.31</b>			<b>37.50</b>	<b>21.36</b>	<b>1.50</b>	<b>17.05</b>	<b>155.53</b>	
a. Govt.Securities		16.86	3.45	60.20	20.00	81.31			37.50	21.36	1.50	17.05	155.53	
b. NRB Bond														
c. Govt.Non-Fin. Ins.														
d. Other Non-Fin Ins.														
e. Non Residents														
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>0.55</b>	<b>16.08</b>	<b>6.10</b>	<b>66.46</b>	<b>4.10</b>	<b>4.75</b>	<b>3.56</b>		<b>31.61</b>	<b>0.10</b>	<b>0.10</b>	<b>0.10</b>	<b>1.00</b>	
a. Non Residents														
b. Others	0.55	11.05	6.10	66.46	4.10	4.75			31.61	0.10	0.10	0.10	1.00	
<b>4 LOANS &amp; ADVANCES</b>	<b>313.14</b>	<b>892.36</b>	<b>2569.41</b>	<b>1091.80</b>	<b>457.20</b>	<b>3952.57</b>	<b>587.14</b>	<b>877.72</b>	<b>465.08</b>	<b>730.67</b>	<b>136.30</b>	<b>372.78</b>	<b>1342.31</b>	<b>624.03</b>
a. Private Sector	313.14	877.36	2569.41	1086.62	457.20	3952.57	575.55	877.72	446.78	730.67	136.30	357.68	1314.81	624.03
b. Financial Institutions		15.00		5.18					17.00			15.10	27.50	
c. Government Organizations									1.30					
<b>5 BILL PURCHASED</b>						<b>0.06</b>		<b>2.60</b>						
a. Domestic Bills Purchased						0.06		2.60						
b. Foreign Bills Purchased														
c. Import Bills & Imports														
<b>6 LOANS AGAINST COLLECTED BILLS</b>														
a. Against Domestic Bills														
b. Against Foreign Bills														
<b>7 FIXED ASSETS</b>	<b>22.76</b>	<b>186.85</b>	<b>75.20</b>	<b>19.40</b>	<b>1.95</b>	<b>336.28</b>	<b>26.26</b>	<b>23.44</b>	<b>8.71</b>	<b>31.45</b>	<b>1.56</b>	<b>16.03</b>	<b>141.28</b>	<b>12.07</b>
<b>8 OTHER ASSETS</b>	<b>16.02</b>	<b>121.80</b>	<b>181.17</b>	<b>33.82</b>	<b>24.04</b>	<b>976.24</b>	<b>25.89</b>	<b>150.50</b>	<b>12.91</b>	<b>23.97</b>	<b>6.54</b>	<b>89.52</b>	<b>44.74</b>	<b>43.23</b>
a. Accrued Interest:	6.99	60.92	64.63	22.89	14.90	27.59	18.36	111.40	3.88	12.45	2.30	40.40	27.45	7.08
b. Staff Loans / Adv.	1.04	11.78	30.58	0.01	0.78	9.64	3.50	3.80	0.70	1.53		0.29	1.02	25.31
c. Sundry Debtors	3.27	0.50	4.17	0.75	0.83	2.49	0.25	25.98	2.45	6.71	0.66	0.17	9.65	4.05
d. Cash In Transit														
e. Others	4.72	48.60	81.80	10.18	7.52	936.51	3.78	9.33	5.88	3.28	3.58	48.65	6.62	6.78
<b>9 Expenses not Written off</b>		<b>0.51</b>	<b>0.25</b>						<b>0.12</b>	<b>1.45</b>	<b>0.28</b>		<b>0.82</b>	<b>0.73</b>
<b>10 Non Banking Assets</b>		<b>45.02</b>		<b>28.63</b>				<b>0.95</b>		<b>10.20</b>	<b>1.32</b>	<b>21.50</b>	<b>3.41</b>	
<b>11 Reconciliation Account</b>				<b>426.01</b>	<b>-0.01</b>	<b>9.96</b>	<b>82.41</b>	<b>613.00</b>		<b>0.03</b>			<b>0.18</b>	
<b>12 Profit &amp; Loss A/c</b>	<b>2.04</b>	<b>4.84</b>		<b>11.18</b>		<b>19.75</b>	<b>6.74</b>		<b>2.80</b>			<b>5.48</b>	<b>4.91</b>	<b>5.59</b>
<b>TOTAL ASSETS</b>	<b>560.52</b>	<b>1322.84</b>	<b>3930.31</b>	<										

## Statement of Assets and Liabilities

as on Saun end 2069

Rs. in million

Liabilities	Namaste	Kaski	Zenith	Unique	Manjushree	Subhalaxmi	Jebis	Reliance	Lotus	Baibhav	Bhaktapur
<b>1 CAPITAL FUND</b>	<b>24.40</b>	<b>287.94</b>	<b>243.54</b>	<b>229.91</b>	<b>265.79</b>	<b>222.96</b>	<b>111.09</b>	<b>153.62</b>	<b>134.38</b>	<b>156.49</b>	<b>132.85</b>
a. Paid-up Capital	15.00	240.74	205.31	200.00	225.00	200.00	102.00	140.00	120.00	147.00	125.00
b. Calls in Advance											
c. General Reserves											
d. Share Premium	2.22	20.07	10.59	11.76	7.85	10.77	1.01	5.79	14.38	0.24	0.78
e. Retained Earning		0.33									
f. Others Reserves Fund	7.18	26.79	27.30	18.15	32.94	11.80	8.08	7.83		1.68	7.07
g. Exchange Fluctuation Fund			0.34			0.39				7.58	
<b>2 BORROWINGS</b>											
a. NRB											
b. "A"Class Licensed Institution											
c. Foreign Banks and Fin. Ins.											
d. Other Financial Ins.											
e. Bonds and Securities											
<b>3 DEPOSITS</b>	<b>92.08</b>	<b>1314.22</b>	<b>1052.32</b>	<b>419.96</b>	<b>879.66</b>	<b>616.03</b>	<b>416.82</b>	<b>869.73</b>	<b>315.50</b>	<b>177.05</b>	<b>185.66</b>
a. Current											
Domestic											
Foreign											
b. Savings	80.41	776.43	525.36	104.52	84.35	125.47	101.38	155.83	89.32	60.63	74.28
Domestic	80.41	776.43	525.36	104.52	84.35	125.47	101.38	155.83	89.32	60.63	74.28
Foreign											
c. Fixed	11.63	537.79	242.86	181.22	343.97	392.20	190.45	349.78	137.39	40.34	50.69
Domestic	11.63	537.79	242.86	181.22	343.97	392.20	190.45	349.78	137.39	40.34	50.69
Foreign											
d. Call Deposits											60.70
Domestic											60.70
Foreign											
e. Others	0.04		284.09	134.23	451.34	98.36	124.99	364.11	88.79	76.08	
Domestic	0.04		284.09	134.23	451.34	98.36	124.99	364.11	88.79	76.08	
Foreign											
<b>4 Bills Payable</b>											
<b>5 Other Liabilities</b>	<b>3.43</b>	<b>63.13</b>	<b>50.84</b>	<b>19.49</b>	<b>48.03</b>	<b>34.00</b>	<b>26.82</b>	<b>53.83</b>	<b>25.32</b>	<b>9.62</b>	<b>7.32</b>
1. Sundry Creditors	0.09	0.24	2.11	2.98	0.91	1.61	0.80	1.87	0.11	0.00	0.05
2. Loan Loss Provision	1.47	16.55	9.46	5.55	12.38	8.22	8.65	20.33	9.21	7.24	1.54
3. Interest Suspense a/c	0.32	18.64	10.40	0.50	14.36	9.13	8.01	11.88	4.52		1.31
4. Others	1.56	27.70	28.87	10.46	20.37	15.04	9.37	19.74	11.48	2.38	4.42
<b>6 Reconciliation A/c</b>		0.02									
<b>7 Profit &amp; Loss A/c</b>	<b>0.18</b>										
<b>TOTAL LIABILITIES</b>	<b>120.08</b>	<b>1665.32</b>	<b>1346.70</b>	<b>669.36</b>	<b>1193.48</b>	<b>872.99</b>	<b>554.73</b>	<b>1077.17</b>	<b>475.20</b>	<b>343.17</b>	<b>325.83</b>
<b>Assets</b>											
<b>1 LIQUID FUNDS</b>	<b>40.38</b>	<b>494.49</b>	<b>485.27</b>	<b>142.77</b>	<b>302.61</b>	<b>273.10</b>	<b>118.59</b>	<b>413.56</b>	<b>165.39</b>	<b>163.94</b>	<b>162.99</b>
a. Cash Balance	1.90	14.97	23.52	1.64	12.66	5.20	7.05	10.61	2.89	4.01	5.80
Nepalese Notes & Coins	1.89	14.97	23.52	1.64	12.66	5.20	7.05	10.61	2.89	4.01	5.80
Foreign Currency	0.02										
b. Bank Balance	3.06	69.06	461.75	141.12	289.95	267.90	111.54	402.95	162.50	7.03	157.19
1. In Nepal Rastra Bank		67.47	21.15	8.72	17.52	19.17	11.01	26.67	15.82	7.03	10.97
Domestic Currency		67.47	21.15	8.72	17.52	19.17	11.01	26.67	15.82	7.03	10.97
Foreign Currency											
2. "A"Class Licensed Institution	3.05	1.53	204.61	33.10	228.24	106.16	65.29	155.55	52.02		67.21
Domestic Currency	3.05	1.53	204.61	33.10	228.24	106.16	65.29	155.55	52.02		67.21
Foreign Currency											
3. Other Financial Ins.	0.01	0.06	235.99	99.30	44.19	142.57	35.24	220.73	94.66		79.01
4. In Foreign Banks											
c. Money at Call	35.42	410.45								152.90	
Domestic Currency	35.42	410.45								152.90	
Foreign Currency											
<b>2 INVESTMENT IN SECURITIES</b>			<b>50.00</b>	<b>17.00</b>	<b>30.00</b>	<b>20.00</b>	<b>8.45</b>	<b>4.00</b>	<b>6.00</b>		<b>5.00</b>
a. Govt. Securities			50.00	17.00	30.00	20.00	8.45	4.00	6.00		5.00
b. NRB Bond											
c. Govt. Non-Fin. Ins.											
d. Other Non-Fin Ins.											
e. Non Residents											
<b>3 SHARE &amp; OTHER INVESTMENT</b>			<b>3.21</b>	<b>7.54</b>		<b>1.05</b>	<b>4.95</b>	<b>2.45</b>		<b>21.04</b>	
a. Non Residents											
b. Others			3.21	7.54		1.05	4.95	2.45		21.04	
<b>4 LOANS &amp; ADVANCES</b>	<b>75.88</b>	<b>1127.19</b>	<b>723.43</b>	<b>493.26</b>	<b>782.68</b>	<b>535.65</b>	<b>382.90</b>	<b>630.58</b>	<b>288.94</b>	<b>142.44</b>	<b>146.82</b>
a. Private Sector	75.88	1127.19	723.43	493.26	766.08	525.15	378.90	615.08	283.64	142.44	146.82
b. Financial Institutions					16.60	10.50	4.00	15.50	5.30		
c. Government Organizations											
<b>5 BILL PURCHASED</b>			<b>7.20</b>		<b>1.37</b>						
a. Domestic Bills Purchased			7.20		1.37						
b. Foreign Bills Purchased											
c. Import Bills & Imports											
<b>6 LOANS AGAINST COLLECTED BILLS</b>											
a. Against Domestic Bills											
b. Against Foreign Bills											
<b>7 FIXED ASSETS</b>	<b>0.55</b>	<b>15.85</b>	<b>6.96</b>	<b>2.64</b>	<b>21.46</b>	<b>14.97</b>	<b>8.52</b>	<b>8.09</b>	<b>4.45</b>	<b>9.43</b>	<b>5.14</b>
<b>8 OTHER ASSETS</b>	<b>3.27</b>	<b>19.68</b>	<b>64.28</b>	<b>3.90</b>	<b>47.42</b>	<b>21.64</b>	<b>26.23</b>	<b>15.32</b>	<b>9.51</b>	<b>5.10</b>	<b>3.22</b>
a. Accrued Interest:	0.32	18.64	10.40	0.57	14.36	9.13	8.02	1.51	4.52	1.36	
b. Staff Loans / Adv.	0.10	0.46	22.30	0.43	20.81	7.41	10.36	0.63	1.07	0.26	
c. Sundry Debtors	2.45		4.56	1.70	0.75	0.61	0.45	2.41	0.44	1.69	0.17
d. Cash In Transit											
e. Others	0.40	0.58	27.02	1.20	11.50	4.49	7.41	10.77	3.48	3.15	1.69
<b>9 Expenses not Written off</b>		<b>1.98</b>				<b>0.61</b>	<b>1.19</b>	<b>1.21</b>			<b>2.30</b>
<b>10 Non Banking Assets</b>											
<b>11 Reconciliation Account</b>											
<b>12 Profit &amp; Loss A/c</b>		<b>6.14</b>	<b>6.35</b>	<b>2.27</b>	<b>7.94</b>	<b>5.97</b>	<b>3.89</b>	<b>1.98</b>	<b>0.92</b>	<b>1.20</b>	<b>0.35</b>
<b>TOTAL ASSETS</b>	<b>120.08</b>										

## Profit and Loss Account

upto Saun 2069

Rs. in million

Expenses	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
<b>1 Interest Expenses</b>	<b>18.94</b>	<b>235.33</b>	<b>228.99</b>	<b>287.57</b>	<b>59.71</b>	<b>199.00</b>	<b>238.88</b>
1.1 Deposit Liabilities	18.94	235.33	226.72	278.79	59.42	199.00	233.88
1.1.1 Saving A/c	15.87	91.08	65.17	53.31	27.44	71.00	29.46
1.1.2 Fixed A/c	3.06	136.22	108.61	164.47	24.38	128.00	197.20
1.1.2.1 Upto 3 Months Fixed A/c		0.02	16.29	2.48	0.28	29.00	32.63
1.1.2.2 3 to 6 Months fixed A/c		1.99	21.72		0.00		18.21
1.1.2.3 6 Months to 1 Year Fixed A/c		96.47	54.31		2.16		48.14
1.1.2.4 Above 1 Year	3.06	37.74	16.29	161.99	21.94	99.00	98.23
1.1.3 Call Deposit	0.01	8.03	52.93	61.01	7.59		7.22
1.1.4 Certificate of Deposits							
1.2 Others			2.27	8.78	0.30		5.00
<b>2 Commission/Fee Expense</b>		<b>8.13</b>	<b>8.14</b>	<b>7.65</b>			
<b>3 Employees Expenses</b>	<b>152.57</b>	<b>211.57</b>	<b>34.06</b>	<b>28.87</b>	<b>23.24</b>	<b>94.00</b>	<b>25.42</b>
<b>4 Office Operating Expenses</b>	<b>57.79</b>	<b>15.39</b>	<b>42.91</b>	<b>32.15</b>	<b>27.03</b>		<b>31.41</b>
<b>5 Exchange Fluctuation Loss</b>		<b>8.95</b>					
5.1 Due to Change in Exchange Rates		8.95					
<b>6 Non-Operating Expenses</b>		<b>0.07</b>					
<b>7. Provision for Risk</b>	<b>0.01</b>	<b>0.31</b>			<b>2.95</b>	<b>61.00</b>	
7.1 Loan loss Provision	0.01	0.31			2.95	61.00	
7.1.1 General Loan loss Provision		0.28				61.00	
7.1.2 Special Loan Loss Provision	0.01	0.03			2.95		
7.1.3 Additional Loan Loss Provision							
7.2. Provision for Non-Banking Assets							
7.3. Provision for Loss on Investment							
7.4. Provision for Loss of Other Assets							
<b>8 Loan Written Off</b>					<b>2.32</b>		
<b>9 Provision for Staff Bonus</b>	<b>28.17</b>		<b>32.47</b>	<b>23.03</b>	<b>11.44</b>		
<b>10 Provision for Income Tax</b>	<b>83.28</b>		<b>116.89</b>	<b>69.08</b>	<b>34.33</b>		
<b>11 Others</b>							
<b>12 Net Profit</b>	<b>198.42</b>	<b>55.04</b>	<b>207.80</b>	<b>161.21</b>	<b>80.11</b>	<b>148.31</b>	
<b>TOTAL EXPENSES</b>	<b>539.19</b>	<b>534.79</b>	<b>671.25</b>	<b>609.57</b>	<b>241.16</b>	<b>502.31</b>	<b>295.70</b>

### Income

<b>1. Interest Income</b>	<b>469.96</b>	<b>491.82</b>	<b>570.39</b>	<b>537.08</b>	<b>161.64</b>	<b>407.00</b>	<b>129.95</b>
1.1. On Loans and Advance	496.09	439.66	525.41	513.74	137.71	374.00	54.07
1.2. On Investment	0.18	42.79	25.20	17.66	17.57	31.00	16.17
1.2.1 Government Bonds	0.14	41.35	24.15	17.66	17.51	31.00	16.17
1.2.2 Foreign Bonds			1.05				
1.2.3 NRB Bonds							
1.2.4 Deventure & Bonds	0.03	1.44			0.06		
1.3 Agency Balance		7.73		5.47	0.07	2.00	57.90
1.4 On Call Deposit		0.20	14.92	0.22	0.64		
1.5 Others	-26.30	1.44	4.86		5.65		1.82
<b>2. Comission &amp; Discount</b>	<b>9.08</b>	<b>12.71</b>	<b>63.28</b>	<b>18.60</b>	<b>22.09</b>	<b>59.00</b>	<b>33.40</b>
2.1 Bills Purchase & Discount	0.02	0.06	0.27		0.98	3.00	0.00
2.2 Comission	9.06	11.89	62.80	18.60	15.92	45.00	24.03
2.3 Others		0.76	0.21		5.20	11.00	9.37
<b>3 Income From Exchange Fluctuation</b>	<b>6.07</b>	<b>4.88</b>	<b>37.55</b>	<b>24.36</b>	<b>46.22</b>	<b>36.31</b>	<b>7.91</b>
3.1 Due to Change in Exchange Rate	5.61	0.01	26.23	24.36	18.73	8.31	0.27
3.2 Due to Foreign Currency Trans.	0.47	4.87	11.32		27.50	28.00	7.63
<b>4 Other Operating Income</b>	<b>17.17</b>	<b>14.68</b>		<b>29.53</b>	<b>4.12</b>		
<b>5 Non Operating Income</b>		<b>-0.13</b>	<b>-0.02</b>				<b>0.01</b>
<b>6 Provision Written Back</b>	<b>32.81</b>	<b>0.27</b>			<b>2.34</b>		
<b>7 Recovery from Written off Loan</b>	<b>4.09</b>	<b>10.38</b>	<b>0.05</b>		<b>4.73</b>		
<b>8 Income from Extra Ordinary Expenses</b>		<b>0.18</b>					
<b>9 Net Loss</b>							<b>124.43</b>
<b>TOTAL INCOME</b>	<b>539.19</b>	<b>534.79</b>	<b>671.25</b>	<b>609.57</b>	<b>241.16</b>	<b>502.31</b>	<b>295.70</b>

## Profit and Loss Account

upto Saun 2069

Rs. in million

Expenses	NBBL	EBL	BOK	NCC	NIC	LBL	MBL	Kumari
<b>1 Interest Expenses</b>	<b>102.98</b>	<b>214.48</b>	<b>107.66</b>	<b>102.61</b>	<b>128.80</b>	<b>51.88</b>	<b>138.54</b>	<b>143.24</b>
1.1 Deposit Liabilities	102.96	214.01	106.56	102.61	127.61	51.88	138.54	140.42
1.1.1 Saving A/c	43.15	56.75	26.42	29.57	20.83	11.96	43.10	33.09
1.1.2 Fixed A/c	27.79	108.29	56.75	44.54	81.38	32.94	72.64	80.31
1.1.2.1 Upto 3 Months Fixed A/c		23.73					0.04	
1.1.2.2 3 to 6 Months fixed A/c	7.45	27.46					0.34	
1.1.2.3 6 Months to 1 Year Fixed A/c		35.38	56.75	2.20		32.94	32.45	
1.1.2.4 Above 1 Year	20.34	21.73		42.34	81.38		39.82	80.31
1.1.3 Call Deposit	32.02	48.97	23.40	28.50	25.40	6.97	22.80	27.02
1.1.4 Certificate of Deposits								
1.2 Others	0.02	0.47	1.10		1.19	0.00		2.81
<b>2 Commission/Fee Expense</b>	<b>0.94</b>							
<b>3 Employees Expenses</b>	<b>14.04</b>	<b>26.47</b>	<b>21.28</b>	<b>9.06</b>	<b>11.67</b>	<b>5.63</b>	<b>13.17</b>	<b>16.51</b>
<b>4 Office Operating Expenses</b>	<b>14.47</b>	<b>21.18</b>	<b>29.12</b>	<b>10.04</b>	<b>18.33</b>	<b>7.40</b>	<b>28.46</b>	<b>14.60</b>
<b>5 Exchange Fluctuation Loss</b>				<b>0.60</b>		<b>0.31</b>	<b>0.49</b>	
5.1 Due to Change in Exchange Rates				0.44		0.31	0.49	
<b>6 Non-Operating Expenses</b>	<b>1.08</b>	<b>0.06</b>						
<b>7. Provision for Risk</b>	<b>44.80</b>					<b>6.29</b>		
7.1 Loan loss Provision						6.29		
7.1.1 General Loan loss Provision								
7.1.2 Special Loan Loss Provision						6.29		
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets	44.80							
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>				<b>2.26</b>				
<b>9 Provision for Staff Bonus</b>		<b>18.60</b>	<b>8.30</b>		<b>7.20</b>			<b>0.87</b>
<b>10 Provision for Income Tax</b>		<b>55.79</b>	<b>24.89</b>		<b>21.61</b>			<b>2.61</b>
<b>11 Others</b>								
<b>12 Net Profit</b>		<b>130.18</b>	<b>58.07</b>	<b>0.00</b>	<b>50.42</b>		<b>24.17</b>	<b>6.10</b>
<b>TOTAL EXPENSES</b>	<b>178.31</b>	<b>466.76</b>	<b>249.32</b>	<b>124.58</b>	<b>238.04</b>	<b>71.51</b>	<b>204.83</b>	<b>183.93</b>

### Income

<b>1. Interest Income</b>	<b>33.16</b>	<b>418.12</b>	<b>214.03</b>	<b>27.18</b>	<b>219.06</b>	<b>21.74</b>	<b>194.41</b>	<b>162.95</b>
1.1. On Loans and Advance	25.51	391.46	199.02	19.90	200.49	19.84	194.24	155.47
1.2. On Investment	7.13	26.66	14.77	6.90	15.04	1.75	0.09	1.98
1.2.1 Government Bonds	7.13	6.52	14.66	5.20	5.74	1.75	0.09	1.98
1.2.2 Foreign Bonds		3.59						
1.2.3 NRB Bonds		16.55		1.05	9.30			
1.2.4 Deventure & Bonds			0.11	0.65				
1.3 Agency Balance						0.15		
1.4 On Call Deposit			0.03		2.47			
1.5 Others	0.52		0.21	0.38	1.06		0.07	5.50
<b>2. Comission &amp; Discount</b>	<b>11.79</b>	<b>29.26</b>	<b>17.80</b>	<b>5.30</b>	<b>8.69</b>	<b>1.89</b>	<b>3.65</b>	<b>13.09</b>
2.1 Bills Purchase & Discount	1.19	10.22	4.73	0.36	0.04		0.09	0.07
2.2 Comission	10.04	18.88	13.07	4.94	4.42	1.89	3.56	13.02
2.3 Others	0.56	0.16			4.22			
<b>3 Income From Exchange Fluctuation</b>	<b>5.01</b>	<b>9.09</b>	<b>12.45</b>	<b>0.00</b>	<b>6.52</b>	<b>1.59</b>	<b>3.07</b>	<b>7.88</b>
3.1 Due to Change in Exchange Rate	-0.06	-1.97		0.00	0.44			3.34
3.2 Due to Foreign Currency Trans.	5.07	11.06	12.45	0.00	6.08	1.59	3.07	4.54
<b>4 Other Operating Income</b>	<b>3.65</b>	<b>10.23</b>	<b>5.03</b>	<b>3.87</b>	<b>3.77</b>	<b>1.70</b>	<b>3.71</b>	
<b>5 Non Operating Income</b>	<b>-10.32</b>	<b>0.06</b>		<b>0.00</b>				<b>0.00</b>
<b>6 Provision Written Back</b>				<b>2.26</b>				
<b>7 Recovery from Written off Loan</b>	<b>44.80</b>							
<b>8 Income from Extra Ordinary Expenses</b>				<b>0.60</b>				
<b>9 Net Loss</b>	<b>90.21</b>			<b>85.37</b>		<b>44.60</b>		
<b>TOTAL INCOME</b>	<b>178.30</b>	<b>466.76</b>	<b>249.32</b>	<b>124.58</b>	<b>238.04</b>	<b>71.51</b>	<b>204.83</b>	<b>183.93</b>

# Profit and Loss Account

upto Saun 2069

Rs. in million

Expenses	Laxmi	SBL	ADBNL	Global	Citizens	Prime	BOA	Sunrise
<b>1 Interest Expenses</b>	<b>141.22</b>	<b>170.86</b>	<b>146.09</b>	<b>183.07</b>	<b>105.48</b>	<b>171.24</b>	<b>103.87</b>	<b>118.63</b>
1.1 Deposit Liabilities	138.46	170.46	146.07	182.66	105.34	171.00	103.87	118.62
1.1.1 Saving A/c	22.18	35.26	41.45	83.21	21.91	18.66	17.76	39.20
1.1.2 Fixed A/c	86.76	92.24	103.79	76.09	64.55	88.09	64.26	61.95
1.1.2.1 Upto 3 Months Fixed A/c			0.21	0.14	2.36	0.00		0.18
1.1.2.2 3 to 6 Months fixed A/c	0.23		0.31	0.26	1.50	3.64		5.37
1.1.2.3 6 Months to 1 Year Fixed A/c	34.02		9.34	6.45	40.90	78.32		56.39
1.1.2.4 Above 1 Year	52.51	92.24	93.93	69.24	19.78	6.13	64.26	
1.1.3 Call Deposit	29.52	42.96	0.44	23.36	18.87	64.25	21.85	17.47
1.1.4 Certificate of Deposits			0.38					
1.2 Others	2.76	0.41	0.02	0.41	0.14	0.24		0.01
<b>2 Commission/Fee Expense</b>				<b>1.18</b>	<b>0.04</b>			<b>0.07</b>
<b>3 Employees Expenses</b>	<b>7.77</b>	<b>13.14</b>	<b>161.03</b>	<b>23.18</b>	<b>11.19</b>	<b>6.75</b>	<b>10.24</b>	<b>13.74</b>
<b>4 Office Operatiing Expenses</b>	<b>9.84</b>	<b>23.05</b>	<b>21.61</b>	<b>15.07</b>	<b>15.27</b>	<b>12.66</b>	<b>14.89</b>	<b>18.49</b>
<b>5 Exchange Fluctuation Loss</b>			<b>0.08</b>					
5.1 Due to Change in Exchange Rates								
<b>6 Non-Operatiing Expenses</b>			<b>0.01</b>					
<b>7. Provision for Risk</b>			<b>6.15</b>			<b>0.74</b>	<b>119.97</b>	
7.1 Loan loss Provision			6.15			0.74	119.97	
7.1.1 General Loan loss Provision			4.37			0.74		
7.1.2 Special Loan Loss Provision			1.78				119.97	
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>			<b>0.73</b>					
<b>9 Provision for Staff Bonus</b>	<b>4.40</b>	<b>4.36</b>		<b>8.71</b>				
<b>10 Provision for Income Tax</b>	<b>12.01</b>	<b>13.08</b>		<b>26.14</b>				
<b>11 Others</b>			<b>0.30</b>					
<b>12 Net Profit</b>	<b>32.03</b>	<b>30.51</b>	<b>348.82</b>	<b>60.99</b>				<b>31.65</b>
<b>TOTAL EXPENSES</b>	<b>207.26</b>	<b>255.00</b>	<b>684.83</b>	<b>318.35</b>	<b>131.98</b>	<b>191.39</b>	<b>248.97</b>	<b>182.58</b>

## Income

<b>1. Interest Income</b>	<b>176.58</b>	<b>208.74</b>	<b>584.19</b>	<b>236.65</b>	<b>40.97</b>	<b>49.26</b>	<b>52.69</b>	<b>163.67</b>
1.1. On Loans and Advance	172.39	197.97	554.07	224.20	33.92	46.05	44.21	160.57
1.2. On Investment	4.19	7.89	26.37	12.20	6.51		8.33	2.17
1.2.1 Government Bonds	3.85		26.37	12.14	6.51		8.33	1.04
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds		7.89		0.05				1.13
1.2.4 Deventure & Bonds	0.33							
1.3 Agency Balance		0.01			0.00	0.00		0.58
1.4 On Call Deposit		2.87		0.09	0.54			
1.5 Others			3.74	0.16		3.21	0.15	0.36
<b>2. Comission &amp; Discount</b>	<b>16.97</b>	<b>18.71</b>	<b>8.95</b>	<b>68.27</b>	<b>16.73</b>	<b>5.17</b>	<b>8.31</b>	<b>9.80</b>
2.1 Bills Purchase & Discount	3.25			0.01	0.40	2.02	0.13	1.28
2.2 Comission	13.14	9.77	6.29	20.55	11.64	3.15	3.07	3.89
2.3 Others	0.58	8.94	2.66	47.71	4.69		5.11	4.63
<b>3 Income From Exchange Fluctuation</b>	<b>12.72</b>	<b>27.55</b>	<b>2.18</b>	<b>5.81</b>	<b>0.94</b>	<b>-0.78</b>	<b>7.54</b>	<b>3.79</b>
3.1 Due to Change in Exchange Rate		2.09	2.18	1.42	-0.04	-2.24	3.51	0.60
3.2 Due to Foreign Currency Trans.	12.72	25.46		4.39	0.97	1.46	4.03	3.20
<b>4 Other Operating Income</b>			<b>29.72</b>	<b>7.63</b>	<b>1.19</b>	<b>8.01</b>		<b>5.32</b>
<b>5 Non Operating Income</b>	<b>0.98</b>		<b>0.10</b>		<b>0.03</b>			
<b>6 Provision Written Back</b>			<b>12.71</b>				<b>6.68</b>	
<b>7 Recovery from Written off Loan</b>			<b>17.94</b>					
<b>8 Income from Extra Ordinary Expenses</b>			<b>29.04</b>					
<b>9 Net Loss</b>					<b>72.13</b>	<b>129.73</b>	<b>173.75</b>	
<b>TOTAL INCOME</b>	<b>207.26</b>	<b>255.00</b>	<b>684.83</b>	<b>318.35</b>	<b>131.98</b>	<b>191.39</b>	<b>248.97</b>	<b>182.58</b>

## Profit and Loss Account

upto Saun 2069

Rs. in million

Expenses	Grand	NMB	Kist	Janata	Mega	CTBNL	Civil Bank	Century
<b>1 Interest Expenses</b>	<b>111.35</b>	<b>98.31</b>	<b>130.88</b>	<b>60.09</b>	<b>62.59</b>	<b>48.40</b>	<b>68.62</b>	<b>42.67</b>
1.1 Deposit Liabilities	111.33	98.31	130.85	59.79	62.38	48.27	67.69	35.55
1.1.1 Saving A/c	31.69	18.30	63.44	7.16	23.87	5.82	7.53	10.89
1.1.2 Fixed A/c	77.07	58.35	53.65	38.59	27.17	35.04	42.12	19.94
1.1.2.1 Upto 3 Months Fixed A/c		1.33	0.00	3.07	4.04	0.01	1.08	
1.1.2.2 3 to 6 Months fixed A/c		0.12	3.59	1.53	2.87	4.71	1.19	
1.1.2.3 6 Months to 1 Year Fixed A/c	68.28	17.33	41.95	30.13	20.20	22.23	36.71	19.94
1.1.2.4 Above 1 Year	8.79	39.57	8.11	3.86	0.07	8.09	3.14	
1.1.3 Call Deposit	2.13	21.67	13.76	14.05	11.35	7.41	18.03	4.73
1.1.4 Certificate of Deposits	0.44							
1.2 Others	0.02	0.00	0.03	0.30	0.21	0.13	0.93	7.12
<b>2 Commission/Fee Expense</b>								
<b>3 Employees Expenses</b>	<b>6.78</b>	<b>8.84</b>	<b>17.66</b>	<b>8.18</b>	<b>9.27</b>	<b>4.70</b>	<b>6.87</b>	<b>3.96</b>
<b>4 Office Operating Expenses</b>	<b>8.86</b>	<b>14.20</b>	<b>23.08</b>	<b>8.28</b>	<b>13.99</b>	<b>5.65</b>	<b>8.57</b>	<b>9.69</b>
<b>5 Exchange Fluctuation Loss</b>			<b>0.24</b>				<b>1.22</b>	
5.1 Due to Change in Exchange Rates			0.24				1.22	
<b>6 Non-Operating Expenses</b>			<b>0.00</b>					
<b>7. Provision for Risk</b>						<b>6.59</b>		
7.1 Loan loss Provision						6.59		
7.1.1 General Loan loss Provision						6.59		
7.1.2 Special Loan Loss Provision								
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>			<b>0.25</b>					
<b>9 Provision for Staff Bonus</b>					<b>4.64</b>			
<b>10 Provision for Income Tax</b>					<b>13.93</b>			
<b>11 Others</b>								
<b>12 Net Profit</b>					<b>32.50</b>			
<b>TOTAL EXPENSES</b>	<b>126.98</b>	<b>121.35</b>	<b>172.11</b>	<b>76.54</b>	<b>136.93</b>	<b>65.33</b>	<b>85.29</b>	<b>56.32</b>

### Income

<b>1. Interest Income</b>	<b>14.11</b>	<b>53.58</b>	<b>62.86</b>	<b>51.58</b>	<b>126.38</b>	<b>11.11</b>	<b>12.18</b>	<b>18.53</b>
1.1. On Loans and Advance	6.53	46.01	51.33	47.57	121.42	9.78	9.92	10.05
1.2. On Investment	6.99	7.50	8.62	3.77	2.39	1.15	2.22	0.97
1.2.1 Government Bonds	6.99	7.36	8.62	3.77	2.39	0.39	2.22	0.01
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds						0.77		0.96
1.2.4 Deventure & Bonds		0.14						
1.3 Agency Balance			0.23	0.24				
1.4 On Call Deposit		0.00	0.07		1.72		0.04	
1.5 Others	0.60	0.07	2.62		0.86	0.17		7.52
<b>2. Commission &amp; Discount</b>	<b>2.26</b>	<b>2.93</b>	<b>18.08</b>	<b>5.07</b>	<b>1.21</b>	<b>5.10</b>	<b>6.35</b>	<b>3.33</b>
2.1 Bills Purchase & Discount	0.28		0.23	0.01	0.03		0.03	
2.2 Comission	1.98	2.93	9.15	4.71	1.18	2.63	6.32	1.27
2.3 Others			8.70	0.36		2.47		2.05
<b>3 Income From Exchange Fluctuation</b>	<b>5.26</b>	<b>14.80</b>	<b>1.29</b>	<b>5.58</b>	<b>5.61</b>	<b>3.34</b>	<b>3.60</b>	<b>1.75</b>
3.1 Due to Change in Exchange Rate	0.88	3.30		-99.07	0.85	1.14		0.06
3.2 Due to Foreign Currency Trans.	4.38	11.49	1.29	104.65	4.76	2.19	3.60	1.68
<b>4 Other Operating Income</b>	<b>4.03</b>	<b>3.50</b>			<b>3.71</b>		<b>1.40</b>	
<b>5 Non Operating Income</b>		<b>0.16</b>		<b>0.01</b>	<b>0.02</b>			<b>0.13</b>
<b>6 Provision Written Back</b>								
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>	<b>101.31</b>	<b>46.37</b>	<b>89.88</b>	<b>14.30</b>		<b>45.79</b>	<b>61.75</b>	<b>32.58</b>
<b>TOTAL INCOME</b>	<b>126.98</b>	<b>121.34</b>	<b>172.12</b>	<b>76.54</b>	<b>136.93</b>	<b>65.33</b>	<b>85.29</b>	<b>56.32</b>

## Profit and Loss Account

upto Saun 2069

Rs. in million

Expenses	Sanima	NIDC	Malika	SDBL	UDBL	MDBL	Narayani	PDBL
<b>1 Interest Expenses</b>	<b>79.07</b>	<b>3.47</b>	<b>9.75</b>	<b>41.04</b>		<b>22.59</b>	<b>0.84</b>	<b>19.12</b>
1.1 Deposit Liabilities	78.80	3.47	9.75	41.04		22.59	0.59	19.12
1.1.1 Saving A/c	19.56	0.67	7.45	17.41		5.48	0.01	9.96
1.1.2 Fixed A/c	50.92	2.58	1.23	16.65		8.41	0.57	6.32
1.1.2.1 Upto 3 Months Fixed A/c	0.21			0.02			0.01	0.00
1.1.2.2 3 to 6 Months fixed A/c	2.18	0.03		1.26			0.12	0.05
1.1.2.3 6 Months to 1 Year Fixed A/c	41.92	0.01	1.23	9.12		3.96	0.17	5.73
1.1.2.4 Above 1 Year	6.61	2.54		6.24		4.45	0.28	0.53
1.1.3 Call Deposit	8.31	0.22	1.08	6.98		8.69		2.84
1.1.4 Certificate of Deposits								
1.2 Others	0.27						0.25	
<b>2 Commission/Fee Expense</b>				<b>0.19</b>				
<b>3 Employees Expenses</b>	<b>7.08</b>	<b>2.43</b>	<b>2.81</b>	<b>3.49</b>		<b>4.95</b>	<b>0.89</b>	<b>3.13</b>
<b>4 Office Operating Expenses</b>	<b>15.82</b>	<b>5.77</b>	<b>2.44</b>	<b>5.36</b>		<b>5.32</b>	<b>1.65</b>	<b>2.85</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
<b>6 Non-Operating Expenses</b>						<b>0.02</b>		
<b>7. Provision for Risk</b>								
7.1 Loan loss Provision								
7.1.1 General Loan loss Provision								
7.1.2 Special Loan Loss Provision								
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>								
<b>10 Provision for Income Tax</b>								
<b>11 Others</b>								
<b>12 Net Profit</b>								
<b>TOTAL EXPENSES</b>	<b>101.97</b>	<b>11.67</b>	<b>15.01</b>	<b>50.08</b>		<b>32.88</b>	<b>3.38</b>	<b>25.09</b>

### Income

<b>1. Interest Income</b>	<b>43.30</b>	<b>0.95</b>	<b>10.04</b>	<b>26.87</b>		<b>12.78</b>	<b>2.07</b>	<b>11.98</b>
1.1. On Loans and Advance	37.91	0.95	9.74	25.14		9.31	0.96	11.95
1.2. On Investment	5.26	0.00		1.72		0.33		0.00
1.2.1 Government Bonds	5.26	0.00		1.72		0.33		
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								0.00
1.2.4 Deventure & Bonds								
1.3 Agency Balance						3.06	0.00	
1.4 On Call Deposit	0.02		0.10					0.00
1.5 Others	0.12		0.21	0.01		0.08	1.11	0.04
<b>2. Commission &amp; Discount</b>	<b>1.56</b>		<b>0.62</b>	<b>0.74</b>		<b>1.03</b>	<b>0.13</b>	<b>0.22</b>
2.1 Bills Purchase & Discount								
2.2 Commission	1.45		0.62	0.74		1.03	0.06	0.22
2.3 Others	0.12						0.07	
<b>3 Income From Exchange Fluctuation</b>	<b>0.21</b>			<b>0.04</b>		<b>0.01</b>		
3.1 Due to Change in Exchange Rate	0.00			0.02		0.01		
3.2 Due to Foreign Currency Trans.	0.20			0.02				
<b>4 Other Operating Income</b>	<b>3.23</b>	<b>0.39</b>	<b>0.70</b>	<b>2.52</b>				<b>1.36</b>
<b>5 Non Operating Income</b>	<b>0.02</b>	<b>5.25</b>	<b>0.52</b>	<b>0.09</b>				
<b>6 Provision Written Back</b>				<b>0.08</b>				
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>						<b>0.13</b>		
<b>9 Net Loss</b>	<b>53.66</b>	<b>5.09</b>	<b>3.13</b>	<b>19.73</b>		<b>18.93</b>	<b>1.18</b>	<b>11.53</b>
<b>TOTAL INCOME</b>	<b>101.97</b>	<b>11.67</b>	<b>15.01</b>	<b>50.08</b>		<b>32.88</b>	<b>3.38</b>	<b>25.09</b>



## Profit and Loss Account

upto Saun 2069

Rs. in million

Expenses	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhrikuti	Suvekhcha	Bageshwori
<b>1 Interest Expenses</b>	<b>9.49</b>	<b>9.21</b>	<b>2.45</b>	<b>18.51</b>	<b>17.51</b>	<b>24.92</b>	<b>9.66</b>	<b>11.74</b>
1.1 Deposit Liabilities	9.49	9.21	2.45	18.51	17.51	24.92	9.55	11.73
1.1.1 Saving A/c	7.17	2.48	2.01	6.81	6.36	11.52	3.24	7.22
1.1.2 Fixed A/c	2.14	3.21	0.43	8.36	5.16	7.43	4.20	1.86
1.1.2.1 Upto 3 Months Fixed A/c		0.03				0.03	0.00	
1.1.2.2 3 to 6 Months fixed A/c		0.45		0.48		0.04	0.00	
1.1.2.3 6 Months to 1 Year Fixed A/c	0.55	2.28		3.48		6.35	1.77	0.19
1.1.2.4 Above 1 Year	1.59	0.45	0.43	4.40	5.16	1.01	2.42	1.67
1.1.3 Call Deposit	0.17	3.53		3.35	6.00	5.97	2.12	2.65
1.1.4 Certificate of Deposits								
1.2 Others		0.00					0.11	0.01
<b>2 Commission/Fee Expense</b>		<b>0.04</b>						
<b>3 Employees Expenses</b>	<b>1.00</b>	<b>2.00</b>	<b>1.33</b>	<b>1.35</b>	<b>2.26</b>	<b>2.25</b>	<b>1.10</b>	<b>1.84</b>
<b>4 Office Operating Expenses</b>	<b>2.07</b>	<b>1.99</b>	<b>1.07</b>	<b>2.98</b>	<b>2.31</b>	<b>3.13</b>	<b>1.02</b>	<b>0.85</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
<b>6 Non-Operating Expenses</b>								
<b>7. Provision for Risk</b>								<b>1.06</b>
7.1 Loan loss Provision								1.06
7.1.1 General Loan loss Provision								1.06
7.1.2 Special Loan Loss Provision								
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>							<b>0.08</b>	
<b>10 Provision for Income Tax</b>							<b>0.23</b>	
<b>11 Others</b>								
<b>12 Net Profit</b>	<b>1.02</b>	<b>7.88</b>					<b>0.54</b>	
<b>TOTAL EXPENSES</b>	<b>13.58</b>	<b>21.13</b>	<b>4.84</b>	<b>22.84</b>	<b>22.08</b>	<b>30.30</b>	<b>12.64</b>	<b>15.48</b>

### Income

<b>1. Interest Income</b>	<b>12.15</b>	<b>20.27</b>	<b>1.86</b>	<b>14.21</b>	<b>11.34</b>	<b>22.70</b>	<b>11.51</b>	<b>3.00</b>
1.1. On Loans and Advance	11.98	20.09	1.85	14.19	10.36	22.51	11.51	2.96
1.2. On Investment					0.07			
1.2.1 Government Bonds					0.07			
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	0.17		0.02	0.02	0.26	0.19		0.04
1.5 Others		0.18			0.65			
<b>2. Commission &amp; Discount</b>	<b>0.59</b>	<b>0.06</b>	<b>0.31</b>	<b>1.40</b>	<b>0.25</b>	<b>0.05</b>	<b>0.09</b>	<b>1.79</b>
2.1 Bills Purchase & Discount					0.01			
2.2 Commission	0.59	0.05	0.09	1.08	0.24	0.05	0.09	0.35
2.3 Others		0.01	0.22	0.32				1.45
<b>3 Income From Exchange Fluctuation</b>								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
<b>4 Other Operating Income</b>	<b>0.84</b>	<b>0.80</b>				<b>2.08</b>	<b>1.04</b>	
<b>5 Non Operating Income</b>								
<b>6 Provision Written Back</b>								
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>			<b>2.66</b>	<b>7.23</b>	<b>10.49</b>	<b>5.48</b>		<b>10.69</b>
<b>TOTAL INCOME</b>	<b>13.58</b>	<b>21.13</b>	<b>4.84</b>	<b>22.84</b>	<b>22.08</b>	<b>30.30</b>	<b>12.64</b>	<b>15.48</b>



## Profit and Loss Account

upto Saun 2069

Rs. in million

Expenses	Gaurishankar	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	WDBL
<b>1 Interest Expenses</b>	<b>7.64</b>	<b>4.92</b>	<b>16.17</b>	<b>22.41</b>	<b>26.31</b>	<b>20.95</b>	<b>205.48</b>	<b>6.31</b>
1.1 Deposit Liabilities	7.64	4.92	16.17	22.41	26.31	20.95	205.48	6.31
1.1.1 Saving A/c	4.57	2.73	6.96	5.12	8.86	10.28	41.53	4.93
1.1.2 Fixed A/c	1.56	1.12	6.23	10.98	13.82	8.05	163.95	1.39
1.1.2.1 Upto 3 Months Fixed A/c				3.36	0.76		3.06	
1.1.2.2 3 to 6 Months fixed A/c			0.35	1.38	1.03	0.30	14.84	0.15
1.1.2.3 6 Months to 1 Year Fixed A/c	0.58		3.70	4.63	8.59	3.43	67.17	0.26
1.1.2.4 Above 1 Year	0.98	1.12	2.18	1.61	3.45	4.31	78.88	0.98
1.1.3 Call Deposit	1.51	1.07	2.98	6.31	3.62	2.62		
1.1.4 Certificate of Deposits								
1.2 Others								
<b>2 Commission/Fee Expense</b>				<b>0.00</b>				
<b>3 Employees Expenses</b>	<b>1.28</b>	<b>1.91</b>	<b>1.84</b>	<b>1.62</b>	<b>1.97</b>	<b>2.64</b>	<b>1889.59</b>	<b>0.66</b>
<b>4 Office Operating Expenses</b>	<b>1.16</b>	<b>1.70</b>	<b>1.64</b>	<b>1.57</b>	<b>1.60</b>	<b>2.45</b>	<b>1537.94</b>	<b>0.68</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
<b>6 Non-Operating Expenses</b>						<b>1.46</b>		
<b>7. Provision for Risk</b>								
7.1 Loan loss Provision								
7.1.1 General Loan loss Provision								
7.1.2 Special Loan Loss Provision								
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>							<b>848.36</b>	
<b>10 Provision for Income Tax</b>							<b>2545.09</b>	
<b>11 Others</b>								
<b>12 Net Profit</b>				<b>0.94</b>			<b>5938.54</b>	
<b>TOTAL EXPENSES</b>	<b>10.08</b>	<b>8.52</b>	<b>19.65</b>	<b>26.55</b>	<b>29.88</b>	<b>27.50</b>	<b>12965.00</b>	<b>7.65</b>

### Income

<b>1. Interest Income</b>	<b>6.39</b>	<b>6.13</b>	<b>12.54</b>	<b>25.17</b>	<b>20.98</b>	<b>23.74</b>	<b>12337.21</b>	<b>6.07</b>
1.1. On Loans and Advance	6.38	6.08	12.54	20.86	20.97	23.73	12329.91	6.07
1.2. On Investment					0.00			
1.2.1 Government Bonds								
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds					0.00			
1.3 Agency Balance							7.29	
1.4 On Call Deposit	0.00	0.05		4.31	0.01	0.01		
1.5 Others				0.00				
<b>2. Commission &amp; Discount</b>	<b>0.69</b>	<b>0.00</b>	<b>0.09</b>	<b>0.24</b>	<b>0.04</b>	<b>3.19</b>	<b>55.10</b>	<b>0.49</b>
2.1 Bills Purchase & Discount								
2.2 Commission	0.10	0.00	0.09	0.21	0.04		32.60	0.49
2.3 Others	0.59			0.03		3.19	22.50	
<b>3 Income From Exchange Fluctuation</b>		<b>0.15</b>	<b>0.01</b>	<b>0.00</b>	<b>0.00</b>			
3.1 Due to Change in Exchange Rate		0.15	0.01		0.00			
3.2 Due to Foreign Currency Trans.		0.00		0.00				
<b>4 Other Operating Income</b>		<b>0.31</b>	<b>1.58</b>	<b>1.15</b>	<b>1.61</b>		<b>572.70</b>	<b>0.66</b>
<b>5 Non Operating Income</b>								
<b>6 Provision Written Back</b>								
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>	<b>3.01</b>	<b>1.94</b>	<b>5.42</b>		<b>7.24</b>	<b>0.57</b>		<b>0.43</b>
<b>TOTAL INCOME</b>	<b>10.08</b>	<b>8.52</b>	<b>19.65</b>	<b>26.55</b>	<b>29.88</b>	<b>27.50</b>	<b>12965.00</b>	<b>7.65</b>

## Profit and Loss Account

upto Saun 2069

Rs. in million

Expenses	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktinath
<b>1 Interest Expenses</b>	<b>62.89</b>	<b>3.89</b>	<b>39.04</b>	<b>49.07</b>	<b>6.36</b>	<b>12.73</b>	<b>8.44</b>	<b>20.82</b>
1.1 Deposit Liabilities	62.89	3.89	38.76	46.70	6.36	12.73	8.39	19.81
1.1.1 Saving A/c	21.18	3.12	15.14	12.27	2.98	4.00	5.13	11.76
1.1.2 Fixed A/c	33.72	0.77	14.28	28.61	2.62	7.60	3.26	6.58
1.1.2.1 Upto 3 Months Fixed A/c	0.37			0.60	0.06			
1.1.2.2 3 to 6 Months fixed A/c	1.03			1.07	0.06	0.01	0.05	1.32
1.1.2.3 6 Months to 1 Year Fixed A/c	30.31			24.64	0.05	5.33	2.23	2.94
1.1.2.4 Above 1 Year	2.01	0.77	14.28	2.29	2.46	2.26	0.97	2.32
1.1.3 Call Deposit	7.98		9.34	5.82	0.76	1.12		1.47
1.1.4 Certificate of Deposits								
1.2 Others			0.28	2.37			0.05	1.01
<b>2 Commission/Fee Expense</b>		<b>0.05</b>		<b>0.07</b>				
<b>3 Employees Expenses</b>	<b>6.19</b>	<b>0.70</b>	<b>3.17</b>	<b>3.67</b>	<b>0.59</b>	<b>1.19</b>	<b>0.90</b>	<b>4.25</b>
<b>4 Office Operating Expenses</b>	<b>4.93</b>	<b>0.52</b>	<b>5.35</b>	<b>4.53</b>	<b>0.62</b>	<b>0.96</b>	<b>0.59</b>	<b>2.93</b>
<b>5 Exchange Fluctuation Loss</b>			<b>0.03</b>	<b>0.08</b>				
5.1 Due to Change in Exchange Rates			0.03	0.08				
<b>6 Non-Operating Expenses</b>								
<b>7. Provision for Risk</b>								<b>0.50</b>
7.1 Loan loss Provision								0.50
7.1.1 General Loan loss Provision								0.02
7.1.2 Special Loan Loss Provision								0.48
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>		<b>0.00</b>	<b>0.37</b>					<b>0.46</b>
<b>10 Provision for Income Tax</b>		<b>0.15</b>	<b>1.12</b>					<b>1.37</b>
<b>11 Others</b>								
<b>12 Net Profit</b>		<b>0.35</b>	<b>2.61</b>					<b>3.20</b>
<b>TOTAL EXPENSES</b>	<b>74.01</b>	<b>5.66</b>	<b>51.70</b>	<b>57.42</b>	<b>7.58</b>	<b>14.87</b>	<b>9.93</b>	<b>33.52</b>

### Income

<b>1. Interest Income</b>	<b>27.90</b>	<b>5.00</b>	<b>50.28</b>	<b>19.82</b>	<b>5.18</b>	<b>8.97</b>	<b>8.75</b>	<b>30.06</b>
1.1. On Loans and Advance	26.94	4.87	44.21	11.38	5.18	8.97	8.75	30.69
1.2. On Investment	0.06	0.14	0.44	1.21				
1.2.1 Government Bonds	0.06	0.14	0.44	1.09				
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds				0.12				
1.3 Agency Balance			3.12					
1.4 On Call Deposit	0.31		1.66	5.52				-0.65
1.5 Others	0.59		0.85	1.71				0.02
<b>2. Comission &amp; Discount</b>	<b>0.64</b>	<b>0.08</b>	<b>0.54</b>	<b>2.25</b>	<b>0.16</b>	<b>0.19</b>	<b>0.15</b>	<b>1.65</b>
2.1 Bills Purchase & Discount	0.01		0.01	0.00				
2.2 Comission	0.63	0.08	0.53	0.84	0.16	0.19	0.15	1.30
2.3 Others	0.00			1.41				0.35
<b>3 Income From Exchange Fluctuation</b>	<b>0.00</b>		<b>0.14</b>	<b>0.18</b>				
3.1 Due to Change in Exchange Rate			0.00					
3.2 Due to Foreign Currency Trans.	0.00		0.14	0.18				
<b>4 Other Operating Income</b>	<b>2.58</b>	<b>0.57</b>	<b>0.74</b>		<b>1.22</b>	<b>1.75</b>	<b>0.83</b>	<b>1.82</b>
<b>5 Non Operating Income</b>	<b>0.39</b>							
<b>6 Provision Written Back</b>								
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>	<b>42.50</b>			<b>35.17</b>	<b>1.02</b>	<b>3.96</b>	<b>0.19</b>	
<b>TOTAL INCOME</b>	<b>74.01</b>	<b>5.66</b>	<b>51.70</b>	<b>57.42</b>	<b>7.58</b>	<b>14.87</b>	<b>9.93</b>	<b>33.52</b>

## Profit and Loss Account

upto Saun 2069

Rs. in million

Expenses	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	Shangrila	Resunga
<b>1 Interest Expenses</b>	<b>17.75</b>	<b>4.21</b>	<b>6.27</b>	<b>21.50</b>	<b>42.54</b>	<b>2.16</b>	<b>19.18</b>	<b>75.19</b>
1.1 Deposit Liabilities	17.75	4.21	6.27	21.50	41.88	2.16	19.18	75.19
1.1.1 Saving A/c	7.02	2.16	2.41	3.22	19.02	1.15	10.32	67.68
1.1.2 Fixed A/c	5.87	0.79	2.96	18.28	21.77	0.72	7.66	7.51
1.1.2.1 Upto 3 Months Fixed A/c	0.00		0.00		0.01	0.14		
1.1.2.2 3 to 6 Months fixed A/c	0.05	0.04	0.18		0.03	0.04	0.14	
1.1.2.3 6 Months to 1 Year Fixed A/c	2.75	0.67	1.28	18.28	19.40	0.41	5.63	1.25
1.1.2.4 Above 1 Year	3.06	0.07	1.50		2.33	0.13	1.89	6.26
1.1.3 Call Deposit	4.86	1.26	0.91		1.09	0.29	1.20	
1.1.4 Certificate of Deposits								
1.2 Others					0.66			
<b>2 Commission/Fee Expense</b>								
<b>3 Employees Expenses</b>	<b>2.13</b>	<b>0.59</b>	<b>1.36</b>	<b>372.01</b>	<b>3.77</b>	<b>0.42</b>	<b>2.14</b>	<b>9.38</b>
<b>4 Office Operating Expenses</b>	<b>1.91</b>	<b>0.81</b>	<b>0.68</b>	<b>725.81</b>	<b>5.09</b>	<b>0.60</b>	<b>3.04</b>	<b>14.04</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
<b>6 Non-Operating Expenses</b>								
<b>7. Provision for Risk</b>			<b>7.64</b>	<b>883.26</b>				<b>2.80</b>
7.1 Loan loss Provision			7.64	883.26				2.80
7.1.1 General Loan loss Provision				883.26				2.80
7.1.2 Special Loan Loss Provision			7.64					
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>								<b>2.66</b>
<b>10 Provision for Income Tax</b>								<b>7.97</b>
<b>11 Others</b>								
<b>12 Net Profit</b>								<b>18.60</b>
<b>TOTAL EXPENSES</b>	<b>21.79</b>	<b>5.61</b>	<b>15.95</b>	<b>2002.58</b>	<b>51.40</b>	<b>3.17</b>	<b>24.36</b>	<b>130.63</b>

### Income

<b>1. Interest Income</b>	<b>15.07</b>	<b>3.17</b>	<b>5.14</b>	<b>1773.44</b>	<b>20.95</b>	<b>1.27</b>	<b>16.31</b>	<b>118.35</b>
1.1. On Loans and Advance	15.07	3.17	5.14	1773.44	18.71	1.27	16.24	82.80
1.2. On Investment					2.05			
1.2.1 Government Bonds					2.05			
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit			0.00			0.01	0.07	35.55
1.5 Others					0.19			
<b>2. Commission &amp; Discount</b>	<b>0.26</b>	<b>0.47</b>	<b>0.04</b>	<b>149.75</b>	<b>0.51</b>	<b>0.30</b>	<b>2.36</b>	<b>12.28</b>
2.1 Bills Purchase & Discount								
2.2 Commission	0.26	0.03	0.04	130.74	0.51		0.18	6.46
2.3 Others		0.44		19.01		0.30	2.18	5.82
<b>3 Income From Exchange Fluctuation</b>					<b>0.37</b>		<b>0.00</b>	
3.1 Due to Change in Exchange Rate					0.07		0.00	
3.2 Due to Foreign Currency Trans.					0.30			
<b>4 Other Operating Income</b>	<b>1.66</b>		<b>0.76</b>		<b>1.88</b>			
<b>5 Non Operating Income</b>								
<b>6 Provision Written Back</b>			<b>0.10</b>					
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>	<b>4.80</b>	<b>1.97</b>	<b>9.91</b>	<b>79.39</b>	<b>27.69</b>	<b>1.60</b>	<b>5.70</b>	
<b>TOTAL INCOME</b>	<b>21.79</b>	<b>5.61</b>	<b>15.95</b>	<b>2002.58</b>	<b>51.40</b>	<b>3.17</b>	<b>24.36</b>	<b>130.63</b>

# Profit and Loss Account

upto Saun 2069

Rs. in million

Expenses	Rara	diyalo	Country	Alpine	Nilgiri	Kasthaman dap	Garima	City
<b>1 Interest Expenses</b>	<b>2.98</b>	<b>5.68</b>	<b>14.41</b>	<b>4.34</b>	<b>4.38</b>	<b>37.89</b>	<b>16.86</b>	<b>19.66</b>
1.1 Deposit Liabilities	2.98	5.68	14.41	4.34	4.38	37.89	16.86	19.66
1.1.1 Saving A/c	2.33	0.00	2.09	1.79	1.92	14.74	9.08	10.14
1.1.2 Fixed A/c	0.65	0.04	5.91	1.40	1.72	13.91	6.00	8.14
1.1.2.1 Upto 3 Months Fixed A/c	0.00	0.00	0.01	0.01	0.02	1.70		0.36
1.1.2.2 3 to 6 Months fixed A/c	0.00		0.44	0.02	0.25	1.50	0.46	0.59
1.1.2.3 6 Months to 1 Year Fixed A/c	0.33	0.03	5.04	0.92	0.81	8.88	3.88	5.54
1.1.2.4 Above 1 Year	0.31	0.00	0.43	0.44	0.65	1.84	1.66	1.65
1.1.3 Call Deposit		5.64	6.41	1.16	0.74	9.24	1.79	1.37
1.1.4 Certificate of Deposits								
1.2 Others								
<b>2 Commission/Fee Expense</b>			<b>0.14</b>			<b>0.02</b>		
<b>3 Employees Expenses</b>	<b>0.45</b>	<b>0.48</b>	<b>0.80</b>	<b>0.65</b>	<b>0.35</b>	<b>3.37</b>	<b>1.66</b>	<b>1.59</b>
<b>4 Office Operatiing Expenses</b>	<b>0.69</b>	<b>0.69</b>	<b>1.60</b>	<b>0.65</b>	<b>0.18</b>	<b>4.61</b>	<b>1.72</b>	<b>1.77</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
<b>6 Non-Operatiing Expenses</b>			<b>0.05</b>					
<b>7. Provision for Risk</b>			<b>7.00</b>					<b>1.30</b>
7.1 Loan loss Provision			7.00					1.30
7.1.1 General Loan loss Provision			0.27			-13.07		1.30
7.1.2 Special Loan Loss Provision			6.73			13.07		
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>								
<b>10 Provision for Income Tax</b>								
<b>11 Others</b>								
<b>12 Net Profit</b>				<b>0.72</b>				
<b>TOTAL EXPENSES</b>	<b>4.13</b>	<b>6.85</b>	<b>23.99</b>	<b>6.36</b>	<b>4.91</b>	<b>45.88</b>	<b>20.24</b>	<b>24.32</b>

## Income

<b>1. Interest Income</b>	<b>1.39</b>	<b>4.59</b>	<b>13.66</b>	<b>5.56</b>	<b>2.72</b>	<b>14.79</b>	<b>13.38</b>	<b>16.95</b>
1.1. On Loans and Advance	1.23	4.47	10.07	5.48	2.69	14.71	13.30	16.61
1.2. On Investment			0.51	0.07				0.07
1.2.1 Government Bonds			0.51	0.07				0.07
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	0.16	0.13	2.15		0.03		0.08	
1.5 Others			0.95			0.08		0.26
<b>2. Comission &amp; Discount</b>	<b>0.43</b>	<b>0.01</b>	<b>0.16</b>	<b>0.80</b>	<b>0.19</b>	<b>0.38</b>	<b>0.13</b>	<b>2.96</b>
2.1 Bills Purchase & Discount								
2.2 Comission	0.39	0.01	0.16	0.06	0.19	0.36	0.13	2.96
2.3 Others	0.03			0.74		0.02		
<b>3 Income From Exchange Fluctuation</b>						<b>0.08</b>		<b>0.00</b>
3.1 Due to Change in Exchange Rate						0.07		
3.2 Due to Foreign Currency Trans.						0.01		0.00
<b>4 Other Operating Income</b>		<b>0.44</b>	<b>1.08</b>		<b>0.27</b>	<b>1.32</b>	<b>2.06</b>	
<b>5 Non Operating Income</b>								
<b>6 Provision Written Back</b>			<b>0.73</b>					
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>			<b>0.05</b>					
<b>9 Net Loss</b>	<b>2.31</b>	<b>1.81</b>	<b>8.31</b>		<b>1.74</b>	<b>29.31</b>	<b>4.67</b>	<b>4.42</b>
<b>TOTAL INCOME</b>	<b>4.13</b>	<b>6.85</b>	<b>23.99</b>	<b>6.36</b>	<b>4.91</b>	<b>45.88</b>	<b>20.24</b>	<b>24.32</b>

## Profit and Loss Account

upto Saun 2069

Rs. in million

Expenses	Bishow	Professiona -	Kabeli	Kamana	Corporate	Pathibhara	Purnima	Jyoti
<b>1 Interest Expenses</b>	<b>21.03</b>	<b>0.02</b>	<b>2.14</b>	<b>12.23</b>	<b>11.59</b>	<b>9.00</b>	<b>8.08</b>	<b>27.99</b>
1.1 Deposit Liabilities	21.03	0.02	2.14	11.48	11.59	9.00	8.08	27.99
1.1.1 Saving A/c	5.69	0.00	1.49	5.90	3.64	4.71	3.99	11.80
1.1.2 Fixed A/c	11.44	0.02	0.56	4.73	7.05	1.46	2.99	11.35
1.1.2.1 Upto 3 Months Fixed A/c	0.22		0.01	0.13		0.00	0.01	
1.1.2.2 3 to 6 Months fixed A/c	0.46		0.04	0.23		0.02	0.11	0.01
1.1.2.3 6 Months to 1 Year Fixed A/c	7.40	0.01	0.29	1.42	6.85	0.70	2.51	0.08
1.1.2.4 Above 1 Year	3.36	0.01	0.22	2.94	0.20	0.74	0.36	11.25
1.1.3 Call Deposit	3.91		0.08	0.85	0.90	2.83	1.10	4.84
1.1.4 Certificate of Deposits								
1.2 Others				0.75				
<b>2 Commission/Fee Expense</b>								
<b>3 Employees Expenses</b>	<b>1.94</b>	<b>0.54</b>	<b>0.38</b>	<b>1.02</b>	<b>1.00</b>	<b>1.08</b>	<b>0.96</b>	<b>3.06</b>
<b>4 Office Operatiing Expenses</b>	<b>1.55</b>	<b>0.50</b>	<b>0.40</b>	<b>1.91</b>	<b>0.85</b>	<b>1.06</b>	<b>0.97</b>	<b>6.62</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
<b>6 Non-Operatiing Expenses</b>								
<b>7. Provision for Risk</b>								<b>-0.69</b>
7.1 Loan loss Provision								-0.70
7.1.1 General Loan loss Provision								-0.70
7.1.2 Special Loan Loss Provision								
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								0.01
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>		<b>0.09</b>						
<b>10 Provision for Income Tax</b>		<b>0.27</b>						
<b>11 Others</b>								
<b>12 Net Profit</b>		<b>0.63</b>						
<b>TOTAL EXPENSES</b>	<b>24.52</b>	<b>2.05</b>	<b>2.91</b>	<b>15.17</b>	<b>13.45</b>	<b>11.14</b>	<b>10.01</b>	<b>36.97</b>

### Income

<b>1. Interest Income</b>	<b>12.21</b>	<b>1.93</b>	<b>2.19</b>	<b>12.49</b>	<b>7.19</b>	<b>8.05</b>	<b>5.23</b>	<b>30.22</b>
1.1. On Loans and Advance	12.11	1.93	1.76	12.44	7.19	8.05	5.22	27.19
1.2. On Investment								0.57
1.2.1 Government Bonds								0.57
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	0.10		0.43	0.05			0.01	2.46
1.5 Others		0.00						
<b>2. Comission &amp; Discount</b>	<b>3.08</b>	<b>0.00</b>	<b>0.10</b>	<b>0.16</b>	<b>0.05</b>	<b>0.09</b>	<b>0.09</b>	<b>1.38</b>
2.1 Bills Purchase & Discount					0.01			
2.2 Comission	0.19	0.00	0.10	0.16	0.02	0.09	0.09	1.38
2.3 Others	2.90				0.02			
<b>3 Income From Exchange Fluctuation</b>								<b>0.00</b>
3.1 Due to Change in Exchange Rate								0.00
3.2 Due to Foreign Currency Trans.								0.00
<b>4 Other Operating Income</b>		<b>0.12</b>	<b>0.05</b>	<b>1.77</b>	<b>0.75</b>	<b>0.81</b>	<b>0.72</b>	<b>0.43</b>
<b>5 Non Operating Income</b>								
<b>6 Provision Written Back</b>								
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>	<b>9.23</b>		<b>0.56</b>	<b>0.75</b>	<b>5.45</b>	<b>2.19</b>	<b>3.98</b>	<b>4.94</b>
<b>TOTAL INCOME</b>	<b>24.52</b>	<b>2.05</b>	<b>2.91</b>	<b>15.17</b>	<b>13.45</b>	<b>11.14</b>	<b>10.01</b>	<b>36.97</b>

# Profit and Loss Account

upto Saun 2069

Rs. in million

Expenses	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Gulmi
<b>1 Interest Expenses</b>	<b>1.19</b>	<b>2.49</b>	<b>0.01</b>	<b>15.83</b>	<b>3.40</b>	<b>1.22</b>	<b>27.27</b>	<b>2.91</b>
1.1 Deposit Liabilities	1.19	2.49	0.01	15.83	3.40	1.22	27.27	2.91
1.1.1 Saving A/c	0.73	1.05	0.01	7.86	2.12	1.07	11.60	2.53
1.1.2 Fixed A/c	0.22	0.86		5.98	0.50	0.15	14.07	0.38
1.1.2.1 Upto 3 Months Fixed A/c							0.01	
1.1.2.2 3 to 6 Months fixed A/c				0.18	0.00		0.19	0.00
1.1.2.3 6 Months to 1 Year Fixed A/c	0.04	0.76		4.62	0.23	0.08	12.73	0.22
1.1.2.4 Above 1 Year	0.18	0.10		1.18	0.26	0.07	1.13	0.15
1.1.3 Call Deposit	0.24	0.59		1.99	0.78		1.60	
1.1.4 Certificate of Deposits								
1.2 Others							0.01	
<b>2 Commission/Fee Expense</b>								
<b>3 Employees Expenses</b>	<b>0.31</b>	<b>0.34</b>	<b>0.23</b>	<b>1.03</b>	<b>0.29</b>	<b>0.33</b>	<b>3.07</b>	<b>0.31</b>
<b>4 Office Operating Expenses</b>	<b>0.11</b>	<b>0.35</b>	<b>0.53</b>	<b>1.30</b>	<b>0.81</b>	<b>0.53</b>	<b>4.42</b>	<b>0.30</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
<b>6 Non-Operating Expenses</b>								
<b>7. Provision for Risk</b>								<b>0.12</b>
7.1 Loan loss Provision								0.12
7.1.1 General Loan loss Provision								0.00
7.1.2 Special Loan Loss Provision								0.12
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>								
<b>10 Provision for Income Tax</b>								
<b>11 Others</b>								
<b>12 Net Profit</b>	<b>0.02</b>	<b>0.13</b>	<b>2.16</b>		<b>0.76</b>			
<b>TOTAL EXPENSES</b>	<b>1.64</b>	<b>3.32</b>	<b>2.92</b>	<b>18.16</b>	<b>5.27</b>	<b>2.09</b>	<b>34.76</b>	<b>3.65</b>

## Income

<b>1. Interest Income</b>	<b>1.49</b>	<b>3.13</b>	<b>2.57</b>	<b>4.23</b>	<b>4.68</b>	<b>1.17</b>	<b>11.95</b>	<b>1.96</b>
1.1. On Loans and Advance	1.49	3.13	2.57	4.18	4.68	1.16	10.72	1.96
1.2. On Investment				0.05				
1.2.1 Government Bonds				0.05				
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit				0.00		0.00	0.88	
1.5 Others			0.00				0.35	
<b>2. Commission &amp; Discount</b>	<b>0.02</b>	<b>0.05</b>	<b>0.03</b>	<b>1.56</b>	<b>0.11</b>		<b>0.42</b>	<b>0.14</b>
2.1 Bills Purchase & Discount								
2.2 Commission	0.02	0.04	0.03	0.28	0.11		0.42	
2.3 Others		0.01	0.00	1.28				0.14
<b>3 Income From Exchange Fluctuation</b>							<b>0.01</b>	
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.							0.01	
<b>4 Other Operating Income</b>	<b>0.12</b>	<b>0.15</b>			<b>0.48</b>	<b>0.30</b>	<b>1.30</b>	<b>0.30</b>
<b>5 Non Operating Income</b>			<b>0.32</b>					
<b>6 Provision Written Back</b>								
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>				<b>12.36</b>		<b>0.62</b>	<b>21.09</b>	<b>1.24</b>
<b>TOTAL INCOME</b>	<b>1.64</b>	<b>3.32</b>	<b>2.92</b>	<b>18.16</b>	<b>5.27</b>	<b>2.09</b>	<b>34.76</b>	<b>3.65</b>

## Profit and Loss Account

upto Saun 2069

Rs. in million

Expenses	Kanchan	Matribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi
<b>1 Interest Expenses</b>	<b>5.13</b>	<b>1.80</b>	<b>3.09</b>	<b>6.03</b>	<b>1.58</b>	<b>7.04</b>	<b>27.70</b>	<b>1.28</b>
1.1 Deposit Liabilities	5.13	1.80	3.02	6.03	1.58	7.04	27.66	1.28
1.1.1 Saving A/c	4.26	0.90	0.66	2.47	1.25	2.96	5.95	1.09
1.1.2 Fixed A/c	0.87	0.44	0.62	2.41	0.24	2.96	13.97	0.10
1.1.2.1 Upto 3 Months Fixed A/c	0.02	0.01				0.02	0.84	
1.1.2.2 3 to 6 Months fixed A/c	0.04	0.01	0.00	0.00	0.00	0.21	0.03	
1.1.2.3 6 Months to 1 Year Fixed A/c	0.51	0.21	0.33	1.82	0.08	1.82	0.94	0.03
1.1.2.4 Above 1 Year	0.30	0.22	0.29	0.59	0.16	0.90	12.15	0.07
1.1.3 Call Deposit		0.46	1.74	1.15	0.09	1.12	7.74	0.09
1.1.4 Certificate of Deposits								
1.2 Others			0.07				0.04	
<b>2 Commission/Fee Expense</b>								<b>0.01</b>
<b>3 Employees Expenses</b>	<b>0.62</b>	<b>0.28</b>	<b>0.37</b>	<b>0.67</b>	<b>0.24</b>	<b>0.40</b>	<b>3.01</b>	<b>0.32</b>
<b>4 Office Operating Expenses</b>	<b>0.38</b>	<b>0.13</b>	<b>0.21</b>	<b>1.77</b>	<b>0.22</b>	<b>0.69</b>	<b>4.15</b>	<b>0.08</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
<b>6 Non-Operating Expenses</b>								
<b>7. Provision for Risk</b>			<b>0.02</b>			<b>0.02</b>		
7.1 Loan loss Provision			0.02			0.02		
7.1.1 General Loan loss Provision			0.02			0.02		
7.1.2 Special Loan Loss Provision								
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>								
<b>10 Provision for Income Tax</b>								
<b>11 Others</b>								
<b>12 Net Profit</b>								
<b>TOTAL EXPENSES</b>	<b>6.12</b>	<b>2.21</b>	<b>3.68</b>	<b>8.47</b>	<b>2.03</b>	<b>8.14</b>	<b>34.87</b>	<b>1.69</b>

### Income

<b>1. Interest Income</b>	<b>2.84</b>	<b>1.16</b>	<b>2.43</b>	<b>4.06</b>	<b>1.15</b>	<b>5.46</b>	<b>8.44</b>	<b>1.16</b>
1.1. On Loans and Advance	2.84	1.16	2.43	4.06	1.15	4.38	7.51	1.16
1.2. On Investment						0.26	0.19	
1.2.1 Government Bonds						0.26	0.03	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds							0.16	
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	0.00				0.00	0.83		
1.5 Others							0.75	
<b>2. Comission &amp; Discount</b>	<b>0.62</b>	<b>0.15</b>		<b>0.06</b>	<b>0.35</b>	<b>0.05</b>	<b>0.00</b>	<b>0.42</b>
2.1 Bills Purchase & Discount					0.00			
2.2 Comission	0.53	0.05		0.03	0.34		0.00	0.04
2.3 Others	0.09	0.09		0.04	0.01	0.05		0.37
<b>3 Income From Exchange Fluctuation</b>								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
<b>4 Other Operating Income</b>			<b>0.11</b>	<b>1.15</b>		<b>0.60</b>	<b>0.05</b>	<b>0.02</b>
<b>5 Non Operating Income</b>							<b>0.05</b>	
<b>6 Provision Written Back</b>					<b>0.02</b>			
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>	<b>2.67</b>	<b>0.91</b>	<b>1.14</b>	<b>3.20</b>	<b>0.50</b>	<b>2.03</b>	<b>26.32</b>	<b>0.10</b>
<b>TOTAL INCOME</b>	<b>6.12</b>	<b>2.21</b>	<b>3.68</b>	<b>8.47</b>	<b>2.03</b>	<b>8.14</b>	<b>34.87</b>	<b>1.69</b>

## Profit and Loss Account

upto Saun 2069

Rs. in million

Expenses	Raptiveri	Consumer	Khadbari	Tourism	Mission	Surya	Mt. Makalu	Sindhu
<b>1 Interest Expenses</b>	<b>1.92</b>	<b>4.48</b>	<b>0.57</b>	<b>16.66</b>	<b>5.65</b>	<b>0.75</b>	<b>0.26</b>	<b>3.83</b>
1.1 Deposit Liabilities	1.92	4.48	0.57	16.64	5.65	0.75	0.26	3.83
1.1.1 Saving A/c	1.18	1.92	0.40	6.96	2.82	0.37	0.21	3.02
1.1.2 Fixed A/c	0.64	1.98	0.16	6.15	1.53	0.30	0.03	0.80
1.1.2.1 Upto 3 Months Fixed A/c				0.02	0.06	0.00		
1.1.2.2 3 to 6 Months fixed A/c	0.08		0.01	1.54	0.07	0.00	0.00	0.01
1.1.2.3 6 Months to 1 Year Fixed A/c	0.13	0.45	0.08	4.19	1.09	0.14	0.01	0.55
1.1.2.4 Above 1 Year	0.43	1.52	0.07	0.39	0.32	0.15	0.02	0.24
1.1.3 Call Deposit	0.10	0.59	0.01	3.53	1.31	0.08	0.02	
1.1.4 Certificate of Deposits								
1.2 Others				0.02				
<b>2 Commission/Fee Expense</b>								
<b>3 Employees Expenses</b>	<b>0.46</b>	<b>0.64</b>	<b>0.19</b>	<b>1.88</b>	<b>0.78</b>	<b>0.26</b>	<b>0.11</b>	<b>0.57</b>
<b>4 Office Operating Expenses</b>	<b>0.65</b>	<b>0.77</b>	<b>0.08</b>	<b>4.10</b>	<b>0.83</b>	<b>0.12</b>	<b>0.27</b>	<b>0.69</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
<b>6 Non-Operating Expenses</b>								
<b>7. Provision for Risk</b>		<b>0.13</b>						
7.1 Loan loss Provision		0.13						
7.1.1 General Loan loss Provision		0.13						
7.1.2 Special Loan Loss Provision								
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>								
<b>10 Provision for Income Tax</b>								
<b>11 Others</b>								
<b>12 Net Profit</b>							<b>0.16</b>	
<b>TOTAL EXPENSES</b>	<b>3.03</b>	<b>6.01</b>	<b>0.83</b>	<b>22.64</b>	<b>7.27</b>	<b>1.14</b>	<b>0.81</b>	<b>5.08</b>

### Income

<b>1. Interest Income</b>	<b>1.72</b>	<b>3.00</b>	<b>0.38</b>	<b>8.68</b>	<b>4.57</b>	<b>0.48</b>	<b>0.77</b>	<b>3.88</b>
1.1. On Loans and Advance	1.72		0.38	7.18	4.57	0.48	0.77	3.88
1.2. On Investment		3.00						
1.2.1 Government Bonds		3.00						
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit			0.00	1.50	0.00			0.00
1.5 Others								
<b>2. Commission &amp; Discount</b>	<b>0.40</b>	<b>0.03</b>	<b>0.12</b>	<b>1.23</b>	<b>0.00</b>	<b>0.04</b>	<b>0.04</b>	<b>0.02</b>
2.1 Bills Purchase & Discount								
2.2 Commission	0.40	0.03	0.01	1.23	0.00	0.04	0.04	0.02
2.3 Others			0.11					
<b>3 Income From Exchange Fluctuation</b>				<b>0.81</b>				
3.1 Due to Change in Exchange Rate				0.20				
3.2 Due to Foreign Currency Trans.				0.60				
<b>4 Other Operating Income</b>		<b>0.29</b>		<b>1.93</b>	<b>0.45</b>	<b>0.08</b>	<b>0.00</b>	<b>0.36</b>
<b>5 Non Operating Income</b>								
<b>6 Provision Written Back</b>								
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>	<b>0.90</b>	<b>2.70</b>	<b>0.34</b>	<b>9.99</b>	<b>2.24</b>	<b>0.53</b>		<b>0.83</b>
<b>TOTAL INCOME</b>	<b>3.03</b>	<b>6.01</b>	<b>0.83</b>	<b>22.64</b>	<b>7.27</b>	<b>1.14</b>	<b>0.81</b>	<b>5.08</b>



## Profit and Loss Account

upto Saun 2069

Rs. in million

Expenses	Sahara	Social	NCDBL	Cosmos	Manaslu	Samabridhi	Ekata	Kalinchowk
<b>1 Interest Expenses</b>	<b>0.89</b>	<b>5.53</b>	<b>4.30</b>	<b>1.25</b>	<b>3.02</b>	<b>1.85</b>	<b>3.30</b>	<b>0.60</b>
1.1 Deposit Liabilities	0.89	5.53	4.30	1.25	3.02	1.85	3.30	0.60
1.1.1 Saving A/c	0.77	1.03	1.23	1.15	1.86	1.02	1.89	0.18
1.1.2 Fixed A/c	0.05	1.22	1.45	0.10	0.48	0.83	0.47	0.09
1.1.2.1 Upto 3 Months Fixed A/c			0.01		0.00		0.00	
1.1.2.2 3 to 6 Months fixed A/c			0.01		0.01		0.00	
1.1.2.3 6 Months to 1 Year Fixed A/c		1.00	1.34	0.02	0.18	0.82	0.43	
1.1.2.4 Above 1 Year	0.05	0.21	0.09	0.08	0.29	0.02	0.04	0.09
1.1.3 Call Deposit	0.07	3.29	1.63		0.69		0.94	0.33
1.1.4 Certificate of Deposits								
1.2 Others								
<b>2 Commission/Fee Expense</b>								
<b>3 Employees Expenses</b>	<b>0.15</b>	<b>1.02</b>	<b>0.45</b>	<b>0.31</b>	<b>0.56</b>	<b>0.39</b>	<b>0.44</b>	<b>0.24</b>
<b>4 Office Operating Expenses</b>	<b>0.17</b>	<b>0.86</b>	<b>0.97</b>	<b>0.24</b>	<b>0.60</b>	<b>0.34</b>	<b>0.93</b>	<b>0.27</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
<b>6 Non-Operating Expenses</b>		<b>0.74</b>						
<b>7. Provision for Risk</b>						<b>0.06</b>		<b>0.02</b>
7.1 Loan loss Provision						0.06		0.02
7.1.1 General Loan loss Provision						0.06		0.02
7.1.2 Special Loan Loss Provision								
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>								
<b>10 Provision for Income Tax</b>								
<b>11 Others</b>								
<b>12 Net Profit</b>	<b>0.33</b>							
<b>TOTAL EXPENSES</b>	<b>1.55</b>	<b>8.14</b>	<b>5.72</b>	<b>1.79</b>	<b>4.19</b>	<b>2.64</b>	<b>4.66</b>	<b>1.13</b>

### Income

<b>1. Interest Income</b>	<b>1.19</b>	<b>7.00</b>	<b>3.11</b>	<b>0.72</b>	<b>1.68</b>	<b>2.06</b>	<b>2.10</b>	<b>0.53</b>
1.1. On Loans and Advance	1.19	7.00	3.11	0.72	1.68	2.04	2.10	0.53
1.2. On Investment								
1.2.1 Government Bonds								
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit						0.02		
1.5 Others								
<b>2. Comission &amp; Discount</b>		<b>0.00</b>	<b>0.02</b>	<b>0.32</b>		<b>0.03</b>	<b>0.10</b>	
2.1 Bills Purchase & Discount								
2.2 Comission		0.00	0.01	0.05		0.00	0.10	
2.3 Others			0.01	0.27		0.03		
<b>3 Income From Exchange Fluctuation</b>								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
<b>4 Other Operating Income</b>	<b>0.36</b>	<b>0.40</b>	<b>0.21</b>		<b>0.21</b>	<b>0.22</b>	<b>0.45</b>	<b>0.08</b>
<b>5 Non Operating Income</b>		<b>0.01</b>						
<b>6 Provision Written Back</b>								
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>		<b>0.73</b>	<b>2.38</b>	<b>0.75</b>	<b>2.29</b>	<b>0.34</b>	<b>2.02</b>	<b>0.52</b>
<b>TOTAL INCOME</b>	<b>1.55</b>	<b>8.14</b>	<b>5.72</b>	<b>1.79</b>	<b>4.19</b>	<b>2.64</b>	<b>4.66</b>	<b>1.13</b>

## Profit and Loss Account

upto Saun 2069

Rs. in million

Expenses	Kailash	Salpa	Nepal Aawas	Nepal Finance	NIDC Capital	Narayani National	NSMFL	Peoples
<b>1 Interest Expenses</b>	<b>43.64</b>	<b>0.04</b>	<b>4.60</b>	<b>6.14</b>	<b>13.97</b>	<b>29.98</b>	<b>11.32</b>	<b>1.31</b>
1.1 Deposit Liabilities	43.64	0.04	4.60	6.14	13.97	29.98	10.99	1.31
1.1.1 Saving A/c	11.91	0.02	1.00	1.14	3.43	6.40	6.12	0.58
1.1.2 Fixed A/c	24.65	0.01	3.60	5.00	10.37	23.59	3.33	0.74
1.1.2.1 Upto 3 Months Fixed A/c	0.11			0.37	0.01	0.13		
1.1.2.2 3 to 6 Months fixed A/c	0.40			0.39	0.02	0.40		
1.1.2.3 6 Months to 1 Year Fixed A/c	15.98		1.40	3.08	4.77	17.58		0.04
1.1.2.4 Above 1 Year	8.16	0.01	2.20	1.17	5.57	5.48	3.33	0.70
1.1.3 Call Deposit	7.07	0.00			0.17		1.54	
1.1.4 Certificate of Deposits								
1.2 Others							0.33	
<b>2 Commission/Fee Expense</b>				<b>0.02</b>				
<b>3 Employees Expenses</b>	<b>3.85</b>	<b>0.22</b>	<b>1.90</b>	<b>0.05</b>	<b>0.76</b>	<b>2.10</b>	<b>1.41</b>	<b>0.36</b>
<b>4 Office Operating Expenses</b>	<b>6.10</b>	<b>0.19</b>	<b>0.70</b>	<b>0.78</b>	<b>0.67</b>	<b>2.18</b>	<b>2.01</b>	<b>0.29</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
<b>6 Non-Operating Expenses</b>								
<b>7. Provision for Risk</b>						<b>0.13</b>	<b>136.20</b>	
7.1 Loan loss Provision						0.13	136.20	
7.1.1 General Loan loss Provision						0.13		
7.1.2 Special Loan Loss Provision							136.20	
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>								
<b>10 Provision for Income Tax</b>								
<b>11 Others</b>								
<b>12 Net Profit</b>								<b>0.61</b>
<b>TOTAL EXPENSES</b>	<b>53.59</b>	<b>0.45</b>	<b>7.20</b>	<b>7.00</b>	<b>15.39</b>	<b>34.39</b>	<b>150.94</b>	<b>2.57</b>

### Income

<b>1. Interest Income</b>	<b>42.42</b>		<b>4.30</b>	<b>0.57</b>	<b>7.76</b>	<b>16.71</b>	<b>6.70</b>	<b>2.57</b>
1.1. On Loans and Advance	37.42		4.30	0.57	7.68	16.71	6.69	2.56
1.2. On Investment	1.51				0.07			
1.2.1 Government Bonds	1.51				0.07			
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	3.25				0.01	0.00	0.01	0.00
1.5 Others	0.24							0.00
<b>2. Commission &amp; Discount</b>	<b>0.19</b>			<b>0.01</b>	<b>0.01</b>	<b>0.06</b>	<b>0.00</b>	
2.1 Bills Purchase & Discount								
2.2 Commission	0.19			0.01	0.01	0.06		
2.3 Others							0.00	
<b>3 Income From Exchange Fluctuation</b>								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
<b>4 Other Operating Income</b>	<b>3.22</b>		<b>0.30</b>	<b>0.72</b>	<b>0.18</b>	<b>1.46</b>	<b>0.06</b>	
<b>5 Non Operating Income</b>		<b>0.16</b>				<b>0.07</b>	<b>0.71</b>	
<b>6 Provision Written Back</b>							<b>1.47</b>	
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>	<b>7.74</b>	<b>0.29</b>	<b>2.60</b>	<b>5.69</b>	<b>7.45</b>	<b>16.10</b>	<b>142.00</b>	
<b>TOTAL INCOME</b>	<b>53.59</b>	<b>0.45</b>	<b>7.20</b>	<b>7.00</b>	<b>15.39</b>	<b>34.39</b>	<b>150.94</b>	<b>2.57</b>

# Profit and Loss Account

upto Saun 2069

Rs. in million

Expenses	Merchante	Kathmandu	Himalaya	Union	Gorkha	Paschimanchal	NHMFL	Goodwill
<b>1 Interest Expenses</b>		<b>5.35</b>		<b>11.55</b>	<b>3.49</b>	<b>17.12</b>	<b>16.87</b>	<b>12.39</b>
1.1 Deposit Liabilities		5.35		11.55	3.49	17.12	16.87	12.20
1.1.1 Saving A/c		1.19		1.65	0.40	5.97	2.57	0.00
1.1.2 Fixed A/c		4.17		9.20	3.10	11.15	14.30	12.20
1.1.2.1 Upto 3 Months Fixed A/c		4.17		0.20			1.06	0.32
1.1.2.2 3 to 6 Months fixed A/c				0.21		0.51	0.73	0.05
1.1.2.3 6 Months to 1 Year Fixed A/c				3.60	2.55	6.79	5.06	3.48
1.1.2.4 Above 1 Year				5.19	0.54	3.84	7.45	8.36
1.1.3 Call Deposit				0.71				
1.1.4 Certificate of Deposits								
1.2 Others								0.19
<b>2 Commission/Fee Expense</b>								
<b>3 Employees Expenses</b>	<b>0.00</b>	<b>0.49</b>		<b>1.23</b>	<b>0.39</b>	<b>1.39</b>	<b>0.88</b>	<b>3.93</b>
<b>4 Office Operating Expenses</b>	<b>0.02</b>	<b>0.31</b>		<b>1.78</b>	<b>0.28</b>	<b>0.97</b>	<b>1.10</b>	
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
<b>6 Non-Operating Expenses</b>								
<b>7. Provision for Risk</b>						<b>0.00</b>		
7.1 Loan loss Provision						0.00		
7.1.1 General Loan loss Provision								
7.1.2 Special Loan Loss Provision						0.00		
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>							<b>0.60</b>	<b>0.23</b>
<b>10 Provision for Income Tax</b>							<b>1.81</b>	<b>0.69</b>
<b>11 Others</b>								
<b>12 Net Profit</b>	<b>0.60</b>						<b>4.22</b>	<b>1.63</b>
<b>TOTAL EXPENSES</b>	<b>0.62</b>	<b>6.15</b>		<b>14.55</b>	<b>4.17</b>	<b>19.47</b>	<b>25.48</b>	<b>18.88</b>

## Income

<b>1. Interest Income</b>	<b>0.62</b>	<b>4.65</b>		<b>6.26</b>	<b>1.77</b>	<b>5.32</b>	<b>17.51</b>	<b>16.81</b>
1.1. On Loans and Advance	0.62	4.65		6.25	1.76	5.32	16.50	15.96
1.2. On Investment							0.30	0.86
1.2.1 Government Bonds							0.30	0.86
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit					0.01		0.71	
1.5 Others				0.01				
<b>2. Comission &amp; Discount</b>		<b>0.01</b>		<b>0.00</b>	<b>0.11</b>	<b>1.43</b>	<b>0.01</b>	<b>2.07</b>
2.1 Bills Purchase & Discount								
2.2 Comission		0.01		0.00	0.00	0.01	0.01	
2.3 Others					0.11	1.42		2.07
<b>3 Income From Exchange Fluctuation</b>								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
<b>4 Other Operating Income</b>	<b>0.00</b>	<b>0.40</b>		<b>0.89</b>			<b>0.52</b>	
<b>5 Non Operating Income</b>						<b>0.03</b>	<b>0.01</b>	
<b>6 Provision Written Back</b>						<b>-1.47</b>	<b>7.43</b>	
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>		<b>1.09</b>		<b>7.40</b>	<b>2.29</b>	<b>14.17</b>		
<b>TOTAL INCOME</b>	<b>0.62</b>	<b>6.15</b>		<b>14.55</b>	<b>4.17</b>	<b>19.47</b>	<b>25.48</b>	<b>18.88</b>

# Profit and Loss Account

upto Saun 2069

Rs. in million

Expenses	Siddhartha FC	Sri Investment	Lumbini	Yeti	ILFCO	Mahalaxmi	Lalitpur	Bhauratna
<b>1 Interest Expenses</b>	<b>9.26</b>	<b>12.66</b>	<b>16.24</b>	<b>13.07</b>	<b>14.29</b>	<b>23.95</b>	<b>18.81</b>	<b>-0.34</b>
1.1 Deposit Liabilities	9.26	12.66	16.24	13.07	14.29	23.95	18.76	-0.34
1.1.1 Saving A/c	4.01	2.49	3.99	5.14	2.08	8.19	6.13	
1.1.2 Fixed A/c	5.25	10.17	12.26	7.93	11.69	15.74	12.63	-0.34
1.1.2.1 Upto 3 Months Fixed A/c			0.89	0.02		0.10	0.03	
1.1.2.2 3 to 6 Months fixed A/c		0.04	1.18	0.15		0.14	0.27	
1.1.2.3 6 Months to 1 Year Fixed A/c		9.10	7.98	2.61	5.14	4.22	11.51	-0.07
1.1.2.4 Above 1 Year	5.25	1.03	2.21	5.15	6.55	11.28	0.83	-0.28
1.1.3 Call Deposit					0.52			
1.1.4 Certificate of Deposits						0.02		
1.2 Others							0.05	
<b>2 Commission/Fee Expense</b>								
<b>3 Employees Expenses</b>	<b>0.82</b>	<b>0.84</b>	<b>1.22</b>	<b>1.07</b>	<b>3.18</b>	<b>1.63</b>	<b>0.71</b>	<b>0.31</b>
<b>4 Office Operating Expenses</b>	<b>0.72</b>	<b>0.73</b>	<b>0.80</b>	<b>1.39</b>	<b>3.42</b>	<b>1.35</b>	<b>1.00</b>	<b>0.46</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
<b>6 Non-Operating Expenses</b>								
<b>7. Provision for Risk</b>							<b>0.07</b>	
7.1 Loan loss Provision							0.01	
7.1.1 General Loan loss Provision							-3.38	
7.1.2 Special Loan Loss Provision							12.70	
7.1.3 Additional Loan Loss Provision							-9.31	
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment							0.07	
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>								
<b>10 Provision for Income Tax</b>								
<b>11 Others</b>								
<b>12 Net Profit</b>	<b>3.35</b>							
<b>TOTAL EXPENSES</b>	<b>14.15</b>	<b>14.23</b>	<b>18.27</b>	<b>15.54</b>	<b>20.90</b>	<b>26.92</b>	<b>20.60</b>	<b>0.43</b>

## Income

<b>1. Interest Income</b>	<b>8.04</b>	<b>1.22</b>	<b>3.06</b>	<b>9.27</b>	<b>18.22</b>	<b>9.47</b>	<b>15.89</b>	<b>0.26</b>
1.1. On Loans and Advance	8.04	1.22	3.06	9.24	13.01	9.29	15.89	0.26
1.2. On Investment					0.96	0.06		
1.2.1 Government Bonds					0.96	0.06		
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	0.00			0.04		0.05		
1.5 Others					4.25	0.06		
<b>2. Commission &amp; Discount</b>	<b>6.12</b>		<b>0.08</b>	<b>0.14</b>	<b>0.00</b>	<b>0.11</b>	<b>0.01</b>	
2.1 Bills Purchase & Discount								
2.2 Commission	0.01		0.08	0.14		0.07	0.01	
2.3 Others	6.11				0.00	0.04		
<b>3 Income From Exchange Fluctuation</b>								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
<b>4 Other Operating Income</b>		<b>0.64</b>	<b>0.77</b>	<b>1.22</b>	<b>0.75</b>	<b>0.91</b>	<b>0.16</b>	<b>0.00</b>
<b>5 Non Operating Income</b>			<b>2.08</b>					
<b>6 Provision Written Back</b>								
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>		<b>12.36</b>	<b>12.28</b>	<b>4.91</b>	<b>1.93</b>	<b>16.43</b>	<b>4.54</b>	<b>0.16</b>
<b>TOTAL INCOME</b>	<b>14.15</b>	<b>14.23</b>	<b>18.27</b>	<b>15.54</b>	<b>20.90</b>	<b>26.92</b>	<b>20.60</b>	<b>0.43</b>

# Profit and Loss Account

upto Saun 2069

Rs. in million

Expenses	United	General	Progressive	Alpic Everest	Navadurga	Janaki	Pokhara	Central
<b>1 Interest Expenses</b>	<b>25.58</b>	<b>9.02</b>	<b>1.94</b>	<b>7.91</b>	<b>0.25</b>	<b>9.24</b>	<b>16.05</b>	<b>17.60</b>
1.1 Deposit Liabilities	25.58	8.90	1.94	7.72	0.25	9.24	16.05	17.60
1.1.1 Saving A/c	9.72	2.03	0.75	3.89	0.00	2.66	7.05	6.63
1.1.2 Fixed A/c	15.86	6.88	1.18	3.84	0.24	6.58	9.00	10.96
1.1.2.1 Upto 3 Months Fixed A/c	0.15	0.28	0.00	0.22				0.92
1.1.2.2 3 to 6 Months fixed A/c	0.66	0.04				0.00	0.45	1.10
1.1.2.3 6 Months to 1 Year Fixed A/c	3.19		0.15	0.39			5.40	6.30
1.1.2.4 Above 1 Year	11.85	6.56	1.03	3.23	0.24	6.58	3.15	2.64
1.1.3 Call Deposit								
1.1.4 Certificate of Deposits								
1.2 Others		0.12		0.18				
<b>2 Commission/Fee Expense</b>						<b>0.00</b>		
<b>3 Employees Expenses</b>	<b>3.24</b>	<b>0.60</b>	<b>0.30</b>	<b>0.55</b>	<b>0.55</b>	<b>0.35</b>	<b>0.47</b>	<b>0.04</b>
<b>4 Office Operating Expenses</b>	<b>2.65</b>	<b>1.16</b>	<b>0.67</b>	<b>0.73</b>	<b>0.38</b>	<b>0.46</b>	<b>1.10</b>	<b>1.01</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
<b>6 Non-Operating Expenses</b>								
<b>7. Provision for Risk</b>							<b>30.15</b>	<b>9.44</b>
7.1 Loan loss Provision							30.15	9.44
7.1.1 General Loan loss Provision								
7.1.2 Special Loan Loss Provision							30.15	
7.1.3 Additional Loan Loss Provision								9.44
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>	<b>0.00</b>							
<b>9 Provision for Staff Bonus</b>								
<b>10 Provision for Income Tax</b>								
<b>11 Others</b>								
<b>12 Net Profit</b>		<b>4.28</b>			<b>0.52</b>	<b>4.04</b>		
<b>TOTAL EXPENSES</b>	<b>31.47</b>	<b>15.06</b>	<b>2.91</b>	<b>9.19</b>	<b>1.70</b>	<b>14.09</b>	<b>47.77</b>	<b>28.08</b>

## Income

<b>1. Interest Income</b>	<b>18.29</b>	<b>14.87</b>	<b>1.02</b>	<b>2.25</b>	<b>1.39</b>	<b>12.33</b>	<b>9.28</b>	<b>5.69</b>
1.1. On Loans and Advance	17.82	14.84	0.99	1.87	1.39	12.30	9.28	5.45
1.2. On Investment	0.47					0.03		0.24
1.2.1 Government Bonds	0.47							
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds						0.03		
1.2.4 Deventure & Bonds								0.24
1.3 Agency Balance								
1.4 On Call Deposit		0.03						0.00
1.5 Others			0.03	0.38				
<b>2. Comission &amp; Discount</b>	<b>0.19</b>	<b>0.19</b>		<b>0.02</b>		<b>0.00</b>	<b>0.70</b>	<b>0.06</b>
2.1 Bills Purchase & Discount								
2.2 Comission	0.08	0.00		0.02		0.00		0.06
2.3 Others	0.12	0.19					0.70	
<b>3 Income From Exchange Fluctuation</b>								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
<b>4 Other Operating Income</b>	<b>1.98</b>		<b>0.01</b>	<b>0.07</b>	<b>0.31</b>	<b>0.09</b>		<b>0.54</b>
<b>5 Non Operating Income</b>					<b>0.00</b>	<b>0.03</b>		
<b>6 Provision Written Back</b>							<b>0.78</b>	
<b>7 Recovery from Written off Loan</b>						<b>1.65</b>		
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>	<b>11.00</b>		<b>1.88</b>	<b>6.86</b>			<b>37.01</b>	<b>21.79</b>
<b>TOTAL INCOME</b>	<b>31.47</b>	<b>15.06</b>	<b>2.91</b>	<b>9.19</b>	<b>1.70</b>	<b>14.09</b>	<b>47.77</b>	<b>28.08</b>

# Profit and Loss Account

upto Saun 2069

Rs. in million

Expenses	Premier	Arun	Multipurpose	Butwal	Srijana	Om	CMB	WMBFL
<b>1 Interest Expenses</b>	<b>12.58</b>	<b>1.69</b>	<b>0.07</b>	<b>14.61</b>	<b>0.03</b>	<b>34.27</b>	<b>5.35</b>	<b>7143.83</b>
1.1 Deposit Liabilities	12.58	1.67	0.07	14.34	0.03	34.27	5.35	6790.86
1.1.1 Saving A/c	5.09	0.73		6.25		14.70	1.90	2953.17
1.1.2 Fixed A/c	7.49	0.94	0.07	8.09	0.03	19.57	3.46	3837.69
1.1.2.1 Upto 3 Months Fixed A/c	1.38	0.01		1.67		0.32		176.26
1.1.2.2 3 to 6 Months fixed A/c	0.35	0.48		1.05		0.55	0.00	13.89
1.1.2.3 6 Months to 1 Year Fixed A/c	5.51	0.23		3.50		14.39	2.89	1696.00
1.1.2.4 Above 1 Year	0.24	0.22	0.07	1.87	0.03	4.31	0.57	1951.54
1.1.3 Call Deposit								
1.1.4 Certificate of Deposits								
1.2 Others		0.02		0.28				352.96
<b>2 Commission/Fee Expense</b>					<b>0.06</b>			
<b>3 Employees Expenses</b>	<b>0.62</b>	<b>0.60</b>		<b>1.44</b>	<b>0.34</b>	<b>1.99</b>	<b>0.58</b>	<b>868.85</b>
<b>4 Office Operating Expenses</b>	<b>1.03</b>	<b>0.44</b>	<b>0.07</b>	<b>1.63</b>	<b>0.20</b>	<b>3.32</b>	<b>0.85</b>	<b>791.71</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
<b>6 Non-Operating Expenses</b>								
<b>7. Provision for Risk</b>			<b>0.53</b>				<b>0.19</b>	
7.1 Loan loss Provision			0.53				0.19	
7.1.1 General Loan loss Provision			0.06				0.19	
7.1.2 Special Loan Loss Provision			0.47					
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>								
<b>10 Provision for Income Tax</b>								
<b>11 Others</b>								
<b>12 Net Profit</b>			<b>0.21</b>		<b>1.56</b>			
<b>TOTAL EXPENSES</b>	<b>14.23</b>	<b>2.74</b>	<b>0.89</b>	<b>17.68</b>	<b>2.19</b>	<b>39.58</b>	<b>6.98</b>	<b>8804.39</b>

## Income

<b>1. Interest Income</b>	<b>0.57</b>	<b>0.38</b>	<b>0.87</b>	<b>16.57</b>	<b>1.89</b>	<b>20.29</b>	<b>1.66</b>	<b>4840.19</b>
1.1. On Loans and Advance	0.57	0.38	0.87	16.57	1.89	20.29	1.49	4840.19
1.2. On Investment							0.16	
1.2.1 Government Bonds							0.16	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit						0.00		
1.5 Others	0.00							
<b>2. Commission &amp; Discount</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.12</b>	<b>0.02</b>		<b>0.00</b>	<b>17.07</b>
2.1 Bills Purchase & Discount								
2.2 Commission	0.00	0.00	0.00	0.12	0.02		0.00	10.46
2.3 Others	0.00							6.61
<b>3 Income From Exchange Fluctuation</b>								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
<b>4 Other Operating Income</b>	<b>0.46</b>	<b>0.04</b>	<b>0.02</b>	<b>0.51</b>	<b>0.28</b>	<b>1.53</b>	<b>0.10</b>	<b>160.60</b>
<b>5 Non Operating Income</b>								
<b>6 Provision Written Back</b>							<b>0.34</b>	
<b>7 Recovery from Written off Loan</b>							<b>0.93</b>	
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>	<b>13.20</b>	<b>2.31</b>		<b>0.47</b>		<b>17.76</b>	<b>3.96</b>	<b>3786.53</b>
<b>TOTAL INCOME</b>	<b>14.23</b>	<b>2.74</b>	<b>0.89</b>	<b>17.68</b>	<b>2.19</b>	<b>39.58</b>	<b>6.98</b>	<b>8804.39</b>

## Profit and Loss Account

upto Saun 2069

Rs. in million

Expenses	CMBFCL	Crystal	Royal	Guheshwor	Patan	Fewa	Everest	Prudential
<b>1 Interest Expenses</b>	<b>9.42</b>	<b>7.04</b>	<b>23.54</b>	<b>104.22</b>	<b>0.04</b>	<b>22.75</b>	<b>3.82</b>	<b>7.96</b>
1.1 Deposit Liabilities	9.26	7.04	23.49	104.22	0.04	22.75	3.82	7.22
1.1.1 Saving A/c	3.56	2.20	13.58	26.50	0.00	10.60	1.86	3.31
1.1.2 Fixed A/c	2.76	4.83	9.91	77.72	0.03	12.16	1.96	3.91
1.1.2.1 Upto 3 Months Fixed A/c		0.05	1.01	0.01		0.14	0.82	0.38
1.1.2.2 3 to 6 Months fixed A/c		0.22	1.24	0.18		0.31	0.01	0.03
1.1.2.3 6 Months to 1 Year Fixed A/c		1.81	6.01	0.76		8.80	0.49	0.04
1.1.2.4 Above 1 Year	2.76	2.75	1.66	76.76	0.03	2.90	0.64	3.46
1.1.3 Call Deposit	2.94							
1.1.4 Certificate of Deposits								
1.2 Others	0.16		0.05					0.74
<b>2 Commission/Fee Expense</b>								
<b>3 Employees Expenses</b>	<b>1.49</b>	<b>0.44</b>	<b>0.88</b>	<b>7.68</b>	<b>0.31</b>	<b>2.12</b>	<b>0.37</b>	<b>0.82</b>
<b>4 Office Operating Expenses</b>	<b>1.35</b>	<b>0.57</b>	<b>1.86</b>	<b>8.60</b>	<b>0.51</b>	<b>2.80</b>	<b>0.73</b>	<b>1.14</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
<b>6 Non-Operating Expenses</b>					<b>0.01</b>			
<b>7. Provision for Risk</b>			<b>8.92</b>	<b>0.61</b>				
7.1 Loan loss Provision			8.92	0.61				
7.1.1 General Loan loss Provision			0.85	0.61				
7.1.2 Special Loan Loss Provision			8.07					
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>								
<b>10 Provision for Income Tax</b>								
<b>11 Others</b>								
<b>12 Net Profit</b>	<b>19.13</b>	<b>1.47</b>		<b>50.35</b>	<b>0.20</b>			
<b>TOTAL EXPENSES</b>	<b>31.39</b>	<b>9.52</b>	<b>35.20</b>	<b>171.46</b>	<b>1.06</b>	<b>27.67</b>	<b>4.92</b>	<b>9.93</b>

### Income

<b>1. Interest Income</b>	<b>30.88</b>	<b>9.52</b>	<b>6.76</b>	<b>158.05</b>	<b>1.02</b>	<b>18.96</b>	<b>2.66</b>	<b>4.90</b>
1.1. On Loans and Advance	30.84	9.45	5.76	135.62	1.02	18.92	2.66	4.76
1.2. On Investment			0.10	1.93				0.00
1.2.1 Government Bonds			0.10	0.83				0.00
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds				1.10				
1.3 Agency Balance				2.10				
1.4 On Call Deposit			0.86	18.41		0.04		
1.5 Others	0.04	0.07	0.03					0.14
<b>2. Commission &amp; Discount</b>			<b>0.03</b>	<b>0.91</b>		<b>1.21</b>	<b>0.03</b>	<b>0.19</b>
2.1 Bills Purchase & Discount								
2.2 Commission			0.03	0.91		1.21	0.03	0.00
2.3 Others								0.19
<b>3 Income From Exchange Fluctuation</b>								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
<b>4 Other Operating Income</b>	<b>0.07</b>		<b>0.76</b>	<b>8.35</b>	<b>0.04</b>	<b>0.74</b>	<b>0.19</b>	
<b>5 Non Operating Income</b>	<b>0.44</b>			<b>0.65</b>				
<b>6 Provision Written Back</b>				<b>2.65</b>				
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>			<b>27.65</b>	<b>0.84</b>		<b>6.75</b>	<b>2.04</b>	<b>4.84</b>
<b>TOTAL INCOME</b>	<b>31.39</b>	<b>9.52</b>	<b>35.20</b>	<b>171.46</b>	<b>1.06</b>	<b>27.67</b>	<b>4.92</b>	<b>9.93</b>



## Profit and Loss Account

upto Saun 2069

Rs. in million

Expenses	ICFC	Sagarmath a	Civil	Prabhu	Imperial	Kuber	NEFL	Valley
<b>1 Interest Expenses</b>	<b>27.80</b>	<b>13.65</b>	<b>5.57</b>	<b>54.95</b>	<b>8.82</b>	<b>10.59</b>	<b>6.49</b>	<b>9.10</b>
1.1 Deposit Liabilities	27.80	13.65	5.57	54.95	8.82	10.50	6.11	9.10
1.1.1 Saving A/c	13.72	5.94	4.05	43.10	3.10	6.06	3.61	4.59
1.1.2 Fixed A/c	14.08	7.71	1.52	11.85	5.72	4.44	2.50	4.51
1.1.2.1 Upto 3 Months Fixed A/c	0.02	0.51		0.15			0.00	
1.1.2.2 3 to 6 Months fixed A/c	0.24	1.00		0.90	0.12		0.14	0.08
1.1.2.3 6 Months to 1 Year Fixed A/c	6.00	5.02	0.16	8.27	1.96	4.44	1.37	2.03
1.1.2.4 Above 1 Year	7.82	1.17	1.35	2.53	3.64		0.99	2.41
1.1.3 Call Deposit								
1.1.4 Certificate of Deposits								
1.2 Others	0.01					0.09	0.39	
<b>2 Commission/Fee Expense</b>								
<b>3 Employees Expenses</b>	<b>3.11</b>	<b>1.26</b>	<b>0.48</b>	<b>6.21</b>	<b>0.56</b>	<b>1.67</b>	<b>0.69</b>	<b>0.86</b>
<b>4 Office Operating Expenses</b>	<b>3.68</b>	<b>0.74</b>	<b>0.20</b>	<b>8.74</b>	<b>0.43</b>	<b>2.37</b>	<b>0.81</b>	<b>0.34</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
<b>6 Non-Operating Expenses</b>				<b>0.03</b>				
<b>7. Provision for Risk</b>		<b>1.14</b>						
7.1 Loan loss Provision								
7.1.1 General Loan loss Provision								
7.1.2 Special Loan Loss Provision								
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment		1.14						
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>	<b>3.11</b>							
<b>10 Provision for Income Tax</b>	<b>9.34</b>							
<b>11 Others</b>								
<b>12 Net Profit</b>	<b>21.80</b>		<b>0.15</b>			<b>3.10</b>		
<b>TOTAL EXPENSES</b>	<b>68.86</b>	<b>16.79</b>	<b>6.39</b>	<b>69.94</b>	<b>9.82</b>	<b>17.74</b>	<b>8.00</b>	<b>10.30</b>

### Income

<b>1. Interest Income</b>	<b>66.78</b>	<b>4.36</b>	<b>5.90</b>	<b>47.13</b>	<b>2.86</b>	<b>16.29</b>	<b>4.70</b>	<b>4.03</b>
1.1. On Loans and Advance	66.76	4.36	5.88	39.59	2.79	15.17	4.24	4.03
1.2. On Investment								
1.2.1 Government Bonds								
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit			0.01			1.12	0.02	
1.5 Others	0.02	0.00	0.00	7.53	0.06		0.44	
<b>2. Commission &amp; Discount</b>	<b>0.24</b>	<b>1.13</b>		<b>0.59</b>	<b>0.01</b>	<b>0.91</b>	<b>0.20</b>	<b>0.08</b>
2.1 Bills Purchase & Discount								
2.2 Commission	0.24	0.12		0.59	0.01	0.91	0.19	
2.3 Others		1.01					0.01	0.08
<b>3 Income From Exchange Fluctuation</b>				<b>0.81</b>				
3.1 Due to Change in Exchange Rate				0.81				
3.2 Due to Foreign Currency Trans.								
<b>4 Other Operating Income</b>			<b>0.49</b>	<b>1.66</b>	<b>0.13</b>	<b>0.43</b>	<b>0.31</b>	<b>0.55</b>
<b>5 Non Operating Income</b>	<b>1.84</b>	<b>0.13</b>			<b>0.08</b>			
<b>6 Provision Written Back</b>						<b>0.10</b>		
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>		<b>11.18</b>		<b>19.75</b>	<b>6.74</b>		<b>2.80</b>	<b>5.63</b>
<b>TOTAL INCOME</b>	<b>68.86</b>	<b>16.79</b>	<b>6.39</b>	<b>69.94</b>	<b>9.82</b>	<b>17.74</b>	<b>8.00</b>	<b>10.30</b>

# Profit and Loss Account

upto Saun 2069

Rs. in million

Expenses	Seti	hama	reliable	Api	Namaste	Kaski	Zenith	Unique
<b>1 Interest Expenses</b>	<b>10.07</b>	<b>3.67</b>	<b>14.66</b>	<b>9.26</b>	<b>0.67</b>	<b>12.22</b>	<b>9.13</b>	<b>3.88</b>
1.1 Deposit Liabilities	10.07	3.67	13.81	9.26	0.67	12.22	9.13	3.88
1.1.1 Saving A/c	6.65	1.15	8.70	4.42	0.62	5.87	6.47	1.75
1.1.2 Fixed A/c	3.43	1.72	5.12	4.85	0.05	6.34	2.67	2.13
1.1.2.1 Upto 3 Months Fixed A/c	0.00		0.21	0.11		0.02	0.06	0.38
1.1.2.2 3 to 6 Months fixed A/c	0.01	0.02	0.29	0.18			0.26	0.19
1.1.2.3 6 Months to 1 Year Fixed A/c	2.05	0.63	3.84	3.77		5.94	1.24	1.34
1.1.2.4 Above 1 Year	1.36	1.07	0.77	0.79	0.05	0.38	1.10	0.22
1.1.3 Call Deposit		0.81						
1.1.4 Certificate of Deposits								
1.2 Others			0.84					
<b>2 Commission/Fee Expense</b>								
<b>3 Employees Expenses</b>	<b>4.80</b>	<b>0.46</b>	<b>0.37</b>	<b>0.96</b>	<b>0.17</b>	<b>0.95</b>	<b>0.85</b>	<b>0.33</b>
<b>4 Office Operating Expenses</b>	<b>2.51</b>	<b>0.64</b>	<b>1.56</b>	<b>0.90</b>	<b>0.07</b>	<b>1.13</b>	<b>0.68</b>	<b>0.54</b>
<b>5 Exchange Fluctuation Loss</b>								
5.1 Due to Change in Exchange Rates								
<b>6 Non-Operating Expenses</b>								
<b>7. Provision for Risk</b>		<b>7.95</b>						
7.1 Loan loss Provision		7.95						
7.1.1 General Loan loss Provision								
7.1.2 Special Loan Loss Provision		7.95						
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
<b>8 Loan Written Off</b>								
<b>9 Provision for Staff Bonus</b>	<b>1.06</b>							
<b>10 Provision for Income Tax</b>	<b>3.17</b>							
<b>11 Others</b>								
<b>12 Net Profit</b>	<b>7.40</b>				<b>0.18</b>			
<b>TOTAL EXPENSES</b>	<b>29.01</b>	<b>12.72</b>	<b>16.58</b>	<b>11.13</b>	<b>1.08</b>	<b>14.29</b>	<b>10.66</b>	<b>4.76</b>

## Income

<b>1. Interest Income</b>	<b>27.13</b>	<b>4.08</b>	<b>10.16</b>	<b>4.96</b>	<b>0.90</b>	<b>7.32</b>	<b>3.50</b>	<b>2.27</b>
1.1. On Loans and Advance	23.69	3.32	8.03	4.96	0.90	7.31	3.50	2.25
1.2. On Investment		0.09	1.16					
1.2.1 Government Bonds		0.09	1.16					
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit		0.67	0.97	0.00			0.00	
1.5 Others	3.44	0.00				0.01		0.02
<b>2. Commission &amp; Discount</b>	<b>0.16</b>	<b>0.01</b>	<b>0.55</b>	<b>0.12</b>	<b>0.02</b>			<b>0.22</b>
2.1 Bills Purchase & Discount								
2.2 Commission	0.16	0.01	0.10	0.12	0.02			
2.3 Others			0.45					0.22
<b>3 Income From Exchange Fluctuation</b>			<b>0.06</b>					
3.1 Due to Change in Exchange Rate			0.06					
3.2 Due to Foreign Currency Trans.								
<b>4 Other Operating Income</b>	<b>1.63</b>	<b>0.21</b>	<b>0.76</b>	<b>0.46</b>	<b>0.16</b>	<b>0.83</b>	<b>0.81</b>	
<b>5 Non Operating Income</b>			<b>0.15</b>					
<b>6 Provision Written Back</b>	<b>0.09</b>	<b>2.94</b>						
<b>7 Recovery from Written off Loan</b>								
<b>8 Income from Extra Ordinary Expenses</b>								
<b>9 Net Loss</b>		<b>5.48</b>	<b>4.91</b>	<b>5.59</b>		<b>6.14</b>	<b>6.35</b>	<b>2.27</b>
<b>TOTAL INCOME</b>	<b>29.01</b>	<b>12.72</b>	<b>16.58</b>	<b>11.13</b>	<b>1.08</b>	<b>14.29</b>	<b>10.66</b>	<b>4.76</b>

## Profit and Loss Account

upto Saun 2069

Rs. in million

Expenses	Manjushree	Subhalaxmi	Jebils	Reliance	Lotus	Baibhav	Bhaktapur
<b>1 Interest Expenses</b>	<b>8.27</b>	<b>6.12</b>	<b>4.16</b>	<b>8.47</b>	<b>3.24</b>	<b>1.63</b>	<b>1.48</b>
1.1 Deposit Liabilities	8.27	6.12	4.16	8.47	3.24	1.63	1.48
1.1.1 Saving A/c	4.20	0.95	0.85	4.07	1.54	1.16	0.55
1.1.2 Fixed A/c	4.08	4.47	2.21	4.40	1.70	0.47	0.52
1.1.2.1 Upto 3 Months Fixed A/c	0.06	0.39	0.02	0.12	0.03		
1.1.2.2 3 to 6 Months fixed A/c	0.76	0.20	0.09	0.17	0.01		0.01
1.1.2.3 6 Months to 1 Year Fixed A/c	1.73	0.42	1.28	0.07	1.38	0.32	0.18
1.1.2.4 Above 1 Year	1.53	3.45	0.82	4.04	0.29	0.15	0.33
1.1.3 Call Deposit		0.70	1.10				0.42
1.1.4 Certificate of Deposits							
1.2 Others							
<b>2 Commission/Fee Expense</b>							
<b>3 Employees Expenses</b>	<b>1.54</b>	<b>0.65</b>	<b>0.63</b>	<b>0.52</b>	<b>0.29</b>	<b>0.36</b>	<b>0.29</b>
<b>4 Office Operating Expenses</b>		<b>1.27</b>	<b>0.97</b>	<b>0.68</b>	<b>0.51</b>	<b>0.40</b>	<b>0.32</b>
<b>5 Exchange Fluctuation Loss</b>							
5.1 Due to Change in Exchange Rates							
<b>6 Non-Operating Expenses</b>							
<b>7. Provision for Risk</b>				<b>0.05</b>			
7.1 Loan loss Provision				0.05			
7.1.1 General Loan loss Provision				0.05			
7.1.2 Special Loan Loss Provision							
7.1.3 Additional Loan Loss Provision							
7.2. Provision for Non-Banking Assets							
7.3. Provision for Loss on Investment							
7.4. Provision for Loss of Other Assets							
<b>8 Loan Written Off</b>							
<b>9 Provision for Staff Bonus</b>							
<b>10 Provision for Income Tax</b>							
<b>11 Others</b>							
<b>12 Net Profit</b>							
<b>TOTAL EXPENSES</b>	<b>9.81</b>	<b>8.04</b>	<b>5.76</b>	<b>9.71</b>	<b>4.04</b>	<b>2.38</b>	<b>2.10</b>

### Income

<b>1. Interest Income</b>	<b>0.78</b>	<b>1.68</b>	<b>1.29</b>	<b>7.12</b>	<b>2.85</b>	<b>0.99</b>	<b>1.68</b>
1.1. On Loans and Advance	0.78	1.68	1.26	5.79	2.85	0.99	1.68
1.2. On Investment			0.03	0.06			
1.2.1 Government Bonds			0.03	0.06			
1.2.2 Foreign Bonds							
1.2.3 NRB Bonds							
1.2.4 Deventure & Bonds							
1.3 Agency Balance							
1.4 On Call Deposit				0.61			
1.5 Others				0.67			
<b>2. Comission &amp; Discount</b>	<b>1.09</b>	<b>0.01</b>	<b>0.01</b>	<b>0.00</b>	<b>0.03</b>		<b>0.06</b>
2.1 Bills Purchase & Discount							
2.2 Comission	0.00	0.01	0.01	0.00	0.03		0.00
2.3 Others	1.08				0.00		0.06
<b>3 Income From Exchange Fluctuation</b>							
3.1 Due to Change in Exchange Rate							
3.2 Due to Foreign Currency Trans.							
<b>4 Other Operating Income</b>		<b>0.38</b>	<b>0.58</b>	<b>0.61</b>	<b>0.24</b>	<b>0.19</b>	
<b>5 Non Operating Income</b>							
<b>6 Provision Written Back</b>							
<b>7 Recovery from Written off Loan</b>							
<b>8 Income from Extra Ordinary Expenses</b>							
<b>9 Net Loss</b>	<b>7.94</b>	<b>5.97</b>	<b>3.89</b>	<b>1.98</b>	<b>0.92</b>	<b>1.20</b>	<b>0.35</b>
<b>TOTAL INCOME</b>	<b>9.81</b>	<b>8.04</b>	<b>5.76</b>	<b>9.71</b>	<b>4.04</b>	<b>2.38</b>	<b>2.10</b>

## Statement of Loans and Advances

as on Saun end 2069

Rs. in million

Sector wise credit		NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NIBL	EBL	BOK	NCC	NIC	LBL	MBL	Kumari	Laxmi
1	Agricultural and Forest	610.00	646.56	501.95	671.98	291.02	924.86	2492.18	51.86	1872.38	339.31	310.09	257.65	302.89	77.22	386.29	356.52
2	Fishery		20.17						6.69						2.00		
3	Mining	114.03	680.71	29.60	20.36				20.47	1.03				47.04	143.18		
4	Agriculture, Forestry & Beverage Production	1530.75	1819.89	2436.62	3576.96	1768.93	3129.73	1290.52	699.02	2999.09	2179.15	968.84	1381.08	235.88	326.56	1228.24	1178.89
5	Non-food Production	3331.62	3520.56	10374.84	11876.01	2305.19	8445.63	3092.54	1384.29	3624.09	3487.72	1970.69	4196.82	412.63	3571.53	4129.11	3302.96
6	Construction	2324.94	4794.39	4833.87	1394.18	4583.94	1899.46	2864.51	2581.92	4946.76	1465.49	1250.26	2412.30	841.15	1147.54	2333.93	2784.76
7	Electricity, Gas and Water	317.88	984.77	149.94	399.89	24.34	684.61	180.38	106.10	1244.45	1086.12	595.38	138.12	176.20	1103.48	265.61	192.38
8	Metal Products, Machinery & Electronic Equipment & Assemblage	132.48	514.52	480.90	162.43	262.54	97.14	655.91	271.49	914.60	282.41	286.35	34.09	10.44	135.13	607.22	31.91
9	Transport, Communication and Public Utilities	778.45	1452.50	3380.50	1455.65	55.25	1744.19	804.33	328.35	2811.24	144.32	642.80	299.63	237.35	607.34	692.22	817.84
10	Wholesaler & Retailer	5775.86	9328.71	9714.13	6564.41	3535.80	5351.07	8272.72	2238.84	9892.04	4186.93	2327.34	2857.07	1787.54	2320.65	2961.93	3373.89
11	Finance, Insurance and Real Estate	799.47	1969.28	3122.35	5324.96	924.86	5165.81	1105.81	801.88	2827.26	2428.75	1692.96	1918.68	348.17	2016.51	2307.36	2891.40
12	Hotel or Restaurant	422.21	718.39	1082.12	2020.80	231.11	811.36	234.90	220.14	677.38	177.67	452.27	122.45	738.53	301.01	418.80	56.32
13	Other Services	465.40	1587.89	2253.34	2738.16	98.89	3460.72	243.83	466.18	964.35	1300.21	705.39	303.69	502.95	734.19	1334.39	613.38
14	Consumption Loans	9510.59	7485.78	170.50	1498.40	3171.18	630.88	249.58	554.62	1955.44	948.78	1179.74	1075.05	50.61	853.83	397.52	620.54
15	Local Government		218.89			138.81								57.29			134.63
16	Others	3200.17	1736.12	3482.88	5866.50	2411.29	2867.93	4966.40	993.60	78.86	1054.71	660.76	1302.01	1646.06	2585.83	1324.75	464.83
<b>TOTAL LOAN &amp; ADVANCES</b>		29313.84	37479.13	42013.56	43570.69	19803.15	35213.39	26453.61	10725.45	34808.97	19081.57	13042.87	16298.65	7347.69	15829.86	18530.53	16820.26

### Product wise credit

1	Term Loan	6155.31	3775.91	5937.34	6037.83	1241.95	5420.34	1158.19	503.90	2934.20	2646.04	1990.31	959.83	930.62	2571.99	2839.03	2720.77
2	Overdraft	3384.88	5097.17	9100.65	8907.30	2735.74	6120.01	1297.27	2702.15	5448.73	4332.67	4122.97	958.86	908.86	3285.26	5632.23	2171.07
3	Trust Receipt Loan / Import Loan	749.26	497.15	4305.75	5308.17	1543.02	5171.03	1042.59	950.14	1809.81	802.29	807.49	794.56	204.50	1398.11	709.51	543.63
4	Demand & Other Working Capital Loan	4226.58	11884.52	6995.15	10344.81	3716.72	7022.40	13438.02	2685.14	8381.79	4635.84	1477.81	4815.37	2326.36	1332.76	3645.76	5286.00
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	1526.57	3076.82	2435.00	771.60	2838.62	1585.50	2343.37	565.00	4365.23	1320.55	705.99	1474.09	158.65	598.25	1435.42	752.31
6	Real Estate Loan	973.33	2139.54	4698.78	7928.35	1648.75	4103.55	1291.01	791.18	2263.66	1417.66	1372.18	2054.04	1169.18	2759.54	2587.73	2479.52
7	Margin Nature Loan	954.52	379.03		46.98		671.34		0.14	28.38	131.90	139.12	103.76	26.04	128.42	244.81	225.81
8	Hire Purchase Loan	1436.31	1032.50	3517.39	1424.53	3059.54	1712.82	378.80	1039.25	1866.97	1141.75	769.21	1339.53	504.56	876.94	636.79	500.94
9	Deprived Sector Loan	579.07	1410.34	1282.89	1393.67	613.90	1035.53	833.15	337.55	921.33	756.11	372.57	504.91	188.44	538.24	619.92	463.47
10	Bills Purchased	60.88	63.81	62.63	212.53	1386.17	1217.90	5.64	130.38	364.44	1322.66	34.17	14.13	0.32	25.61	10.91	928.65
11	Other Product	9267.14	8122.34	3677.98	1194.91	1018.74	1152.98	4665.57	1020.62	6424.44	574.10	1251.05	3279.57	930.16	2314.73	168.44	748.09
<b>TOTAL LOAN &amp; ADVANCES</b>		29313.84	37479.13	42013.56	43570.69	19803.15	35213.39	26453.61	10725.45	34808.97	19081.57	13042.87	16298.65	7347.69	15829.86	18530.53	16820.26

### Security wise credit

1	Gold and Silver	7348.64	7076.68	33.43	1149.29				184.13		2.78	522.32	4.92		13.07		55.83
2	Government Securities	522.11	224.70	18.55	3.23	732.07	0.69	274.17		37.99	5.63		80.00	57.29			1.02
3	Non Governmental Securities	241.33	201.93		63.19		671.34			948.51		239.19	126.62	163.95	138.27	171.96	
4	Fixed Deposit Receipts	201.07	465.17	402.68	117.75	252.77	302.10	1060.08	174.10	839.19	398.90	202.81	362.87	46.00	528.29	266.55	61.86
4.1	Own	200.41	465.17	333.18	117.75	58.59	302.10	1060.08	174.10	839.11	398.90	202.81	358.60	46.00	471.29	266.55	61.86
4.2	Other Licences Institutions	0.66		69.49		194.18				0.08			4.28		56.99		
5	Collateral of Properties	16800.47	28227.20	32495.20	37277.33	15357.48	31899.17	23270.33	9026.91	30809.66	16297.49	10994.00	15158.63	6383.34	14564.21	17411.47	15968.19
5.1	Fixed Assets	13949.18	28070.91	24031.28	30942.68	12708.84	30551.66	19024.07	8297.43	14369.69	13557.50	8575.52	9930.17	6183.10	11326.67	16672.72	10719.59
5.2	Current Assets	2851.28	156.29	8463.92	6334.65	2648.63	1347.52	4246.26	729.48	16439.96	2739.99	2418.48	5228.47	200.25	3237.54	738.76	5248.60
6	Against security of Bill	379.79	120.44	3919.47	268.19		1217.90	120.03	230.79	107.18	1426.94	109.57	15.38	274.90	55.59	16.93	
6.1	Domestic Bills	0.03	15.78	6.10			49.52	7.50	62.46	1.15			12.93	55.49	16.93		
6.2	Foreign Bills	379.76	104.66	3913.37	268.19		1168.38	112.53	168.33	106.03	1426.94	109.57	2.44	274.90	0.09		
7	Against Guarantee	575.22	373.94	64.72	1409.14	557.32	1055.02	683.39	970.47	1786.13	937.12	603.10	492.28	150.27	456.60	404.68	135.42
7.1	Government Guarantee	237.03	8.70		368.27	138.81		156.12	91.30	198.83	2.17	71.84	139.16		134.40	0.77	134.63
7.2	Institutional Guarantee	277.83	349.71		1022.63	418.51		494.27	483.69	1130.47	298.08	473.61	353.12	98.95	289.17	403.91	
7.3	Personal Guarantee	0.06	13.51		17.54				395.48	36.55		57.07			33.03		0.78
7.4	Collective Guarantee	1.09	2.02							17.13							
7.5	Int. Rtd. Foreign Bank's Guarantee			45.00			17.41	33.00				0.58					
7.6	Other Guarantee	59.22		19.72	0.70		1037.61			420.28	619.74			51.31			
8	Credit Card			115.72	47.66	115.24	67.17				12.71						13.17
9	Others	3245.22	789.07	4963.81	3234.91	2788.26		1045.60	139.05	280.32		371.88	57.94	271.94	73.84	258.94	584.76
<b>Total</b>		29313.84	37479.13	42013.56	43570.69	19803.15	35213.39	26453.61	10725.45	34808.97	19081.57	13042.87	16298.65	7347.69	15829.86	18530.53	16820.26

## Statement of Loans and Advances

as on Saun end 2069

Rs. in million

Sector wise credit		SBL	ADBNL	Global	Citizens	Prime	BOA	Sunrise	Grand	NMB	Kist	Janata	Mega	CTBNL	Civil Bank	Century	Sanima
1	Agricultural and Forest	387.40	10048.77	385.97	56.68	326.36	75.42	36.81	410.22	245.87	461.95	229.22	57.81	613.09	105.68	95.29	8.42
2	Fishery		1731.04	17.60		2.36					0.30		0.13				
3	Mining	76.52	16.46	2.92	7.72	154.97	141.45	129.95	102.05	42.16		50.58	155.30	29.43	1.92		
4	Agriculture, Forestry & Beverage Production	756.17	2092.53	648.63	920.25	215.78	842.74	1010.04	169.42	2455.13	586.00	864.01	979.48	731.92	459.32	268.56	532.14
5	Non-food Production	3227.81	2863.25	3857.34	2464.92	4088.17	1402.16	2901.47	2790.53	1835.15	1114.54	2272.74	2075.17	910.03	2633.25	640.11	1591.60
6	Construction	2523.56	2501.00	1667.13	536.77	1225.98	2225.63	588.66	739.20	1614.58	2248.18	193.28	456.11	452.96	702.01	558.88	840.83
7	Electricity, Gas and Water	537.11	92.07	57.06	889.49	894.03	822.99	308.24	95.16	210.74	327.96	116.59	72.92	330.58	70.42		459.48
8	Metal Products, Machinery & Electronic Equipment & Assemblage	101.14	163.32	215.56	33.30	55.05	480.14	183.00	230.80	310.89	86.76	232.19	168.05	450.04	31.27	3.84	103.56
9	Transport, Communication and Public Utilities	996.70	218.88	205.58	94.79	256.27	1606.46	417.49	1012.87	801.06	544.39	341.14	1013.25	366.77	161.76	87.47	828.34
10	Wholesaler & Retailer	3016.91	11726.75	4782.99	2351.65	2307.52	2043.15	3130.14	1448.60	1606.59	3100.41	1074.56	2592.60	1056.11	2051.00	1519.55	2343.73
11	Finance, Insurance and Real Estate	2480.78	663.32	1685.67	2943.33	3132.75	1185.00	3139.48	2628.88	1688.41	2184.09	883.37	387.27	302.15	999.44	515.91	760.17
12	Hotel or Restaurant	296.61	1258.11	863.06	88.80	170.09	60.93	357.73	484.58	198.47	1097.08	425.50	404.96	136.47	310.13	18.23	207.29
13	Other Services	1083.17	2674.95	726.01	791.96	558.21	403.40	846.09	747.28	859.17	1786.73	287.62	240.48	237.28	645.07	211.77	601.96
14	Consumption Loans	187.59	410.23	357.85	1076.24	579.30	245.65	987.84	61.07	709.68	680.60	485.73	404.12	119.32	138.53	559.12	487.26
15	Local Government	135.05	0.00			0.51	77.20										
16	Others	4499.93	7669.51	6592.27	2423.03	5397.59	685.08	1094.35	657.19	570.31	690.00	368.44	316.31	605.33	99.68	222.30	1105.47
<b>TOTAL LOAN &amp; ADVANCES</b>		<b>20306.47</b>	<b>44130.19</b>	<b>22065.66</b>	<b>14678.94</b>	<b>19364.94</b>	<b>12297.40</b>	<b>15131.28</b>	<b>11577.86</b>	<b>13148.19</b>	<b>14908.98</b>	<b>7824.97</b>	<b>9323.95</b>	<b>6341.49</b>	<b>8409.48</b>	<b>4701.02</b>	<b>9870.26</b>

### Product wise credit

1	Term Loan	3701.98	12958.10	1257.90	2854.87	2208.29	1445.24	1865.00	1654.55	1744.84	3052.19	1384.50	779.72	902.41	423.04	418.17	1591.65
2	Overdraft	5277.04	2752.86	4738.31	3001.51	5447.94	2873.66	2383.71	1124.99	590.81	4657.55	1677.19	795.75	1631.92	1677.05	1755.53	1605.32
3	Trust Receipt Loan / Import Loan	792.58		1443.28	334.66	375.76	191.24	959.25	1070.36	580.69	272.55	435.31	920.68	503.25	872.33	110.21	75.36
4	Demand & Other Working Capital Loan	2596.26	19958.05	6579.19	2577.11	640.38	2208.13	4518.92	3678.63	3094.42	879.82	2690.08	4517.54	2104.27	2961.68	971.67	2591.17
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	962.40	2059.33	789.03	401.93	871.94	895.80	528.21	145.95	872.80	982.63	127.26	146.93	120.12	126.51	388.78	513.01
6	Real Estate Loan	4379.24	323.67	3085.01	2513.31	4026.24	2067.71	2621.79	2465.54	1370.16	3030.08	569.97	281.82	331.58	1194.82	411.23	1034.89
7	Margin Nature Loan	449.81		273.95	76.98	746.70	99.54	74.55	123.11	276.41	348.18	117.44		160.51	99.11	28.76	83.31
8	Hire Purchase Loan	1052.78	60.26	1043.70	868.16	554.38	1365.87	791.87	168.50	1091.59	857.53	363.70	979.02	244.17	220.01	153.87	806.57
9	Deprived Sector Loan	613.90	5679.81	530.20	429.98	696.69	403.03	463.53	339.02	419.11	469.72	180.00	215.19	142.65	186.67	89.74	229.85
10	Bills Purchased	290.11		458.50	57.62	10.84	84.33	191.89	33.59	854.07	22.07			178.17	4.43	1.50	
11	Other Product	190.36	338.11	1866.59	1562.81	3785.78	662.84	732.55	773.62	2253.29	336.65	279.52	687.30	22.44	643.82	371.56	1339.13
<b>TOTAL LOAN &amp; ADVANCES</b>		<b>20306.47</b>	<b>44130.19</b>	<b>22065.66</b>	<b>14678.94</b>	<b>19364.94</b>	<b>12297.40</b>	<b>15131.28</b>	<b>11577.86</b>	<b>13148.19</b>	<b>14908.98</b>	<b>7824.97</b>	<b>9323.95</b>	<b>6341.49</b>	<b>8409.48</b>	<b>4701.02</b>	<b>9870.26</b>

### Security wise credit

1	Gold and Silver				818.15	2886.46		498.05	19.94			142.56	0.33		17.84	367.73	7.05
2	Government Securities									0.04							2.79
3	Non Governmental Securities	9.75		86.81	77.25	770.09	99.54			342.28	348.18	132.44	36.31	22.50	99.11	28.76	
4	Fixed Deposit Receipts	174.33	284.22	30.93	86.16	118.63	146.11	84.57	16.77	72.80	107.07	183.01	20.09	9.06	12.50	8.76	92.76
4.1	Own	170.47	284.22	30.90	68.66	118.63	141.72	84.57	16.77	72.80	107.07	12.11	20.09	9.06	12.50	8.76	92.76
4.2	Other Licences Institutions	3.86		0.02	17.50		4.39					170.90					
5	Collateral of Properties	18452.68	43845.97	7153.97	12559.30	14869.94	11974.55	13787.00	11137.97	12280.12	13946.41	6927.31	8596.84	5848.79	8091.21	4206.03	9382.48
5.1	Fixed Assets	13039.10	43845.97	6202.45	7926.35	14503.05	8542.68	9725.27	8528.20	8289.24	13412.55	4451.21	5281.58	1890.39	4668.48	1514.21	7746.37
5.2	Current Assets	5413.58		951.53	4632.95	366.89	3431.87	4061.73	2609.77	3990.89	533.86	2476.10	3315.25	3958.40	3422.73	2691.82	1636.11
6	Against security of Bill	53.60		17.50	209.15				39.22	49.16	177.67	175.49	449.24		2.05		
6.1	Domestic Bills	4.36		17.50	44.36				15.00			109.74	0.50				
6.2	Foreign Bills	49.24			164.79				24.22	49.16	177.67	65.75			2.05		
7	Against Guarantee	621.44		107.89	10.34	633.91	77.20		70.02	273.12	327.72		144.06	120.15	186.67	89.74	5.91
7.1	Government Guarantee	135.05		0.26		117.80	77.20			52.81	34.91						
7.2	Institutional Guarantee	486.39		11.00		513.25				69.99	178.74	268.06		120.15	186.67	89.74	
7.3	Personal Guarantee			55.99	10.34	1.67			0.03	33.63	21.60		4.54				5.91
7.4	Collective Guarantee					0.20				7.94	3.15		139.49				
7.5	Int. Rtd. Foreign Bank's Guarantee																
7.6	Other Guarantee			40.65		0.99							0.04				
8	Credit Card			27.41													
9	Others	994.67		14641.14	918.59	85.91		761.66	293.94	130.67	1.92	264.17	77.07	340.98	0.10		379.26
<b>Total</b>		<b>20306.47</b>	<b>44130.19</b>	<b>22065.66</b>	<b>14678.94</b>	<b>19364.94</b>	<b>12297.40</b>	<b>15131.28</b>	<b>11577.86</b>	<b>13148.19</b>	<b>14908.98</b>	<b>7824.97</b>	<b>9323.95</b>	<b>6341.49</b>	<b>8409.48</b>	<b>4701.02</b>	<b>9870.26</b>

## Statement of Loans and Advances

as on Saun end 2069

Rs. in million

Sector wise credit		NIDC	Malika	SDBL	UDBL	MDBL	Narayani	PDBL	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhrikuti	Suvekchha	Bageshwori	Gaurishankar	Gurkha
1	Agricultural and Forest	83.09	16.78	196.95		30.92	9.71	232.63	37.00	73.30	95.07	288.27	84.10	85.22	39.18	28.94	36.50	11.50
2	Fishery		1.96	2.15				1.33	0.64			14.53			0.60	1.88	0.35	
3	Mining			19.40		11.69						15.99	5.79			10.93		33.81
4	Agriculture, Forestry & Beverage Production	228.83	84.50	114.36		74.61		69.37	23.45	69.11	45.71	42.06	16.86	251.05	0.36	62.58	10.90	0.73
5	Non-food Production	272.84	94.06	187.49		65.14	15.52	100.72	15.92	84.42		89.73	36.50		4.95	29.31	13.96	4.72
6	Construction		30.95	315.28		654.92	110.84	270.79	128.20	89.24	56.66	190.17	143.74		83.33	154.39	75.05	45.51
7	Electricity, Gas and Water	36.32	1.17	14.80		9.00		0.60		1.48		8.54	2.70			0.00		
8	Metal Products, Machinery & Electronic Equipment & Assemblage	2.48		175.23				14.47		2.28		22.08	5.59			54.43	2.15	
9	Transport, Communication and Public Utilities		74.27	310.75			37.04	171.15	5.28	60.11	54.58	212.00	109.91	343.99	204.56	118.51	48.35	72.55
10	Wholesaler & Retailer	74.42	438.86	556.47		659.05	183.61	409.06	308.03	236.59	134.11	127.29	259.29	1024.48	453.81	571.65	32.78	163.01
11	Finance, Insurance and Real Estate	152.25	30.00	355.33		264.39	72.52	142.55		191.90		50.68	232.60			0.00	104.44	1067.44
12	Hotel or Restaurant	432.86	25.18	311.75		103.62	22.68	44.15		26.87		37.74	89.33			111.77	5.09	19.33
13	Other Services	191.81	58.50	272.05		27.38		46.69	48.77	51.15	252.35	58.68	59.63	385.69	14.25	72.00	17.03	54.06
14	Consumption Loans	5.96	12.62	389.55		272.85	82.93	29.57	13.62	44.29	8.69	33.29	74.71	23.78	50.74	17.54	16.49	143.69
15	Local Government									1.90			0.23					
16	Others	30.59	277.27	366.00		264.25	176.43	296.11	390.43	233.93		641.25	320.48	284.46	39.61	76.21	379.09	535.40
<b>TOTAL LOAN &amp; ADVANCES</b>		1511.46	1146.12	3587.55		2437.82	711.27	1829.19	971.34	1166.58	647.17	1832.31	1441.48	2398.68	891.40	1310.14	742.17	2151.77

### Product wise credit

1	Term Loan	904.07	47.34	1055.88		157.80	24.03	195.28		183.80	179.82	165.99	105.52	118.16	108.00	311.80	230.31	26.01
2	Overdraft	160.78				83.15	176.43	683.34		295.02		534.29		1439.48	264.58	652.03	205.48	315.52
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	224.69	824.06	945.39		1114.00	183.61		314.11	275.26		88.37	766.74					283.21
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	11.16	30.95	289.39		179.27	104.62	69.82	104.82	80.75		130.81	159.42	260.19	75.95	154.39	75.61	45.43
6	Real Estate Loan	146.46		313.69		465.90	72.52	303.93	35.84	171.95	56.66	180.56	217.05	126.14	89.67		114.84	1109.59
7	Margin Nature Loan		2.18	148.79		345.95	64.58	2.04		0.71			27.93		46.13			136.40
8	Hire Purchase Loan	32.22	77.82	318.56		48.09	37.04	136.16	5.28	85.28	54.58	215.15	81.77	355.51	231.10	116.43	48.59	49.96
9	Deprived Sector Loan	20.09	36.24	108.93		42.03	23.08	63.10	28.24	37.60	20.80	52.33	43.76	67.28	39.61	38.68	47.31	11.24
10	Bills Purchased			1.00														
11	Other Product	12.00	127.54	405.92		1.63	25.38	375.52	483.06	36.20	335.31	464.80	39.30	31.92	36.34	36.82	20.03	174.41
<b>TOTAL LOAN &amp; ADVANCES</b>		1511.46	1146.12	3587.55		2437.82	711.27	1829.19	971.34	1166.58	647.17	1832.31	1441.48	2398.68	891.40	1310.14	742.17	2151.77

### Security wise credit

1	Gold and Silver												0.30	6.04		0.57		
2	Government Securities			16.00														
3	Non Governmental Securities			148.79		242.41	64.58	2.04					32.93					136.40
4	Fixed Deposit Receipts		9.07	70.02		2.61	18.35	11.81	13.62	6.41	8.69	33.29	13.24	6.21	24.20	16.98	7.85	7.30
4.1	Own		9.07	70.02		2.61	18.35	11.81	13.62	6.41	8.69	33.29	13.24	6.21	24.20	16.98	7.85	7.30
4.2	Other Licences Institutions																	
5	Collateral of Properties		1104.59	3324.97		2095.39	625.62	1801.49	955.71	1138.86	638.48	1352.03	1379.82	2386.43	867.20	1292.60	726.26	1997.63
5.1	Fixed Assets		1104.59	3324.97		2095.39	625.62	1801.30	955.71	1138.86	638.48	1055.11	1379.76	2386.43	867.20	1292.60	726.26	1997.63
5.2	Current Assets							0.19				296.92	0.06					
6	Against security of Bill			1.00														
6.1	Domestic Bills			1.00														
6.2	Foreign Bills																	
7	Against Guarantee		1.17	26.77		4.54	2.72	13.84		20.59			5.44					7.33
7.1	Government Guarantee						2.72	0.02		1.90								
7.2	Institutional Guarantee			25.64		4.54				15.00								
7.3	Personal Guarantee			1.13				13.58		3.69								0.01
7.4	Collective Guarantee		1.17					0.24										7.33
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee												5.44					
8	Credit Card																	
9	Others	1511.46	31.29			92.88			2.01	0.71		446.98	9.75				0.73	10.44
<b>Total</b>		1511.46	1146.12	3587.55		2437.82	711.27	1829.19	971.34	1166.58	647.17	1832.31	1441.48	2398.68	891.40	1310.14	742.17	2151.77

## Statement of Loans and Advances

as on Saun end 2069

Rs. in million

Sector wise credit		Gandaki	Infrastructu re	Business	Biratxami	Excel	WDBL	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktinath	Sewa	Kankai	Public
1	Agricultural and Forest	44.40	33.16	61.23	135.06	110.43	0.89	47.57	28.56	144.09	56.26	27.64	61.35	65.51	552.50	191.85	12.07	49.17
2	Fishery	2.36		0.66				8.53	6.47			1.81						2.18
3	Mining	4.69		14.60				9.18								14.06		2.25
4	Agriculture, Forestry & Beverage Production	29.42	86.03	47.03	168.21	42.48	9.25	310.62	13.25	44.88	88.56	20.68	20.31	5.60		35.18	1.01	37.69
5	Non-food Production	40.48	107.99	118.82		26.26	10.10	132.48	2.07	116.58	315.13	8.89	24.82	71.79		53.55	19.76	31.36
6	Construction	190.11	139.90	763.17	98.49	7.42	18.30	745.55	59.76	526.04	405.18	67.48	79.21	181.28	558.33	162.57	29.14	113.23
7	Electricity, Gas and Water		7.85					30.81	0.90	1.49	665.73	16.63						1.39
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.07	0.10	38.70		6.09		19.39	6.35	11.91	423.43	11.09	19.77			11.30		15.26
9	Transport, Communication and Public Utilities	128.21	114.64	432.22		64.44	53.12	436.57	55.35	124.74	470.09	71.02	115.91		450.42	203.71	6.59	63.29
10	Wholesaler & Retailer	317.83	655.32	440.34	675.99	590.22	116.77	1494.23	81.47	383.80	584.92	125.20	286.23	60.64	332.04	396.02	125.70	74.09
11	Finance, Insurance and Real Estate	64.26	129.24	668.08		130.86		401.55	16.53	416.58	653.35	52.37	38.91	4.99	27.54	73.61		82.20
12	Hotel or Restaurant	57.95	28.85	103.55		45.83	17.34	248.99	30.37	173.43	27.94	20.37	14.40			23.77	2.45	6.82
13	Other Services	43.70	97.61	55.86	53.49	47.05	33.06	371.93	8.04	448.00	165.42	6.08	96.22	7.73	9.46	84.55	7.85	17.23
14	Consumption Loans	34.57	17.73	142.00	197.42	124.23	3.79	258.57	12.17	631.88	71.47	78.45	8.69	19.43	19.23	20.09	8.52	61.27
15	Local Government											1.50				1.37		
16	Others	510.44	706.36	163.22	549.68	88.47	142.61	1388.70	121.54	574.45	468.95	103.09	138.17	404.15	208.79	146.11	131.47	9.03
<b>TOTAL LOAN &amp; ADVANCES</b>		1479.47	2124.80	3049.48	1878.34	1283.79	405.24	5904.64	442.83	3597.90	4396.43	612.29	903.98	821.13	2158.31	1417.75	344.55	566.47

### Product wise credit

1	Term Loan	58.53	125.38	448.58	382.98	41.84	138.06	477.18	79.15	410.51	1009.66	16.78	65.11		73.03	173.25	129.77	17.04
2	Overdraft	564.48	1309.51	388.98	720.40	253.42	167.50	1993.32	217.12	1286.48	1311.70	137.09	475.50	190.64	259.01	514.97	153.25	197.31
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	11.69		47.58	257.37	638.68	9.24	250.89	9.03		503.61	3.20				187.75		
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	154.30	91.04	760.76	98.49	85.86	18.30	579.93	37.18	177.99	308.18	58.37		181.28	558.33	191.96	30.07	102.10
6	Real Estate Loan	140.89	276.98	630.79	33.27	52.60		755.97	10.49	570.28	666.61	47.71	100.59	4.99	27.54	36.33	6.20	55.97
7	Margin Nature Loan		97.84	41.40		1.01		88.40	0.78	274.85	140.09		0.68					4.28
8	Hire Purchase Loan	128.55	114.64	488.24	48.78	33.97	53.12	522.24	63.33	141.95	320.24	61.22	106.94	38.53	450.42	161.44	15.00	96.11
9	Deprived Sector Loan	38.94	50.17	56.31	53.35	50.98	13.59	147.83	18.61	114.97	123.94	17.60	32.01	31.49	524.29	53.62	10.26	22.11
10	Bills Purchased							3.20		5.12								
11	Other Product	382.10	59.23	186.84	283.70	125.42	5.43	1085.67	7.13	615.74	12.39	270.30	123.16	374.19	265.69	98.42		71.54
<b>TOTAL LOAN &amp; ADVANCES</b>		1479.47	2124.80	3049.48	1878.34	1283.79	405.24	5904.64	442.83	3597.90	4396.43	612.29	903.98	821.13	2158.31	1417.75	344.55	566.47

### Security wise credit

1	Gold and Silver	17.96		7.24	95.97	81.53		6.37		274.23		69.91		6.81				
2	Government Securities									5.39								
3	Non Governmental Securities			41.40		1.01		85.45		260.61	141.86		0.68					
4	Fixed Deposit Receipts	14.32	17.73	35.72	52.66	16.48	3.79	98.93	2.07	52.07	12.70	5.24	8.69	12.62	19.23	16.96	0.11	8.36
4.1	Own	14.32	17.73	35.72	52.66	16.48	3.79	98.93	2.07	52.07	12.70	5.24	8.69	12.62	19.23	16.96	0.11	8.36
4.2	Other Licences Institutions																	
5	Collateral of Properties	1447.20	2007.89	2946.29	1729.70	1179.57	401.44	5424.10	439.50	2855.61	3903.46	535.64	878.95	801.70	1614.78	1396.30	343.78	554.11
5.1	Fixed Assets	1447.20	2007.89	2946.29	1729.70	1179.57	401.44	5424.10	439.50	2853.70	3747.36	535.64	878.95	801.70	1614.78	1396.30	343.78	554.11
5.2	Current Assets								1.90	156.10								
6	Against security of Bill							3.20										
6.1	Domestic Bills							3.20										
6.2	Foreign Bills																	
7	Against Guarantee		1.34	3.30		2.85		71.56	0.08	4.72	74.91		14.41		524.29	4.13		
7.1	Government Guarantee					2.85		24.22			15.88					1.37		
7.2	Institutional Guarantee		0.10					38.38		0.10	59.03		14.10					
7.3	Personal Guarantee		1.24	3.30				5.42	0.08	4.62			0.31					
7.4	Collective Guarantee							3.55							524.29	2.76		
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee																	
8	Credit Card																	
9	Others		97.84	15.53		2.34		215.02	1.18	145.27	263.50	1.50	1.25			0.34	0.66	3.99
<b>Total</b>		1479.47	2124.80	3049.48	1878.34	1283.79	405.24	5904.64	442.83	3597.90	4396.43	612.29	903.98	821.13	2158.31	1417.75	344.55	566.47



## Statement of Loans and Advances

as on Saun end 2069

Rs. in million

Sector wise credit		Mahakali	Ace	Bhargav	Shangrila	Resunga	Rara	diyalo	Country	Alpine	Nilgiri	Kasthman dap	Garima	City	Bishow	Professiona l	Kabelli	Kamana
1	Agricultural and Forest	11.59	74.93	3.15	21.67	1.58	4.51	46.41	54.63	63.90	7.20	74.63	34.84	78.89	16.60	44.67	5.77	54.24
2	Fishery									0.00								2.22
3	Mining							1.00				3.50						
4	Agriculture, Forestry & Bevarage Production	10.64	214.84		35.62			10.87	23.42	3.24		75.89	29.76	18.67		2.74	0.16	9.21
5	Non-food Production		403.71		59.16			14.61	32.52	5.78		256.06	7.95	26.06		15.13		43.29
6	Construction	25.57	626.18	31.71	163.94	259.88	41.12	15.50	51.17			308.22	263.86	473.73	232.90	4.41	14.99	278.44
7	Electricity, Gas and Water		228.78		2.96			1.42	0.12			90.14						
8	Metal Products, Machinery & Electronic Equipment & Assemblage		59.90		18.63			4.82	15.66			22.56		50.88			0.05	10.11
9	Transport, Communication and Public Utilities	10.24	235.98	16.35	225.92	237.22		49.00	0.90	36.79	23.47	189.20	278.92	437.46		13.33	7.68	188.85
10	Wholesaler & Retailer	53.84	605.91	79.33	361.62	153.65	151.98	119.80	318.31	120.53	109.97	535.59	233.42	283.71	901.17	51.23	20.06	155.78
11	Finance, Insurance and Real Estate		755.26		91.90			59.00	57.65	67.85	2.96	908.14	46.75	101.05	171.83			70.79
12	Hotel or Restaurant	5.04	203.94	4.49	94.65		7.92	14.14	19.68	2.05		187.70	66.12	122.43	55.55		4.74	60.29
13	Other Services		197.18	2.80	226.34		4.26	15.00	13.14			183.80	80.27	159.42	23.57	4.97	5.52	76.36
14	Consumption Loans	25.30	56.92	0.44	144.15	1.52	19.45	22.33	89.47	7.00	58.68	59.48	200.92	129.90	490.01	7.24	91.63	107.58
15	Local Government		15.16					2.04				4.85	0.03					
16	Others	63.25	771.33	57.47	655.48	11.23	90.01	43.01	369.81	166.22	191.63	509.83	486.82	44.19	94.44	55.45	19.28	129.92
<b>TOTAL LOAN &amp; ADVANCES</b>		205.48	4450.02	195.74	2102.04	665.08	319.26	418.93	1046.48	473.37	393.91	3409.60	1729.66	1926.40	1986.06	199.17	169.90	1187.06

### Product wise credit

1	Term Loan		756.12	70.45	329.65	11.10			25.68	194.01	42.82	253.04	322.00	386.99	330.34		9.81	234.46
2	Overdraft	43.65	1562.66	66.15	298.74		159.90	201.80	401.51	102.36	119.70	1387.25	528.42	305.09	608.20			355.97
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	64.48	165.53		662.68	156.05	88.76	95.68	282.69		109.97	310.36	9.67			67.28	38.94	
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	25.57	322.10	31.71	160.97	218.52	33.40	6.62	52.44	52.42	21.46	258.95	248.91	400.91	207.40	4.41	10.77	220.33
6	Real Estate Loan	1.50	1050.31		116.24	11.09		18.10	40.45	15.43	5.99	859.48	65.98	96.18	197.33			23.32
7	Margin Nature Loan		103.23		1.11			12.30		0.60		89.44		21.29				1.39
8	Hire Purchase Loan	33.53	254.54	16.35	360.01	244.69	17.57	32.45	89.69	71.57	23.47	150.59	304.70	515.30	220.69	17.24	7.86	226.10
9	Deprived Sector Loan	6.32	110.58	5.11	81.67	22.11	12.23	12.20	39.32	32.16	11.68	89.37	95.01	73.65	94.44	5.86	7.17	35.99
10	Bills Purchased																	
11	Other Product	30.42	124.95	5.97	90.97	1.52	7.39	39.78	114.69	4.82	58.83	11.12	154.98	126.99	327.68	104.37	95.36	89.50
<b>TOTAL LOAN &amp; ADVANCES</b>		205.48	4450.02	195.74	2102.04	665.08	319.26	418.93	1046.48	473.37	393.91	3409.60	1729.66	1926.40	1986.06	199.17	169.90	1187.06

### Security wise credit

1	Gold and Silver				21.19						51.59	5.43	130.99	45.84	234.92		89.00	60.28
2	Government Securities		0.17															
3	Non Governmental Securities		108.72		1.11			0.28						21.29				
4	Fixed Deposit Receipts	2.01	25.99	0.44	32.48	1.52	1.88	1.12	11.94	4.82	7.09	42.23	18.85	20.87	34.41	3.02	1.83	19.44
4.1	Own	2.01	25.99	0.44	32.48	1.52	1.88	1.12	11.94	4.82	7.09	42.23	18.85	20.87	34.41	3.02	1.83	19.44
4.2	Other Licences Institutions																	
5	Collateral of Properties	203.47	4203.66	195.30	1964.04	663.56	317.38	415.49	1022.68	444.87	335.23	3094.93	1484.81	1766.35	1622.30	196.15	79.07	1090.02
5.1	Fixed Assets	203.47	4203.66	195.30	1964.04	663.56	317.38	415.49	1022.68	444.87	335.23	3094.93	1484.81	1766.35	1622.30	196.15	79.07	1090.02
5.2	Current Assets																	
6	Against security of Bill																	
6.1	Domestic Bills																	
6.2	Foreign Bills																	
7	Against Guarantee		111.48		83.23			2.04	11.86	11.11		182.99	95.01	72.05	94.44			5.93
7.1	Government Guarantee		15.16					2.04	11.86					4.07	2.69			
7.2	Institutional Guarantee		92.82									95.26						
7.3	Personal Guarantee		3.50									87.73		21.78				5.93
7.4	Collective Guarantee				83.23					11.11			95.01	46.20	91.75			
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee																	
8	Credit Card																	
9	Others									12.57		84.01						11.39
<b>Total</b>		205.48	4450.02	195.74	2102.04	665.08	319.26	418.93	1046.48	473.37	393.91	3409.60	1729.66	1926.40	1986.06	199.17	169.90	1187.06

## Statement of Loans and Advances

as on Saun end 2069

Rs. in million

Sector wise credit		Corporate	Pathibhara	Purnima	Jyoti	Bagnmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Gulmi	Kanchan	Matribhumi	Bright	Innovative	Jhimruk
1	Agricultural and Forest	109.57	12.76	32.72	43.91	11.21	17.04	15.08	42.80	42.64	20.56	15.39	4.80	8.49	8.25	15.36	33.63	3.34
2	Fishery					0.15			0.40			13.13		0.15			3.96	0.05
3	Mining											26.84	1.44					
4	Agriculture, Forestry & Beverage Production	85.42	15.73	18.85	30.11	1.70		3.28	65.92	7.98		124.27	0.85	21.73	4.80	35.53	42.13	1.26
5	Non-food Production	120.21	5.26	36.88	176.47	6.26		1.77	54.40	4.20		115.15	3.40	16.60	0.73	8.50	61.17	2.49
6	Construction	90.90	104.65	20.93	462.47	30.08	9.86	15.20	143.49	78.49	23.00	173.23	45.08	75.66	27.29	22.73	67.18	7.04
7	Electricity, Gas and Water				206.29								4.39		0.46		0.80	
8	Metal Products, Machinery & Electronic Equipment & Assemblage	17.11			55.16			0.84		4.11		2.88	8.87				17.40	
9	Transport, Communication and Public Utilities	96.24		67.78	297.98		4.13		153.52	27.23		24.64	25.71	33.28	7.33	28.69	63.57	25.09
10	Wholesaler & Retailer	171.35	280.43	151.88	285.99	32.63	106.80	42.67	495.72	85.65	34.25	409.81	58.04	152.74	35.83	92.75	90.35	47.01
11	Finance, Insurance and Real Estate	145.94	2.02	7.48	288.99	7.20			116.02	3.23		602.62		48.09	8.70	12.00	18.47	
12	Hotel or Restaurant	26.27	8.80		62.06			5.31	15.53	3.67	1.00	15.37	0.36	4.77	1.32	7.45	4.57	2.00
13	Other Services	16.03	16.37	11.09	86.73		0.40	5.29	131.72	28.21	0.51	273.06	1.97	26.78	1.31	6.70	19.30	0.38
14	Consumption Loans	27.02	172.84	11.53	351.96	5.08	24.62	1.11	104.01	13.85	7.98	143.89	9.63	1.86	3.52	14.26	24.76	41.66
15	Local Government				4.60													
16	Others	99.90	198.25	160.52	608.62	21.66	69.80	101.62	332.37	69.60	35.14	527.87	41.01	140.47	40.11	56.99	46.86	38.55
<b>TOTAL LOAN &amp; ADVANCES</b>		<b>1005.94</b>	<b>817.11</b>	<b>519.65</b>	<b>2961.34</b>	<b>115.98</b>	<b>232.65</b>	<b>192.16</b>	<b>1655.91</b>	<b>368.86</b>	<b>122.44</b>	<b>2468.15</b>	<b>205.57</b>	<b>530.62</b>	<b>139.63</b>	<b>300.96</b>	<b>494.16</b>	<b>168.87</b>

### Product wise credit

1	Term Loan	31.14			450.45		4.13	54.99	122.30	3.61		55.79		16.41	58.82	8.67	36.57	25.46
2	Overdraft	291.87	240.91	80.97	595.03		31.99	101.62	232.55		1.94	181.60		80.81	54.87	168.10	135.61	27.75
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	250.18	89.61	162.97	374.98	71.17	67.52		624.77	106.23	67.65	220.76	81.60	86.20		46.14	114.66	27.06
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	56.61	104.65	20.93	338.07	29.07	6.36		107.16	78.49	22.04	102.40	61.74	74.22		11.52	30.60	7.04
6	Real Estate Loan	114.37	2.02	7.48	407.71	7.20		15.20	152.35			492.21		48.09	8.70	12.00	24.34	
7	Margin Nature Loan	9.70			105.07				8.50			112.42	13.06	34.10				
8	Hire Purchase Loan	100.92	44.70	73.81	335.35	4.57	19.16	1.63	228.53	38.58	7.72	163.97	30.64	33.28	7.42	40.99	84.68	30.05
9	Deprived Sector Loan	33.78	22.33	13.88	88.94	3.45	10.37	8.65	40.71	12.41	4.26	82.64	11.01	14.65	3.29	6.80	20.27	4.62
10	Bills Purchased																	
11	Other Product	117.36	312.90	159.62	265.74	0.52	93.13	10.08	139.04	129.53	18.83	1056.36	7.52	142.86	6.54	6.73	47.43	46.88
<b>TOTAL LOAN &amp; ADVANCES</b>		<b>1005.94</b>	<b>817.11</b>	<b>519.65</b>	<b>2961.34</b>	<b>115.98</b>	<b>232.65</b>	<b>192.16</b>	<b>1655.91</b>	<b>368.86</b>	<b>122.44</b>	<b>2468.15</b>	<b>205.57</b>	<b>530.62</b>	<b>139.63</b>	<b>300.96</b>	<b>494.16</b>	<b>168.87</b>

### Security wise credit

1	Gold and Silver		123.34		25.57		3.13			1.30		123.89						35.42
2	Government Securities																	
3	Non Governmental Securities				105.07							112.42						
4	Fixed Deposit Receipts	12.02	4.80	5.50	17.32	0.52	2.34	1.11	20.50	1.20	0.26	20.00	0.17	2.31	1.37	1.96	4.09	0.94
4.1	Own	12.02	4.80	5.50	17.32	0.52	2.34	1.11	20.50	1.20	0.26	20.00	0.17	2.31	1.37	1.96	4.09	0.94
4.2	Other Licences Institutions																	
5	Collateral of Properties	979.40	688.44	514.15	2746.64	115.47	227.19	191.05	1605.97	366.36	122.18	2136.38	195.34	494.22	136.62	299.00	490.07	132.51
5.1	Fixed Assets	979.40	688.44	514.15	2716.05	115.47	227.19	191.05	1605.97	366.36	122.18	2136.38	195.34	494.22	136.62	299.00	490.07	132.51
5.2	Current Assets				30.60													
6	Against security of Bill																	
6.1	Domestic Bills																	
6.2	Foreign Bills																	
7	Against Guarantee	0.60			58.33				20.94			75.46	10.06		1.64			
7.1	Government Guarantee				4.60													
7.2	Institutional Guarantee				6.87				20.00			74.93						
7.3	Personal Guarantee	0.60			25.68				0.94			0.31	0.58					
7.4	Collective Guarantee				21.17							0.22	9.48		1.64			
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee																	
8	Credit Card																	
9	Others	13.92	0.53		8.41				8.50					34.10				
<b>Total</b>		<b>1005.94</b>	<b>817.11</b>	<b>519.65</b>	<b>2961.34</b>	<b>115.98</b>	<b>232.65</b>	<b>192.16</b>	<b>1655.91</b>	<b>368.86</b>	<b>122.44</b>	<b>2468.15</b>	<b>205.57</b>	<b>530.62</b>	<b>139.63</b>	<b>300.96</b>	<b>494.16</b>	<b>168.87</b>

## Statement of Loans and Advances

as on Saun end 2069

Rs. in million

Sector wise credit		Metro	Vibor	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism	Mission	Surya	Mt. Makalu	Sindhu	Sahara	Social	NCDBL	Cosmos	Manaslu	Samabridh i
1	Agricultural and Forest	6.44	7.57	29.10	19.17	3.62	0.15	46.66	53.54	2.20	2.16	2.34	2.13		33.23	1.52	5.79	43.40
2	Fishery			0.31														0.40
3	Mining		6.96						6.90									0.30
4	Agriculture, Forestry & Beverage Production		40.55			16.96	5.01	53.53	14.46	2.70		7.89	4.69	3.27	24.51	1.18	0.20	5.04
5	Non-food Production		27.97	4.35	10.08	17.45	7.03	171.88	8.28	0.04	0.12	6.50	0.50	15.69	23.87	0.40	3.88	1.80
6	Construction	118.81	200.49	12.32	17.75	70.91	12.99	224.58	47.18	3.09	0.99	23.12	1.88	37.82	34.59	7.63	28.32	8.17
7	Electricity, Gas and Water		17.33				1.00	5.75					0.40					
8	Metal Products, Machinery & Electronic Equipment & Assemblage	18.72	153.42	1.11	19.53	1.00	0.15	55.77	1.59	3.34			1.00	10.20	3.29			
9	Transport, Communication and Public Utilities	152.90	200.77	9.04		86.56	1.55	89.73	54.46	10.51	0.78	123.56	0.38		6.21	10.75	24.66	8.41
10	Wholesaler & Retailer	177.68	135.26	51.65	75.83	35.70	36.39	432.36	162.53	21.92	3.97	107.02	39.76	70.27	58.10	17.57	39.83	41.08
11	Finance, Insurance and Real Estate	55.79	466.12		17.12	6.00		29.56	4.44			16.00		90.90	15.39			2.25
12	Hotel or Restaurant		51.33		3.79	13.81	3.47	228.63	3.99	1.58	0.39	0.80	0.61	178.61	21.08		1.88	7.92
13	Other Services	5.61	30.01	3.19	8.95	20.22	5.06	93.46	25.84		18.83		2.77	6.09	10.18	18.39	5.97	3.32
14	Consumption Loans	41.96	217.70	14.39	8.74	39.39	7.52	278.18	3.17	5.13	7.90	34.67		65.92	13.01	10.74	60.80	6.52
15	Local Government																	
16	Others	35.25	132.02	9.51	17.29	122.17	9.92	389.97	105.83	13.33	4.56	39.24	30.05	119.62	67.17	20.32	29.28	28.42
<b>TOTAL LOAN &amp; ADVANCES</b>		<b>613.16</b>	<b>1687.51</b>	<b>134.97</b>	<b>198.26</b>	<b>433.80</b>	<b>90.24</b>	<b>2100.06</b>	<b>492.22</b>	<b>63.84</b>	<b>39.69</b>	<b>361.13</b>	<b>84.16</b>	<b>598.40</b>	<b>310.64</b>	<b>88.50</b>	<b>200.62</b>	<b>157.02</b>

### Product wise credit

1	Term Loan	24.47	194.93	29.09	127.00	49.13		72.03	137.46	7.78		63.76	0.03	148.64	1.40	23.87	11.17	14.52
2	Overdraft	166.77	302.15	36.74	2.91	118.59	33.29	1070.89	155.77	34.43	0.23	97.68	3.84	217.86	86.65	21.62	22.99	17.59
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan		257.06			49.43	26.71	133.65	1.20	1.30	27.01		76.64		2.49		16.96	28.59
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	102.27	4.23	11.33	11.12	45.73	7.66	178.99	40.71	3.09	0.99			7.82	26.81	4.79	28.32	13.88
6	Real Estate Loan	55.79	440.04	0.99	17.12	14.99	5.33	130.75	6.82			32.32		121.31	14.19			
7	Margin Nature Loan		7.59	0.24		10.00		4.35				4.48		64.03				
8	Hire Purchase Loan	189.53	222.90	11.63	7.19	95.18	2.05	232.15	22.07	13.35	0.78	123.56	0.38	21.08	23.26	14.50	26.31	11.36
9	Deprived Sector Loan	16.63	57.60	5.04	13.65	12.17	3.02	55.84	12.67	1.59	1.64	9.14	0.91	16.95	12.30	9.43	5.27	6.09
10	Bills Purchased																	
11	Other Product	57.70	201.01	39.90	19.27	38.57	12.17	221.40	115.53	2.30	9.05	30.19	2.36	0.72	143.54	14.29	89.59	64.99
<b>TOTAL LOAN &amp; ADVANCES</b>		<b>613.16</b>	<b>1687.51</b>	<b>134.97</b>	<b>198.26</b>	<b>433.80</b>	<b>90.24</b>	<b>2100.06</b>	<b>492.22</b>	<b>63.84</b>	<b>39.69</b>	<b>361.13</b>	<b>84.16</b>	<b>598.40</b>	<b>310.64</b>	<b>88.50</b>	<b>200.62</b>	<b>157.02</b>

### Security wise credit

1	Gold and Silver			11.57		25.31	4.38	204.93			35.18	28.17				6.76	58.89	
2	Government Securities																	
3	Non Governmental Securities		7.59	0.18		10.00		4.35						64.03				1.75
4	Fixed Deposit Receipts	5.34	201.01	0.06	1.55	6.38	1.09	8.28	2.62	2.30	0.18	2.01		0.72	2.02	0.27	0.58	0.60
4.1	Own	5.34	201.01	0.06	1.55	6.38	1.09	8.28	2.62	2.30	0.18	2.01		0.72	2.02	0.27	0.58	0.60
4.2	Other Licences Institutions																	
5	Collateral of Properties	607.75	1346.89	123.16	193.61	386.10	74.86	1853.67	481.10	61.54	4.03	330.94	84.16	520.65	301.58	73.73	141.15	154.67
5.1	Fixed Assets	607.75	1346.89	123.16	193.61	386.10	74.86	1853.67	481.10	61.54	4.03	330.94	84.16	520.65	301.58	73.73	141.15	154.67
5.2	Current Assets																	
6	Against security of Bill																	
6.1	Domestic Bills																	
6.2	Foreign Bills																	
7	Against Guarantee	0.07	57.60		3.10	6.00		28.82	8.51		0.31			13.00			7.62	
7.1	Government Guarantee		5.10															
7.2	Institutional Guarantee		52.50			6.00		20.00	1.00					13.00				
7.3	Personal Guarantee	0.07			3.10			7.18	7.51									
7.4	Collective Guarantee							1.64									7.62	
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee										0.31							
8	Credit Card																	
9	Others		74.42				9.92								7.04	0.12		
<b>Total</b>		<b>613.16</b>	<b>1687.51</b>	<b>134.97</b>	<b>198.26</b>	<b>433.80</b>	<b>90.24</b>	<b>2100.06</b>	<b>492.22</b>	<b>63.84</b>	<b>39.69</b>	<b>361.13</b>	<b>84.16</b>	<b>598.40</b>	<b>310.64</b>	<b>88.50</b>	<b>200.62</b>	<b>157.02</b>

## Statement of Loans and Advances

as on Saun end 2069

Rs. in million

Sector wise credit		Ekata	Kalinchowk	Kailash	Salpa	Nepal Aawas	Nepal Finance	NIDC Capital	Narayani National	NSMFL	Peoples	Merchantile	Kathmandu	Himalaya	Union	Gorkha	Paschimanchal	NHMFL
1	Agricultural and Forest	12.53	4.54	4.39			34.80	4.70	103.33	41.79	6.43		18.48		6.16		151.14	80.68
2	Fishery			12.11					1.75									
3	Mining							2.50			71.00						6.40	
4	Agriculture, Forestry & Beverage Production	7.40	5.58	63.49				5.32	110.34	61.40			1.40		0.51		85.56	17.85
5	Non-food Production	18.61	0.15	216.65			19.39	35.30	99.02	40.48	5.14		1.15		92.17	5.52	11.29	62.62
6	Construction	24.47	3.67	534.05		376.80	93.64	58.46	535.76	252.19	281.22	2.40	47.18		225.48	56.12	222.37	156.46
7	Electricity, Gas and Water			2.70			24.34	5.90		23.08							3.70	0.13
8	Metal Products, Machinery & Electronic Equipment & Assemblage	14.20		117.83				2.00	21.01	3.45					57.97	0.08	9.80	7.80
9	Transport, Communication and Public Utilities	49.06		862.28			2.01	46.67	106.95		1.94	18.20	12.26		67.38	26.05	121.61	123.30
10	Wholesaler & Retailer	18.80	13.86	689.08			207.22	308.40	381.23	67.37	122.53	3.94	52.45		15.28	18.84	206.88	99.91
11	Finance, Insurance and Real Estate			525.01				175.10	261.57	238.17			31.34		81.17	39.13	38.33	353.37
12	Hotel or Restaurant	1.77	3.09	331.69			38.48	85.78	48.97	39.84	82.09		1.63		6.97	7.50	22.09	31.83
13	Other Services	13.52		226.63			1.40	5.26	98.94	0.20			2.38		21.47	1.16	29.11	44.08
14	Consumption Loans	42.29	5.71	143.15	0.05	26.10	48.23	164.15	84.76	315.07	28.07		80.27		221.29	30.73	84.89	171.32
15	Local Government									33.18			7.65					
16	Others	42.70	17.39	638.70			128.61	119.85	1241.29	355.31	28.58		67.39		160.49	116.45	378.17	243.04
<b>TOTAL LOAN &amp; ADVANCES</b>		245.34	54.00	4367.73	0.05	402.90	598.13	1019.38	3094.91	1471.54	626.98	24.54	323.58		956.35	301.57	1371.34	1392.38

### Product wise credit

1	Term Loan	2.74	27.47	481.42			1.09	342.73	587.57	228.15	158.22	3.75	82.97		214.42		635.97	285.37
2	Overdraft	79.85	11.67	583.22														
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	3.65		865.10			323.14	187.50	735.35	378.39			65.41		129.96	147.66	225.20	
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	24.47	3.67	534.05		322.80	73.29	105.15	576.21	51.93	23.77		47.18		119.55	46.99	86.83	152.14
6	Real Estate Loan	17.08		497.75		40.10	20.35	152.36	320.35	360.53	403.74	1.60	31.34		132.94	44.85	123.88	354.71
7	Margin Nature Loan			10.01			38.07	109.04	44.47	66.92	11.79		68.23		165.60	25.72	4.10	55.74
8	Hire Purchase Loan	69.40	5.32	949.07			2.09	45.63	125.57	220.15	9.29	18.20	12.26		76.63	26.05	135.66	123.30
9	Deprived Sector Loan	1.09	0.25	76.46		13.90	16.84	19.36	76.03	95.68	6.43	1.00	7.65		24.84	9.13	48.52	34.63
10	Bills Purchased																	
11	Other Product	47.08	5.62	370.67	0.05	26.10	123.25	57.61	629.37	69.79	13.73		8.55		92.42	1.16	111.18	386.48
<b>TOTAL LOAN &amp; ADVANCES</b>		245.34	54.00	4367.73	0.05	402.90	598.13	1019.38	3094.91	1471.54	626.98	24.54	323.58		956.35	301.57	1371.34	1392.38

### Security wise credit

1	Gold and Silver	24.23																12.30
2	Government Securities																	
3	Non Governmental Securities			10.01						66.92	11.79		68.23		165.60	25.82		
4	Fixed Deposit Receipts			58.51	0.05	26.10	11.48	54.56	62.92	28.00	8.93		12.04		30.73	4.90	35.51	130.52
4.1	Own			58.51	0.05	26.10	11.48	54.56	62.92	28.00	8.93		12.04		30.73	4.90	35.51	130.52
4.2	Other Licences Institutions																	
5	Collateral of Properties	220.02	54.00	4244.64		376.80	526.49	870.88	2964.14	1280.94	606.25	24.28	243.31		704.04	270.84	1323.51	1198.07
5.1	Fixed Assets	220.02	54.00	4244.64		376.80	526.49	870.88	2964.14	1280.94	606.25	24.28	243.31		704.04	270.84	1323.51	1198.07
5.2	Current Assets																	
6	Against security of Bill																	
6.1	Domestic Bills																	
6.2	Foreign Bills																	
7	Against Guarantee	1.09		53.15						95.68					55.98		0.02	
7.1	Government Guarantee			13.15						33.18					3.25			
7.2	Institutional Guarantee	1.09		20.00											21.24			
7.3	Personal Guarantee			20.00											31.50			
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			1.42			60.16	93.94	67.85		0.02	0.27						63.79
<b>Total</b>		245.34	54.00	4367.73	0.05	402.90	598.13	1019.38	3094.91	1471.54	626.98	24.55	323.58		956.35	301.57	1371.34	1392.38

## Statement of Loans and Advances

as on Saun end 2069

Rs. in million

Sector wise credit		Goodwill	Siddhartha FC	Sri Investment	Lumbini	Yeti	ILFCO	Mahalaxmi	Lalitpur	Bhajaratra	United	General	Progressive	Alpic Everest	Navadurga	Janaki	Pokhara	Central
1	Agricultural and Forest	75.08		65.42	2.61	25.82	2.00	6.22		1.79		3.57	0.00	43.04	43.72	6.75	10.39	
2	Fishery							6.14						0.63				
3	Mining				0.03		6.40		3.60						0.35			
4	Agriculture, Forestry & Beverage Production			21.59	2.20	17.27	14.17	64.41		4.71	1.59		10.83	38.78	20.30	59.59		31.49
5	Non-food Production		109.13	155.15	165.08	207.47	277.05	55.58			24.06	14.89	3.00	78.20	274.37	33.01	123.75	82.70
6	Construction	404.58	135.34	237.87	219.72	116.20	81.68	392.00	73.74	30.83	744.56	147.82	20.17	111.43	10.84	154.83	49.25	101.44
7	Electricity, Gas and Water				4.98									1.61	2.00		3.03	
8	Metal Products, Machinery & Electronic Equipment & Assemblage	75.42		4.97	0.86	5.58	161.12	7.27			271.85		1.45	6.26	5.30			3.33
9	Transport, Communication and Public Utilities	113.81	85.85	51.33	139.39	134.47	794.60	194.55		25.29	19.89		38.63	43.64	5.95		100.39	49.25
10	Wholesaler & Retailer	551.98	339.21	207.85	235.15	184.56	162.74	281.28	406.54	28.18	12.89	335.04	10.72	54.79	274.56	255.23	416.39	681.62
11	Finance, Insurance and Real Estate			82.20	91.22	52.97	314.32	339.47	747.53		91.53		25.62	104.79	99.95	40.65	200.07	253.08
12	Hotel or Restaurant			54.73	181.95	21.02	17.73	56.97						9.43	55.01	7.34	54.44	2.00
13	Other Services	51.09	13.79	206.27	165.50	15.01	460.66	31.14	149.02		0.94	20.74	25.15	40.53	26.92	61.42	70.80	22.81
14	Consumption Loans	109.22	34.63	74.54	23.02	130.55	57.06	150.68	129.83	9.63	780.99	71.25	18.97	18.70	30.92	51.53	10.59	85.12
15	Local Government													4.02	1.52		2.18	
16	Others	29.22	142.26		201.91	217.28	106.70	347.14	128.27	14.83	145.77	296.83	22.15	146.09	50.36	57.75	351.03	37.03
<b>TOTAL LOAN &amp; ADVANCES</b>		1410.41	860.22	1161.94	1433.62	1128.18	2456.22	1932.87	1638.53	115.26	2094.07	890.14	176.69	701.91	902.05	730.28	1390.13	1349.87

### Product wise credit

1	Term Loan	521.84		212.72		69.33	784.85	251.31	406.54	34.68	0.75		17.73		1.50	347.83	230.24	6.62
2	Overdraft																	
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan		453.28	389.26	795.99	714.97	193.90	458.76	3.60		83.08		31.66	282.21	764.27		594.57	863.70
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	311.14	84.32	164.41	107.24	30.15	41.45	277.34	73.74		540.49		9.00	59.00	8.49	132.03	47.73	101.44
6	Real Estate Loan	291.20	51.03	154.37	210.62	50.98	498.18	411.50	747.53	30.83	89.15	147.82	21.66	147.35	90.79	63.45	200.07	253.08
7	Margin Nature Loan	29.22	18.18	51.67	3.94	12.11	29.53	75.39	28.92	5.99	85.96	11.12	14.03	5.44	13.55			39.56
8	Hire Purchase Loan	142.30	85.85	39.22	77.81	183.24	806.44	210.54	31.66	25.29	887.80	14.89	38.21	50.84	2.18	5.27	102.37	49.25
9	Deprived Sector Loan	60.54	28.19	28.26	29.00	27.53	45.25	49.10	43.21	4.40	51.73	11.57	6.87	30.90	21.27	15.65	28.84	36.22
10	Bills Purchased														3.40			
11	Other Product	54.17	139.37	122.03	209.01	39.88	56.62	198.93	303.33	14.06	355.09	704.75	37.54	122.77		166.05	186.32	
<b>TOTAL LOAN &amp; ADVANCES</b>		1410.41	860.22	1161.94	1433.62	1128.18	2456.22	1932.87	1638.53	115.26	2094.07	890.14	176.69	701.91	902.05	730.28	1390.13	1349.87

### Security wise credit

1	Gold and Silver	3.08																
2	Government Securities																	
3	Non Governmental Securities			51.67			29.53	75.39	28.92	10.44		11.12	14.57		13.55			39.56
4	Fixed Deposit Receipts	106.14	34.63	22.87	19.94	39.66	56.62	67.02	69.25	9.63	25.90	71.25	4.94	8.74	17.36	44.48	10.59	45.56
4.1	Own	106.14	34.63	22.87	19.94	39.66	56.62	67.02	69.25	9.63	25.90	71.25	4.94	8.74	17.36	44.48	10.59	45.56
4.2	Other Licences Institutions																	
5	Collateral of Properties	1196.55	825.59	1087.20	1354.25	1076.41	2323.78	1748.25	1306.28	95.19	1883.89	807.77	146.05	676.00	819.26	681.84	1379.54	1264.75
5.1	Fixed Assets	1196.55	825.59	1087.20	1354.25	1076.41	2323.78	1748.25	852.93	95.19	1883.89	807.77	146.05	676.00	819.26	681.84	1379.54	1264.75
5.2	Current Assets								453.35									
6	Against security of Bill													3.40				
6.1	Domestic Bills													3.40				
6.2	Foreign Bills																	
7	Against Guarantee	75.42		0.20	29.00		45.69	30.39			37.74		10.81	8.34				
7.1	Government Guarantee						15.25							4.02				
7.2	Institutional Guarantee				29.00		30.00	30.02			36.80		3.41					
7.3	Personal Guarantee			0.20			0.44	0.37			0.94		7.40	4.32				
7.4	Collective Guarantee																	
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee	75.42																
8	Credit Card														1.52			
9	Others	29.22			30.43	12.11	0.60	11.81	234.08		146.54		0.31	5.44	50.36	3.96		
<b>Total</b>		1410.41	860.22	1161.94	1433.62	1128.18	2456.22	1932.87	1638.53	115.26	2094.07	890.14	176.69	701.91	902.05	730.28	1390.13	1349.87

## Statement of Loans and Advances

as on Saun end 2069

Rs. in million

Sector wise credit		Premier	Arun	Multipurpose	Butwal	Srijana	Om	CMB	WMBFL	CMBFCL	Crystal	Royal	Guheshwori	Patan	Fewa	Everest	Prudential	ICFC
1	Agricultural and Forest	5.44	19.40	23.41	29.92	4.82	17.41	4.84		376.81		65.59	1.98	7.49	14.93	14.68	8.27	11.68
2	Fishery				1.50										1.35	0.57		0.00
3	Mining	11.72	14.20		0.75							29.74						2.00
4	Agriculture, Forestry & Beverage Production	41.03		4.25	76.34		32.84	1.99	58.40	896.84		169.55	1.73	13.00	92.48	5.69		45.28
5	Non-food Production	119.97			31.22		43.41	18.11	0.48	0.92		80.99	15.40	14.23	44.22		29.84	190.34
6	Construction	130.94	48.27	21.55	110.64	20.11	249.78	62.15	54.69	14.23	299.38	119.41	229.13	64.42	340.23	83.94	32.88	194.59
7	Electricity, Gas and Water	23.95			0.49											0.50		23.62
8	Metal Products, Machinery & Electronic Equipment & Assemblage	49.55	6.05		3.68			0.64				41.35	3.69	0.42	29.71	0.42	0.06	33.13
9	Transport, Communication and Public Utilities	119.15			152.04		172.35	59.32	36.23	14.27		43.65	17.12		425.88	145.92	32.42	10.97
10	Wholesaler & Retailer	83.27	43.69	24.39	193.88	70.68	572.99	7.80	82.81	186.43		164.33	4.82	7.99	336.55	3.81	134.92	402.28
11	Finance, Insurance and Real Estate	207.82			85.88		197.04	5.98	252.94	12.85		357.50	74.12	27.67	16.53	0.02	143.20	690.47
12	Hotel or Restaurant	10.24	22.60		6.29		129.89		1.52	100.20		57.55	1.29	0.40	122.08	2.20	37.18	123.30
13	Other Services	7.81	0.13	12.60	300.71	14.75	28.61	20.30	33.24	3.86		20.00	53.00	12.81	83.39	1.77	69.97	27.00
14	Consumption Loans	26.93	9.82	19.53	67.84	11.82	310.96	30.30	35.55	31.72	25.90	64.62	76.43	79.26	76.88	14.78	74.35	107.16
15	Local Government				1.37													0.00
16	Others	188.94	50.80	2.35	41.35	75.36	726.79	220.42	255.78	883.90	437.70	713.07	222.46	89.50	555.52	38.85	329.27	707.59
<b>TOTAL LOAN &amp; ADVANCES</b>		<b>1026.76</b>	<b>214.97</b>	<b>108.09</b>	<b>1103.90</b>	<b>197.53</b>	<b>2482.05</b>	<b>431.84</b>	<b>811.64</b>	<b>2522.03</b>	<b>762.98</b>	<b>1927.33</b>	<b>701.17</b>	<b>317.18</b>	<b>2139.74</b>	<b>313.14</b>	<b>892.36</b>	<b>2569.41</b>

### Product wise credit

1	Term Loan	58.77		60.98	400.64	70.68	386.85	20.61	175.65	1401.48	601.31	57.47	156.04		108.84	51.00	592.66	6.20
2	Overdraft																	0.00
3	Trust Receipt Loan / Import Loan																	0.00
4	Demand & Other Working Capital Loan	362.84	85.45		110.10		553.94	99.63	132.13	197.16	16.76	618.20		66.03	639.11			1593.59
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	277.23	35.74	21.55	136.75		91.88	60.45	0.41	7.75		34.55	165.80	33.30	160.38		10.46	92.53
6	Real Estate Loan	213.58	27.46		266.76		244.03	28.39	245.03	729.43	137.03	446.09	144.60	26.57	152.47	83.94	128.73	530.08
7	Margin Nature Loan	16.07			29.42		3.90	15.36	49.79			53.17	25.87	55.21			55.45	160.07
8	Hire Purchase Loan	42.83	5.84	7.31	90.37	4.84	168.56	22.81	43.54	25.91	7.74	46.25	21.35	1.35	461.90	145.92	42.66	67.84
9	Deprived Sector Loan	23.56	4.33	2.35	32.47	8.97	66.76	12.66	6.31	12.00	0.13	81.49	17.57	6.87	53.43	32.29	31.14	57.92
10	Bills Purchased														3.80			0.00
11	Other Product	31.89	56.16	15.90	37.39	113.05	966.13	171.93	158.78	148.31		590.11	169.93	124.05	563.61		31.27	61.17
<b>TOTAL LOAN &amp; ADVANCES</b>		<b>1026.76</b>	<b>214.97</b>	<b>108.09</b>	<b>1103.90</b>	<b>197.53</b>	<b>2482.05</b>	<b>431.84</b>	<b>811.64</b>	<b>2522.03</b>	<b>762.98</b>	<b>1927.33</b>	<b>701.17</b>	<b>317.18</b>	<b>2139.74</b>	<b>313.14</b>	<b>892.36</b>	<b>2569.41</b>

### Security wise credit

1	Gold and Silver						158.04							2.19				
2	Government Securities										1.50							1.15
3	Non Governmental Securities	16.07					12.08		19.23			53.17		56.37				55.45
4	Fixed Deposit Receipts	6.65	3.98	12.22	21.64	6.98	129.89	16.30	16.49	17.72	16.65	11.44	29.31	19.40	28.37	22.75	8.51	135.87
4.1	Own	6.65	3.98	12.22	21.64	6.98	129.89	16.30	16.49	17.72	16.65	11.44	29.31	19.40	28.37	22.75	8.51	135.87
4.2	Other Licences Institutions																	
5	Collateral of Properties	987.46	160.18	95.87	1082.26	4.84	2182.05	392.30	714.77	2491.40	744.82	1771.89	641.29	227.65	2111.37	290.21	797.13	2182.51
5.1	Fixed Assets	987.46	160.18	95.87	1082.26	4.84	2182.05	392.30	714.77	2491.40	744.82	1771.89	641.29	227.62	2111.37	290.21	797.13	2182.51
5.2	Current Assets													0.03				
6	Against security of Bill																	
6.1	Domestic Bills																	
6.2	Foreign Bills																	
7	Against Guarantee	16.58						0.06	45.89	12.00		41.81	0.30	7.43			0.13	45.89
7.1	Government Guarantee	2.00																
7.2	Institutional Guarantee	14.00						0.06	34.22	12.00		36.70		4.01				15.50
7.3	Personal Guarantee	0.58							11.66			5.11	0.30	3.41			0.13	28.65
7.4	Collective Guarantee																	1.74
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee																	
8	Credit Card																	
9	Others		50.80			185.72		23.18	15.27	0.91		49.02	30.27	4.15		0.19	31.14	203.99
<b>Total</b>		<b>1026.76</b>	<b>214.97</b>	<b>108.09</b>	<b>1103.90</b>	<b>197.53</b>	<b>2482.05</b>	<b>431.84</b>	<b>811.64</b>	<b>2522.03</b>	<b>762.98</b>	<b>1927.33</b>	<b>701.17</b>	<b>317.18</b>	<b>2139.74</b>	<b>313.14</b>	<b>892.36</b>	<b>2569.41</b>

## Statement of Loans and Advances

as on Saun end 2069

Rs. in million

Sector wise credit		Sagarmatha	Civil	Prabhu	Imperial	Kuber	NEFL	Valley	Seti	hama	reliable	Api	Namaste	Kaski	Zenith	Unique	Manjushree	Subhalaxmi
1	Agricultural and Forest	85.88		143.19		1.10	3.56	0.53	15.80	3.00	9.58	10.25	3.01	28.80	14.16	7.10	16.07	8.38
2	Fishery	0.30											0.53					
3	Mining				6.50	4.98												
4	Agriculture, Forestry & Beverage Production	26.62		25.64	37.13	10.56	15.40		13.83			50.49		32.47	17.90	4.30		1.35
5	Non-food Production	13.62		172.65	18.50	11.86	35.50		0.20			2.99		21.95	51.36	11.00	75.77	26.75
6	Construction	85.13	12.14	321.46	44.61	57.45	30.66	47.46	4.31	5.42	241.27	63.19	16.78	161.75	58.43	21.66	59.09	45.96
7	Electricity, Gas and Water	0.59		13.80														
8	Metal Products, Machinery & Electronic Equipment & Assemblage	4.95		6.62	8.38		5.38						0.30		5.84		27.20	1.25
9	Transport, Communication and Public Utilities	180.96	246.33	192.36	37.93	7.90	79.95			47.62	52.67	124.22	2.46	231.36	17.68	66.36	50.04	49.19
10	Wholesaler & Retailer	87.42		294.33	117.12	69.98	48.15	190.85	64.79	16.67	293.30	188.43	10.67	271.67	56.46	46.29	86.87	84.96
11	Finance, Insurance and Real Estate	73.88	88.01	1077.54	75.35	333.26	43.13	54.90		110.18	96.21		0.56	41.29	88.39	10.50	73.41	8.85
12	Hotel or Restaurant	7.33		231.98	8.00	3.09	4.65			2.10				0.39	25.51		17.66	10.10
13	Other Services	49.23	1.88	301.16	7.60	66.25	8.03	0.83	8.27	43.28	48.65	10.34	0.20	2.22	21.09		26.64	54.42
14	Consumption Loans	98.61	9.03	286.65	25.29	55.17	17.46	106.90	4.87	4.25	130.26	36.15	2.02	14.98	84.07	13.84	108.10	64.41
15	Local Government						1.30								1.44			
16	Others	377.28	99.81	885.24	200.73	258.73	171.92	329.21	24.24	140.25	470.38	137.97	39.34	320.32	288.29	312.22	243.19	180.02
<b>TOTAL LOAN &amp; ADVANCES</b>		<b>1091.80</b>	<b>457.20</b>	<b>3952.63</b>	<b>587.14</b>	<b>880.32</b>	<b>465.08</b>	<b>730.67</b>	<b>136.30</b>	<b>372.78</b>	<b>1342.31</b>	<b>624.03</b>	<b>75.88</b>	<b>1127.19</b>	<b>730.63</b>	<b>493.26</b>	<b>784.05</b>	<b>535.65</b>

### Product wise credit

1	Term Loan	28.00	0.03	67.58		16.21	181.24	279.15	1.45	16.17	45.01	12.17	11.76	20.19	38.41		30.42	
2	Overdraft																	
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	212.86	316.51	1450.28	359.10	257.50	88.45	174.85	109.02	179.32	219.79	349.35		305.90	151.69	154.54	453.17	190.32
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	83.43	16.63	90.48	33.61	49.39	29.86	40.97	4.31	1.02	82.01	53.19	16.78	141.94		19.69	19.00	31.26
6	Real Estate Loan	68.70	88.01	940.87	97.96	157.31	44.98	81.52		95.08	161.53	10.00	0.56	61.10	115.22	94.22	108.50	59.18
7	Margin Nature Loan	114.56	13.39	88.21	20.16	15.49	6.00	20.47		4.85	53.37				60.01	22.49	99.27	38.29
8	Hire Purchase Loan	191.47	12.62	365.35	41.58	31.21	89.63	26.86	3.25	56.39	87.98	132.93	3.43	231.36	27.10	61.18	45.54	86.12
9	Deprived Sector Loan	47.64	8.13	91.87	11.59	5.03	20.01	25.99	3.83	15.10	51.84	16.06	2.21	28.80	19.82	10.79	16.60	18.07
10	Bills Purchased			0.06		2.60					2.50				7.20			1.37
11	Other Product	345.13	1.88	857.93	23.13	345.56	4.92	80.88	14.44	4.85	638.30	50.33	41.13	337.91	311.18	130.36	10.18	112.42
<b>TOTAL LOAN &amp; ADVANCES</b>		<b>1091.80</b>	<b>457.20</b>	<b>3952.63</b>	<b>587.14</b>	<b>880.32</b>	<b>465.08</b>	<b>730.67</b>	<b>136.30</b>	<b>372.78</b>	<b>1342.31</b>	<b>624.03</b>	<b>75.88</b>	<b>1127.19</b>	<b>730.63</b>	<b>493.26</b>	<b>784.05</b>	<b>535.65</b>

### Security wise credit

1	Gold and Silver			7.23				71.52			41.14	14.46						
2	Government Securities																	
3	Non Governmental Securities	114.28				11.52	6.00				53.37				60.01	22.49	99.27	
4	Fixed Deposit Receipts	17.58	9.03	24.07	21.63	19.62	1.78	8.53	1.93	4.25	4.38	12.99	1.06	14.98	9.79	11.49	8.84	21.03
4.1	Own	17.58	9.03	24.07	21.63	19.62	1.78	8.53	1.93	4.25	4.38	12.99	1.06	14.98	9.79	11.49	8.84	21.03
4.2	Other Licences Institutions																	
5	Collateral of Properties	931.04	404.27	3479.08	533.75	839.78	439.00	650.62	134.37	340.78	594.74	596.58	74.72	1099.41	642.20	301.91	636.92	476.33
5.1	Fixed Assets	931.04	404.27	3479.08	533.75	839.69	439.00	650.62	134.37	340.78	585.18	596.58	74.72	1099.41	642.20	301.91	636.92	476.33
5.2	Current Assets					0.10					9.56							
6	Against security of Bill														7.20			
6.1	Domestic Bills														7.20			
6.2	Foreign Bills																	
7	Against Guarantee	28.90	18.16	189.71		3.09				22.89				12.79	11.43			
7.1	Government Guarantee	4.85												1.60	1.44			
7.2	Institutional Guarantee	7.20		9.72		0.51				15.10					8.00			
7.3	Personal Guarantee	16.85	11.27	169.85		2.58				7.79					1.99			
7.4	Collective Guarantee			10.14										11.19				
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee		6.89															
8	Credit Card																	
9	Others		25.73	252.54	31.75	6.31	18.30			4.85	648.69		0.10			157.38	39.03	38.29
<b>Total</b>		<b>1091.80</b>	<b>457.20</b>	<b>3952.63</b>	<b>587.14</b>	<b>880.32</b>	<b>465.08</b>	<b>730.67</b>	<b>136.30</b>	<b>372.78</b>	<b>1342.31</b>	<b>624.03</b>	<b>75.88</b>	<b>1127.19</b>	<b>730.63</b>	<b>493.26</b>	<b>784.05</b>	<b>535.65</b>



## Statement of Loans and Advances

as on Saun end 2069

Rs. in million

Sector wise credit		Jebils	Reliance	Lotus	Balbhav	Bhaktapur
1	Agricultural and Forest	11.46		0.76	2.05	13.74
2	Fishery	0.05				
3	Mining					
4	Agriculture, Forestry & Beverage Production	2.10		11.50		18.43
5	Non-food Production		17.81	1.59	0.08	2.57
6	Construction	79.02	81.29	33.52	5.40	32.08
7	Electricity, Gas and Water				3.50	
8	Metal Products, Machinery & Electronic Equipment & Assemblage		14.97			
9	Transport, Communication and Public Utilities	25.91	156.10			2.10
10	Wholesaler & Retailer	60.34	36.84	33.20	30.05	49.12
11	Finance, Insurance and Real Estate	16.49	14.00	5.30	8.40	5.00
12	Hotel or Restaurant	6.55	9.49		1.30	1.50
13	Other Services	2.26	1.08	2.91	15.15	9.01
14	Consumption Loans	82.84	32.82	117.24	15.21	9.65
15	Local Government					
16	Others	95.89	266.18	82.93	61.30	3.61
<b>TOTAL LOAN &amp; ADVANCES</b>		<b>382.90</b>	<b>630.58</b>	<b>288.94</b>	<b>142.44</b>	<b>146.82</b>

### Product wise credit

1	Term Loan	3.45		21.06		19.07
2	Overdraft					
3	Trust Receipt Loan / Import Loan					
4	Demand & Other Working Capital Loan	77.79		23.50	50.65	68.01
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	70.63	89.21		5.40	20.34
6	Real Estate Loan	15.69	62.18	33.52	6.40	
7	Margin Nature Loan	60.87	4.40	8.63	8.75	
8	Hire Purchase Loan	39.93	176.68	99.93	1.68	17.08
9	Deprived Sector Loan	10.46	16.72	12.59	2.18	5.00
10	Bills Purchased					
11	Other Product	104.09	281.39	89.71	67.38	17.34
<b>TOTAL LOAN &amp; ADVANCES</b>		<b>382.90</b>	<b>630.58</b>	<b>288.94</b>	<b>142.44</b>	<b>146.82</b>

### Security wise credit

1	Gold and Silver					6.27
2	Government Securities					
3	Non Governmental Securities					
4	Fixed Deposit Receipts	5.45	9.00	2.19	0.19	0.15
4.1	Own	5.45	9.00	2.19	0.19	0.15
4.2	Other Licences Institutions					
5	Collateral of Properties	305.18	593.95	260.24	127.58	134.31
5.1	Fixed Assets	305.18	593.95	260.24	127.58	134.31
5.2	Current Assets					
6	Against security of Bill					
6.1	Domestic Bills					
6.2	Foreign Bills					
7	Against Guarantee	11.31	16.34	21.06	5.80	1.10
7.1	Government Guarantee					
7.2	Institutional Guarantee	4.00	14.03	5.30		
7.3	Personal Guarantee	6.66	2.19	7.42	5.80	1.10
7.4	Collective Guarantee	0.65	0.12			
7.5	Int. Rtd. Foreign Bank's Guarantee					
7.6	Other Guarantee			8.34		
8	Credit Card					
9	Others	60.97	11.29	5.45	8.88	5.00
<b>Total</b>		<b>382.90</b>	<b>630.58</b>	<b>288.94</b>	<b>142.44</b>	<b>146.82</b>

## Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities		Mid July			Mid-Aug	Percentage changes		
		2010	2011	2012	2012	Column	Column	Column
		1	2	3	4	2/1	3/2	4/3
<b>1</b>	<b>CAPITAL FUND</b>	2,174.7	2,408.8	2,816.6	3,217.4	10.8	16.9	14.2
	a. Paid-up Capital	1,272.7	1,546.3	1,717.2	1,796.4	21.5	11.1	4.6
	b. Statutory Reserves	162.9	245.6	288.3	367.9	50.7	17.4	27.6
	c. Retained Earning	125.2	(25.6)	107.6	302.5	(120.4)	(520.7)	181.2
	d. Others Reserves	613.8	642.5	703.6	750.6	4.7	9.5	6.7
<b>2</b>	<b>BORROWINGS</b>	10,753.8	13,037.6	16,586.4	15,534.1	21.2	27.2	(6.3)
	a. NRB	210.4	200.9	198.4	264.1	(4.5)	(1.3)	33.1
	f. Others	10,543.4	12,836.7	16,388.0	15,270.0	21.8	27.7	(6.8)
<b>3</b>	<b>DEPOSITS</b>	2,574.3	3,537.4	5,235.2	5,312.0	37.4	48.0	1.5
<b>4</b>	<b>Other Liabilities</b>	1,415.5	1,818.6	2,502.9	2,634.2	28.5	37.6	5.2
	a. Loan Loss Provision	388.8	436.3	505.5	518.3	12.2	15.9	2.5
	b. Interest Suspense a/c	275.4	354.0	410.0	450.3	28.5	15.8	9.8
	c. Others	751.3	1,028.4	1,587.5	1,665.6	36.9	54.4	4.9
<b>5</b>	<b>Reconciliation A/c</b>	1,726.4	223.2	2,236.6	1,566.1	(87.1)	902.1	(30.0)
<b>6</b>	<b>Profit &amp; Loss A/c</b>	277.4	470.7	629.8	123.5	69.7	33.8	(80.4)
<b>Total Assets</b>		<b>18,922.1</b>	<b>21,496.4</b>	<b>30,007.5</b>	<b>28,387.4</b>	<b>13.6</b>	<b>39.6</b>	<b>(5.4)</b>
<b>Assets</b>								
<b>1</b>	<b>LIQUID FUNDS</b>	2,172.8	3,272.2	5,843.5	5,018.6	50.6	78.6	(14.1)
	a. Cash Balance	24.9	31.8	44.2	35.0	27.5	39.0	(20.7)
	b. Bank Balance	1,691.9	2,632.4	3,253.9	1,603.8	55.6	23.6	(50.7)
	c. Money at Call	456.0	608.1	2,545.4	1,603.8	33.4	318.6	(37.0)
<b>2</b>	<b>INVESTMENT IN SECURITIES EXCEPT SHARES</b>	111.2	164.7	128.7	53.2	48.1	(21.9)	(58.6)
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	2,424.6	1,560.5	2,040.6	2,236.1	(35.6)	30.8	9.6
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	11,117.0	14,649.9	17,738.3	17,643.0	31.8	21.1	(0.5)
	Institutional	11,117.0	14,649.9	6,194.1	6,076.7	31.8	(57.7)	(1.9)
	Individual			11,544.2	11,566.3			0.2
<b>5</b>	<b>FIXED ASSETS</b>	225.5	259.3	340.2	348.8	15.0	31.2	2.5
<b>6</b>	<b>OTHER ASSETS</b>	907.8	1,253.2	1,594.9	1,588.0	38.0	27.3	(0.4)
<b>7</b>	<b>Expenses not Written off</b>	1.5	1.1	0.7	10.7	(28.8)	(35.1)	1427.0
<b>8</b>	<b>Reconciliation Account</b>	1,712.1	253.0	2,234.8	1,451.4	(85.2)	783.3	(35.1)
<b>9</b>	<b>Profit &amp; Loss A/c</b>	249.7	82.5	85.8	37.6	(67.0)	4.1	(56.2)
<b>USES OF FUNDS</b>		<b>18,922.2</b>	<b>21,496.4</b>	<b>30,007.5</b>	<b>28,387.4</b>	<b>13.6</b>	<b>39.6</b>	<b>(5.4)</b>

Statement of Assets and Liabilities  
as on saun end 2069

<b>Liabilities</b>		PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	Swabalambar	Sanakisan	NERUDE
<b>1</b>	<b>CAPITAL FUND</b>	<b>42.38</b>	<b>-164.48</b>	<b>122.93</b>	<b>41.21</b>	<b>107.94</b>	<b>311.31</b>	<b>1048.80</b>	<b>221.71</b>	<b>261.83</b>	<b>267.12</b>	<b>488.77</b>	<b>74.86</b>
	a. Paid-up Capital	60.00	58.50	66.00	73.57	100.00	211.70	320.00	106.14	126.02	124.78	140.00	56.00
	b. Statutory Reserve	5.33	1.36	18.55	6.30	5.81	42.70	108.23	25.77	54.89	50.30	27.57	12.48
	c. Retained Earning	-30.55	-224.34	32.26	-41.51		12.97	305.12	84.42	47.01	8.76	79.22	2.91
	d. Others Reserve fund	7.60		6.12	2.85	2.13	43.94	315.44	5.38	33.91	83.27	241.98	3.47
<b>2</b>	<b>BORROWINGS</b>	<b>691.46</b>	<b>176.22</b>	<b>869.18</b>	<b>601.43</b>	<b>585.95</b>	<b>2100.01</b>	<b>2493.85</b>	<b>1044.49</b>	<b>1521.92</b>	<b>1322.37</b>	<b>2861.61</b>	<b>446.38</b>
	a. NRB	55.22	16.45	3.65	7.24	41.99	3.12		11.35	14.37		10.42	
	B. Others	636.24	159.77	865.53	594.20	543.96	2096.89	2493.85	1033.14	1507.55	1322.37	2851.19	446.38
<b>3</b>	<b>DEPOSITS</b>	<b>78.68</b>	<b>57.53</b>	<b>304.39</b>	<b>239.83</b>	<b>241.50</b>	<b>979.64</b>		<b>326.92</b>	<b>1628.13</b>	<b>1006.21</b>		<b>296.45</b>
<b>4</b>	<b>OTHER LIABILITIES</b>	<b>265.26</b>	<b>263.16</b>	<b>237.79</b>	<b>91.94</b>	<b>202.24</b>	<b>327.99</b>	<b>230.59</b>	<b>78.13</b>	<b>170.60</b>	<b>293.98</b>	<b>344.09</b>	<b>75.92</b>
	1. Loan Loss Provision	47.87	52.68	64.26	38.23	6.87	56.93	76.22	20.06	25.60	43.70	55.91	13.76
	2. Interest Suspense a/c	164.17	110.03	55.74	19.42	42.88	17.45	14.29	6.60		12.00	1.51	3.30
	3. Others	53.22	100.45	117.79	34.29	152.49	253.62	140.08	51.47	145.00	238.28	286.68	58.86
<b>5</b>	<b>RECONCILIATION A/C</b>		<b>76.82</b>	<b>6.88</b>	<b>3.07</b>	<b>-1.02</b>			<b>-4.08</b>	<b>901.71</b>	<b>83.04</b>	<b>0.02</b>	<b>374.18</b>
<b>6</b>	<b>PROFIT &amp; LOSS A/C</b>	<b>1.46</b>	<b>0.46</b>	<b>10.76</b>	<b>20.03</b>	<b>27.64</b>	<b>10.67</b>	<b>7.93</b>	<b>11.93</b>	<b>8.50</b>		<b>9.50</b>	<b>4.81</b>
	<b>TOTAL LIABILITIES</b>	<b>1079.23</b>	<b>409.70</b>	<b>1551.94</b>	<b>997.50</b>	<b>1164.25</b>	<b>3729.61</b>	<b>3781.16</b>	<b>1679.09</b>	<b>4492.69</b>	<b>2972.72</b>	<b>3704.00</b>	<b>1272.60</b>
<b>Assets</b>													
<b>1</b>	<b>LIQUID FUNDS</b>	<b>82.38</b>	<b>7.20</b>	<b>352.58</b>	<b>201.12</b>	<b>222.10</b>	<b>620.39</b>	<b>383.77</b>	<b>368.93</b>	<b>863.75</b>	<b>513.86</b>	<b>908.72</b>	<b>151.65</b>
	a. Cash Balance	1.52	1.96	2.88	3.46	2.60	4.49	0.00	1.22	2.11	6.77	1.12	2.53
	c. Money at Call	69.18			122.67		566.23		338.59		390.14		
<b>2</b>	<b>INVESTMENT IN SECURITIES EXCEPT SHARES</b>						<b>38.73</b>	<b>12.50</b>					
<b>3</b>	<b>SHARES &amp; OTHER INVESTMENT</b>	<b>0.80</b>	<b>10.80</b>	<b>115.13</b>	<b>1.15</b>	<b>1.02</b>	<b>105.51</b>	<b>1430.37</b>	<b>5.01</b>	<b>81.31</b>	<b>196.29</b>	<b>140.55</b>	<b>70.01</b>
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>743.31</b>	<b>148.02</b>	<b>922.25</b>	<b>657.75</b>	<b>774.40</b>	<b>2673.27</b>	<b>1825.68</b>	<b>1204.96</b>	<b>2416.79</b>	<b>2063.64</b>	<b>2577.82</b>	<b>680.29</b>
	Institutional							1825.68	1204.96			2577.82	
	Individual	743.31	148.02	922.25	657.75	774.40	2673.27			2416.79	2063.64		680.29
<b>5</b>	<b>FIXED ASSETS</b>	<b>13.69</b>	<b>1.87</b>	<b>7.02</b>	<b>13.48</b>	<b>18.23</b>	<b>120.58</b>	<b>2.42</b>	<b>11.53</b>	<b>95.47</b>	<b>18.87</b>	<b>8.97</b>	<b>9.46</b>
<b>6</b>	<b>OTHER ASSETS</b>	<b>229.34</b>	<b>167.32</b>	<b>154.95</b>	<b>108.61</b>	<b>148.50</b>	<b>157.89</b>	<b>126.43</b>	<b>88.67</b>	<b>133.66</b>	<b>164.20</b>	<b>67.94</b>	<b>24.70</b>
<b>7</b>	<b>EXPENSES NOT WRITTEN OFF</b>	<b>9.71</b>											
<b>8</b>	<b>RECONCILIATION A/C</b>		<b>74.49</b>				<b>13.25</b>			<b>901.71</b>			<b>336.48</b>
<b>9</b>	<b>PROFIT &amp; LOSS A/C</b>				<b>15.38</b>						<b>15.85</b>		
	<b>TOTAL ASSETS</b>	<b>1079.23</b>	<b>409.70</b>	<b>1551.94</b>	<b>997.50</b>	<b>1164.25</b>	<b>3729.61</b>	<b>3781.16</b>	<b>1679.09</b>	<b>4492.69</b>	<b>2972.72</b>	<b>3704.00</b>	<b>1272.60</b>

Statement of Assets and Liabilities  
as on saun end 2069

<b>Liabilities</b>	Naya Nepal	Summit	Sworogjar	First	Nagbeli	Kalika	Mirmire	Janautthan	Mithila	Womi	Laxmi	ILFCO
<b>1 CAPITAL FUND</b>	<b>15.96</b>	<b>32.83</b>	<b>12.17</b>	<b>121.65</b>	<b>12.23</b>	<b>16.88</b>	<b>11.20</b>	<b>10.58</b>	<b>18.01</b>	<b>10.20</b>	<b>70.33</b>	<b>61.02</b>
a. Paid-up Capital	14.00	25.00	10.99	100.00	10.01	12.00	14.00	11.00	16.50	10.20	70.00	60.00
b. Statutory Reserve	1.96	1.69	0.22	4.33	0.18	0.29		-0.42	0.31		0.04	
c. Retained Earning		5.99	0.95	17.32	1.67	0.59	-2.80		1.20		0.29	1.02
d. Others Reserve fund		0.14			0.37	3.99						
<b>2 BORROWINGS</b>	<b>88.97</b>	<b>103.33</b>	<b>94.14</b>	<b>399.37</b>	<b>71.36</b>	<b>21.51</b>	<b>28.40</b>	<b>6.02</b>	<b>6.17</b>			
a. NRB			94.14						6.17			
B. Others	88.97	103.33		399.37	71.36	21.51	28.40	6.02				
<b>3 DEPOSITS</b>	<b>23.44</b>	<b>47.97</b>	<b>39.40</b>		<b>14.31</b>	<b>14.23</b>	<b>1.45</b>	<b>6.18</b>	<b>4.99</b>	<b>0.28</b>	<b>0.54</b>	
<b>4 OTHER LIABILITIES</b>	<b>4.71</b>	<b>9.54</b>	<b>10.10</b>	<b>14.13</b>	<b>1.22</b>	<b>2.64</b>	<b>4.22</b>	<b>0.94</b>	<b>4.23</b>	<b>0.05</b>	<b>0.38</b>	<b>0.38</b>
1. Loan Loss Provision	3.31	0.46	1.86	4.06	0.88	0.49	2.10	0.41	2.55	0.01	0.08	
2. Interest Suspense a/c			0.08	0.39		0.01	1.38		0.99	0.01	0.09	
3. Others	1.40	9.08	8.17	9.67	0.35	2.14	0.73	0.54	0.70	0.03	0.21	0.38
<b>5 RECONCILIATION A/C</b>	<b>0.00</b>	<b>108.14</b>					<b>5.67</b>		<b>11.67</b>			
<b>6 PROFIT &amp; LOSS A/C</b>	<b>0.63</b>	<b>0.65</b>	<b>0.16</b>	<b>0.71</b>	<b>0.58</b>	<b>0.44</b>			<b>6.45</b>			
<b>TOTAL LIABILITIES</b>	<b>133.71</b>	<b>302.46</b>	<b>155.97</b>	<b>535.87</b>	<b>99.71</b>	<b>55.69</b>	<b>50.94</b>	<b>23.88</b>	<b>51.52</b>	<b>10.53</b>	<b>71.25</b>	<b>61.41</b>

**Assets**

<b>1 LIQUID FUNDS</b>	<b>55.60</b>	<b>37.72</b>	<b>22.00</b>	<b>70.58</b>	<b>14.57</b>	<b>4.72</b>	<b>12.29</b>	<b>1.34</b>	<b>2.84</b>	<b>5.36</b>	<b>59.27</b>	<b>55.91</b>
a. Cash Balance	0.00	0.71	0.20		0.96	2.13	0.01	0.00	0.28	0.01	0.05	
c. Money at Call	53.99	36.14	20.91									5.9117565
<b>2 INVESTMENT IN SECURITIES EXCEPT SHARES</b>										<b>1.99</b>		
<b>3 SHARES &amp; OTHER INVESTMENT</b>	<b>14.01</b>			<b>50.00</b>			<b>14.00</b>	<b>0.09</b>				
<b>4 LOANS &amp; ADVANCES</b>	<b>62.89</b>	<b>152.13</b>	<b>128.23</b>	<b>406.60</b>	<b>82.50</b>	<b>49.00</b>	<b>12.93</b>	<b>21.60</b>	<b>29.42</b>	<b>1.78</b>	<b>7.75</b>	
Institutional	61.68			406.60								
Individual	1.21	152.13	128.23		82.50	49.00	12.93	21.60	29.42	1.78	7.75	
<b>5 FIXED ASSETS</b>		<b>1.87</b>	<b>2.56</b>	<b>6.74</b>	<b>2.08</b>	<b>1.65</b>	<b>3.17</b>	<b>0.74</b>	<b>0.53</b>	<b>0.72</b>	<b>3.39</b>	3.7437957
<b>6 OTHER ASSETS</b>	<b>1.21</b>	<b>2.21</b>	<b>3.18</b>	<b>1.94</b>	<b>0.55</b>	<b>0.32</b>	<b>2.36</b>	<b>0.11</b>	<b>1.88</b>	<b>0.06</b>	<b>0.60</b>	1.3758095
<b>7 EXPENSES NOT WRITTEN OFF</b>		<b>0.39</b>					<b>0.31</b>			<b>0.30</b>		
<b>8 RECONCILIATION A/C</b>		<b>108.14</b>					<b>5.67</b>		<b>11.67</b>			
<b>9 PROFIT &amp; LOSS A/C</b>							<b>0.21</b>		<b>5.19</b>	<b>0.32</b>	<b>0.24</b>	0.3766401
<b>TOTAL ASSETS</b>	<b>133.71</b>	<b>302.46</b>	<b>155.97</b>	<b>535.87</b>	<b>99.71</b>	<b>55.69</b>	<b>50.94</b>	<b>23.88</b>	<b>51.52</b>	<b>10.53</b>	<b>71.25</b>	<b>61.41</b>

Profit and Loss Account  
upto Saun 2069

<b>Expenses</b>	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	Swabalamban	Sanakisan
<b>1 Interest Expenses</b>	<b>0.03</b>	<b>0.00</b>	<b>0.11</b>	<b>0.71</b>	<b>93.93</b>	<b>21.73</b>	<b>6.92</b>	<b>0.00</b>	<b>26.48</b>	<b>16.05</b>	<b>4.19</b>
1.1 Deposit Liabilities	0.03	0.00		0.38	11.03	6.05		0.00	14.93	6.50	
1.2 On Borrowing			0.11	0.33	82.90	15.68	6.92		11.55	9.54	4.19
<b>2 Commission/Fee Expense</b>					<b>0.01</b>						<b>2.90</b>
<b>3 Employees Expenses</b>	<b>4.83</b>	<b>1.61</b>	<b>4.37</b>	<b>3.77</b>	<b>63.33</b>	<b>13.41</b>	<b>0.99</b>	<b>6.68</b>	<b>11.06</b>	<b>7.17</b>	<b>1.11</b>
<b>4 Office Operating Expenses</b>	<b>0.86</b>	<b>0.20</b>	<b>0.96</b>	<b>1.07</b>	<b>13.72</b>	<b>3.97</b>	<b>0.38</b>	<b>1.32</b>	<b>5.42</b>	<b>1.80</b>	<b>0.57</b>
<b>5 Non-Operating Expenses</b>											
<b>6. Provision for Risk</b>					<b>1.32</b>	<b>1.26</b>		<b>2.54</b>	<b>0.85</b>	<b>7.86</b>	
6.1 Loan loss Provision					1.32	1.26		2.54	0.85	7.86	
6.1.1 General Loan loss Provision					1.32	0.13		2.54	0.81	7.86	
6.1.2 Special Loan Loss Provision						1.13			0.04		
6.1.3 Additional Loan Loss Provision											
6.2. Provision for Non-Banking Assets											
6.3. Provision for Loss on Investment											
6.4. Provision for Loss of Other Assets											
<b>7 Loan Written Off</b>											
<b>8 Provision for Staff Bonus</b>											<b>1.36</b>
<b>9 Provision for Income Tax</b>											<b>4.07</b>
<b>10 Net Profit</b>	<b>1.46</b>	<b>0.46</b>	<b>10.76</b>	<b>4.65</b>	<b>27.64</b>	<b>10.67</b>	<b>7.93</b>	<b>11.93</b>	<b>8.50</b>		<b>9.50</b>
<b>TOTAL EXPENSES</b>	<b>7.18</b>	<b>2.27</b>	<b>16.20</b>	<b>10.21</b>	<b>199.94</b>	<b>51.03</b>	<b>16.23</b>	<b>22.47</b>	<b>52.32</b>	<b>32.88</b>	<b>23.71</b>
<b>Income</b>											
<b>1. Interest Income</b>	<b>6.54</b>	<b>2.19</b>	<b>14.54</b>	<b>9.61</b>	<b>163.22</b>	<b>46.56</b>	<b>15.78</b>	<b>21.17</b>	<b>39.58</b>	<b>16.98</b>	<b>23.69</b>
1.1 On Loans and Advances	6.54	2.17	14.54	9.36	133.76	43.20		21.03	38.99	14.07	23.59
1.2 On Investment						0.22	0.07				
1.5 Others		0.02		0.25	29.46	3.14	15.71	0.14	0.60	2.91	0.10
<b>2. Comission &amp; Discount</b>		<b>0.09</b>	<b>0.02</b>			<b>0.04</b>		<b>1.27</b>	<b>0.61</b>		
2.1 Bills Purchase & Discount											
2.2 Comission			0.02						0.37		
2.3 Others		0.09				0.04		1.27	0.23		
<b>3 Other Operating Income</b>	<b>0.64</b>		<b>1.64</b>		<b>36.52</b>	<b>4.06</b>	<b>0.45</b>	<b>0.04</b>	<b>12.03</b>	<b>0.05</b>	<b>0.02</b>
<b>4 Non Operating Income</b>				<b>0.59</b>		<b>0.37</b>					
<b>5 Provision Written Back</b>					<b>0.20</b>				<b>0.10</b>		
<b>6 Recovery from Written off Loan</b>											
<b>7 Income from Extra Ordinary Expenses</b>											
<b>8 Net Loss</b>										<b>15.85</b>	
<b>TOTAL INCOME</b>	<b>7.18</b>	<b>2.27</b>	<b>16.20</b>	<b>10.21</b>	<b>199.94</b>	<b>51.03</b>	<b>16.23</b>	<b>22.47</b>	<b>52.32</b>	<b>32.88</b>	<b>23.71</b>

Profit and Loss Account  
upto Saun 2069

<b>Expenses</b>	NERUDE	Naya Nepal	Summit	Sworogjar	First	Nagbeli	Kalika	Mirmire	Janautthan	Mithila	Womi	Laxmi	ILFCO
<b>1 Interest Expenses</b>	<b>6.06</b>	<b>0.19</b>	<b>1.38</b>	<b>1.32</b>	<b>3.48</b>	<b>0.38</b>	<b>0.31</b>	<b>0.18</b>	<b>0.05</b>	<b>0.06</b>	<b>0.00</b>	<b>0.00</b>	
1.1 Deposit Liabilities	2.30		0.31	0.34		0.08	0.08	0.00	0.02		0.00	0.00	
1.2 On Borrowing	3.76	0.19	1.08	0.99	3.48	0.30	0.22	0.18	0.03	0.06			
<b>2 Commission/Fee Expense</b>				<b>0.02</b>									
<b>3 Employees Expenses</b>	<b>4.31</b>	<b>0.27</b>	<b>0.75</b>	<b>0.41</b>	<b>0.38</b>	<b>0.23</b>	<b>0.19</b>	<b>0.18</b>	<b>0.12</b>	<b>0.15</b>	<b>0.07</b>	<b>0.16</b>	<b>0.20</b>
<b>4 Office Operating Expenses</b>	<b>0.78</b>	<b>0.13</b>	<b>0.42</b>	<b>0.28</b>	<b>0.27</b>	<b>0.14</b>	<b>0.10</b>	<b>0.12</b>	<b>0.05</b>	<b>0.07</b>	<b>0.02</b>	<b>0.14</b>	<b>0.17</b>
<b>5 Non-Operating Expenses</b>													
<b>6. Provision for Risk</b>	<b>0.71</b>		<b>0.02</b>	<b>0.12</b>		<b>0.04</b>	<b>0.01</b>		<b>0.02</b>				<b>0.04</b>
6.1 Loan loss Provision	0.71		0.02	0.12		0.04	0.01		0.02				0.04
6.1.1 General Loan loss Provision	0.06		0.02	0.08		0.04	0.01		0.02				0.04
6.1.2 Special Loan Loss Provision	0.65			0.04									
6.1.3 Additional Loan Loss Provision													
6.2. Provision for Non-Banking Assets													
6.3. Provision for Loss on Investment													
6.4. Provision for Loss of Other Assets													
<b>7 Loan Written Off</b>													
<b>8 Provision for Staff Bonus</b>					<b>0.10</b>								
<b>9 Provision for Income Tax</b>					<b>0.31</b>								
<b>10 Net Profit</b>	<b>4.81</b>	<b>0.63</b>	<b>0.65</b>	<b>0.16</b>	<b>0.71</b>	<b>0.58</b>	<b>0.44</b>		<b>0.16</b>	<b>0.35</b>			
<b>TOTAL EXPENSES</b>	<b>16.67</b>	<b>1.22</b>	<b>3.22</b>	<b>2.32</b>	<b>5.26</b>	<b>1.36</b>	<b>1.04</b>	<b>0.48</b>	<b>0.41</b>	<b>0.63</b>	<b>0.10</b>	<b>0.34</b>	<b>0.38</b>
<b>Income</b>													
<b>1. Interest Income</b>	<b>15.08</b>	<b>1.04</b>	<b>2.58</b>	<b>2.11</b>	<b>5.05</b>	<b>1.20</b>	<b>0.78</b>	<b>0.22</b>	<b>0.31</b>	<b>0.52</b>	<b>0.02</b>	<b>0.06</b>	
1.1 On Loans and Advances	15.01	1.04	2.58	1.95	3.91	1.20	0.78	0.22	0.31	0.52	0.02	0.06	
1.2 On Investment													
1.5 Others	0.07			0.16	1.15	0.00							
<b>2. Comission &amp; Discount</b>							<b>0.01</b>		<b>0.00</b>				
2.1 Bills Purchase & Discount													
2.2 Comission							0.01		0.00				
2.3 Others													
<b>3 Other Operating Income</b>	<b>1.58</b>	<b>0.18</b>	<b>0.65</b>	<b>0.20</b>	<b>0.20</b>	<b>0.16</b>	<b>0.25</b>	<b>0.06</b>	<b>0.11</b>	<b>0.10</b>	<b>0.01</b>	<b>0.04</b>	
<b>4 Non Operating Income</b>													
<b>5 Provision Written Back</b>													
<b>6 Recovery from Written off Loan</b>													
<b>7 Income from Extra Ordinary Expenses</b>													
<b>8 Net Loss</b>								<b>0.21</b>			<b>0.07</b>	<b>0.24</b>	<b>0.38</b>
<b>TOTAL INCOME</b>	<b>16.67</b>	<b>1.22</b>	<b>3.22</b>	<b>2.32</b>	<b>5.26</b>	<b>1.36</b>	<b>1.04</b>	<b>0.48</b>	<b>0.41</b>	<b>0.63</b>	<b>0.10</b>	<b>0.34</b>	<b>0.38</b>

**Progress Report of Micro-credit Development Banks**  
as on Saun end, 2069

	BFI's Name	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	Swabalamban	Sanakisan	NERUDE
	<b>विवरण</b>												
1	कार्यक्षेत्र भएको जिल्ला संख्या	6	9	0	0	15	40	0	0	75	38	75	15
2	सेवा पुगेको जिल्ला संख्या	6	8	0	0	10	40	0	0	31	38	43	15
3	सेवा पुगेको गा.वि.स./न.पा. संख्या	287	102	0	0	160	1038	0	0	669	790	376	217
4	कुल कर्मचारी संख्या	221	90	0	0	179	571	0	0	402	561	49	248
5	कुल शाखा संख्या	31	21	0	0	30	105	0	0	57	96	8	38
6	कुल केन्द्र संख्या	1276	597	0	0	1010	7206	0	0	7470	6289	0	3107
7	कुल समूह संख्या	11011	3122	0	0	5457	28616	0	0	29005	33958	32359	13993
8	नित्किय समूह संख्या	769	1878	0	0	1488.4	0	0	0	34	0	776	0
9	कुल सदस्य संख्या	35912	19010	0	0	28829	171107	0	0	151781	160052	230225	61119
10	नित्किय सदस्य संख्या	12572	6349	0	0	7442	0	0	0	1016	0	13091	0
11	कुल ऋणी संख्या	31166	9656	0	0	21170	113003	0	0	116685	113821	196920	47688
12	कुल कर्जा वितरण	9.11	1.65	0.00	0.00	4.62	16.75	0.00	0.00	13.60	16.22	10.41	5.00
13	लघु व्यवसाय कर्जा	7.91	1.23	0.00	0.00	3.73	15.15	0.00	0.00	12.88	16.08	10.41	0.82
14	लघु उद्यम/छितो कर्जा	1.06	0.30	0.00	0.00	0.88	0.74	0.00	0.00	0.47	0.14	0.00	0.01
15	अन्य कर्जा	0.14	0.12	0.00	0.00	0.00	0.86	0.00	0.00	0.25	0.00	0.00	4.16
16	कर्जाको साँवा असुली	8.37	1.50	0.00	0.00	3.97	14.08	0.00	0.00	11.18	14.15	7.83	4.32
17	लघु व्यवसाय कर्जाको साँवा असुली	7.28	1.14	0.00	0.00	3.34	12.86	0.00	0.00	10.78	14.06	7.83	0.68
18	लघु उद्यम/छितो कर्जाको साँवा असुली	0.97	0.24	0.00	0.00	0.62	0.51	0.00	0.00	0.20	0.09	0.00	0.01
19	अन्य कर्जाको साँवा असुली	0.12	0.12	0.00	0.00	0.00	0.70	0.00	0.00	0.21	0.00	0.00	3.63
21	लघु व्यवसाय कर्जा बाँकी	0.62	0.08	0.00	0.00	0.40	2.29	0.00	0.00	2.11	2.01	2.58	0.15
22	लघु उद्यम/छितो कर्जा बाँकी	0.09	0.06	0.00	0.00	0.26	0.23	0.00	0.00	0.27	0.05	0.00	0.00
23	अन्य कर्जा बाँकी	0.03	0.00	0.00	0.00	0.00	0.16	0.00	0.00	0.04	0.00	0.00	0.53
24	भाखा नाघेको कर्जा रकम	0.05	0.06	0.00	0.00	0.03	0.03	0.00	0.00	0.00	0.02	0.02	0.01
25	भाखा नाघेको ऋणी संख्या	0	3683	0	0	4966	4024	0	0	119	3250	16	1689
26	व्याज असुली रकम	0.13	0.05	0.00	0.00	0.01	0.47	0.00	0.00	0.43	1.11	1.24	0.02
27	असुल हुन बाँकी व्याज रकम	0.16	0.11	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.01	0.00	0.00
28	कर्जा नोत्तमानी व्यवस्था	0.05	0.05	0.00	0.00	0.04	0.06	0.00	0.00	0.03	0.04	0.06	0.01
29	कुल बचतकर्ता संख्या	20981	13760	0	0	28542	166959	0	0	151781	160052	0	61119
30	कुल बचत रकम	0.08	0.06	0.00	0.00	0.24	0.98	0.00	0.00	1.63	1.01	0.00	0.30
31	अनिवार्य बचत	0.01	0.03	0.00	0.00	0.12	0.51	0.00	0.00	0.44	0.40	0.00	0.09
32	स्वेच्छिक बचत	0.07	0.03	0.00	0.00	0.12	0.24	0.00	0.00	0.37	0.59	0.00	0.20
33	अन्य बचत	0.00	0.00	0.00	0.00	0.00	0.11	0.00	0.00	0.73	0.02	0.00	0.00
34	सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	0.12	0.00	0.00	0.10	0.00	0.00	0.00
35	कुल बचत/ कुल कर्जा (%)	0.86%	3.49%	0.00%	0.00%	5.19%	5.85%	0.00%	0.00%	11.97%	6.20%	0.00%	5.93%
36	लघु उद्यम कर्जा/ कुल कर्जा (%)	11.59%	18.43%	0.00%	0.00%	19.14%	4.44%	0.00%	0.00%	3.47%	0.86%	0.00%	0.17%



**Progress Report of Micro-credit Development Banks**  
as on Saun end, 2069

	BFls' Name	Naya Nepal	Summit	Sworojgar	First	Nagbeli	Kalka	Mirmire	Janautthan	Mithila	Womi	Laxmi	ILFCO
	<b>विवरण</b>												
1	कार्यक्षेत्र भएको जिल्ला संख्या	5	10	3	75	0	5	10	10	0	0	0	0
2	सेवा पुगेको जिल्ला संख्या	5	4	3	30	0	5	3	5	0	0	0	0
3	सेवा पुगेको गा वि स / त पा संख्या	53	57	52	0	0	37	37	19	0	0	0	0
4	कुल कर्मचारी संख्या	28	52	50	13	0	22	16	17	0	0	0	0
5	कुल शाखा संख्या	6	8	8	1	0	5	2	2	0	0	0	0
6	कुल केन्द्र संख्या	249	662	533	0	0	209	52	1	0	0	0	0
7	कुल समूह संख्या	630	2073	1644	0	0	694	94	362	0	0	0	0
8	निष्क्रिय समूह संख्या	0	0	0	0	0	0	3	25	0	0	0	0
9	कुल सदस्य संख्या	3199	10133	8819	0	0	3616	490	2700	0	0	0	0
10	निष्क्रिय सदस्य संख्या	143	0	33	0	0	0	28	106	0	0	0	0
11	कुल ऋणी संख्या	2700	7826	6545	43	0	2183	421	1252	0	0	0	0
12	कुल कर्जा वितरण	0.27	0.57	0.39	0.82	0.00	0.14	0.02	0.05	0.00	0.00	0.00	0.00
13	लघु व्यवसाय कर्जा	0.25	0.52	0.39	0.82	0.00	0.13	0.01	0.04	0.00	0.00	0.00	0.00
14	लघु उद्यम / वित्तो कर्जा	0.02	0.04	0.00	0.00	0.00	0.01	0.00	0.01	0.00	0.00	0.00	0.00
15	अन्य कर्जा	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00
16	कर्जाको साँचा अस्ली	0.21	0.41	0.26	0.41	0.00	0.10	0.01	0.03	0.00	0.00	0.00	0.00
17	लघु व्यवसाय कर्जाको साँचा अस्ली	0.20	0.40	0.26	0.00	0.00	0.09	0.00	0.02	0.00	0.00	0.00	0.00
18	लघु उद्यम / वित्तो कर्जाको साँचा अस्ली	0.01	0.02	0.00	0.00	0.00	0.01	0.00	0.01	0.00	0.00	0.00	0.00
19	अन्य कर्जाको साँचा अस्ली	0.00	0.00	0.00	0.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	लघु व्यवसाय कर्जा बाँकी	0.05	0.12	0.13	0.00	0.00	0.04	0.00	0.02	0.00	0.00	0.00	0.00
22	लघु उद्यम / वित्तो कर्जा बाँकी	0.01	0.03	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
23	अन्य कर्जा बाँकी	0.00	0.00	0.00	0.41	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00
24	भाखा नाघेको कर्जा रकम	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00
25	भाखा नाघेको ऋणी संख्या	321	73	41	1	0	39	187	1	0	0	0	0
26	व्याज अस्ली रकम	0.02	0.03	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
27	असुल हुन बाँकी व्याज रकम	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	कर्जा नोक्सानी व्यवस्था	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	कुल बचतकर्ता संख्या	0	10133	8819	0	0	3616	490	2694	0	0	0	0
30	कुल बचत रकम	0.02	0.05	0.04	0.00	0.00	0.01	0.00	0.01	0.00	0.00	0.00	0.00
31	अनिवार्य बचत	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	वैच्छिक बचत	0.01	0.03	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	अन्य बचत	0.00	0.00	0.02	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
34	सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	कुल बचत / कुल कर्जा (%)	8.62%	8.48%	10.05%	0.00%	0.00%	9.82%	6.97%	12.07%	0.00%	0.00%	0.00%	0.00%
36	लघु उद्यम कर्जा / कुल कर्जा (%)	7.81%	7.92%	0.00%	0.00%	0.00%	10.27%	20.46%	16.37%	0.00%	0.00%	0.00%	0.00%

## Name list of Bank and Financial Institutions

SN	Full Name of Bank and Financial Institutions	Short Name
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### 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
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	Malika Development Bank Limited	Malika
3	Siddhartha Development Bank Limited	SDBL
4	United Development Bank Limited	UDBL
5	Manakamana Development Bank Limited	MDBL
6	Narayani Development Bank Limited	Narayani
7	Pashimanchal Development Bank Limited	PDBL
8	Sahayogi Bikas Bank Limited	Sahayogi
9	Pashupati Development Bank Limited	Pashupati
10	Karnali Bikash Bank Limited	Karnali
11	Triveni Development Bank Limited	Triveni
12	Annapurna Development Bank Limited	Annapurna
13	Bhrikuti Bikas Bank Limited	Bhrikuti
14	Shubhechhha Bikas Bank Limited	Suvechhha
15	Bageshowri Development Bank Limited	Bageshwori
16	Gaurishankar Development Bank Limited	Gaurishankar
17	Gorkha Bikas Bank Limited	Gorkha
18	Gandaki Bikas Bank Limited	Gandaki
19	Infrastructure Development Bank Limited	Infrastructure
20	Business Univerasl Development Bank Limited	Business
21	Biratlaxmi Bikas Bank Limited	Biratlaxmi

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

SN	Full Name of Bank and Financial Institutions	Short Name
77	Surya Development Bank Limited	Surya
78	Mount Makalu Development Bank Limited	Mt. Makalu
79	Sindhu Bikas Bank Limited	Sindhu
80	Sahara Development Bank Limited	Sahara
81	Social Development Bank Limited	Social
82	Nepal Community Development Bank Limited	NCDBL
83	Cosmos Development Bank Limited	Cosmos
84	Manasalu Development Bank Limited	Manaslu
85	Samabridhhi Development Bank Limited	Samabridhhi
86	Ekata Development Bank Limited	Ekata
87	Kalinchowk Development Bank Limited	Kalinchowk
88	Kailash Bikash Bank	Kailash
89	Salpa Bikash Bank	Salpa

### C. Finance Companies

1	Nepal Aawas Finance Limited	Nepal 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	Paschimanchal Finance Co.Limited	PFCL
13	Nepal Housing & Merchant Finance Limited	NHMFL
14	Goodwill Finance Limited	Goodwill
15	Siddhartha Finance Limited	SFL
16	Shree Investment & Finance Co. Limited	SIFCL
17	Lumbini Finance & Leasing Co. Limited	Lumbini
18	Yeti Finance Limited	YFL
19	International Leasing & Finance Co. Limited	ILFCO
20	Mahalaxmi Finance Limited	Mahalaxmi
21	Lalitpur Finance Co. Limited	Lalitpur
22	Bhajuratna Finance Limited	Bhajuratna
23	United Finance Co. Limited	United FC
24	General Finance Limited	General
25	Progressive Finance Limited	Progressive
26	Alpic Everest Finance Limited	AEFL
27	Nava Durga Finance Co.Limited	Navadurga
28	Janaki Finance Co. Limited	Janaki
29	Pokhara Finance Limited	Pokhara
30	Central Finance Limited	Central
31	Premier Finance Co. Limited	Premier
32	Arun Finance Limited	Arun
33	Multipurpose Finance Co. Limited	Multipurpose
34	Butwal Finance Limited	Butwal
35	Shrijana Finance Limited	Srijana
36	Om Finance Limited	Om
37	CMB Finance Limited	CMB
38	World Merchant Banking & Finance Limited	WMBFL
39	Capital Merchant Banking & Finance Co. Limited	CMBFCL
40	Crystal Finance Limited	Crystal

SN	Full Name of Bank and Financial Institutions	Short Name
41	Royal Merchant Banking & Finance Limited	Royal
42	Guheshworil Merchant Banking & Finance Limited	Guheshwori
43	Patan Finance Co. Limited	Patan
44	Fewa Finance Limited	Fewa
45	Everest Finance Limited	Everest
46	Prudential Finance Company Limited	Prudential
47	ICFC Finance Limited	ICFC
48	Sagarmatha Merchant Banking and Finance Limited	Sagarmatha
49	Civil Merchant Bittiya Sanstha Limited	Civil
50	Prabhu Finance Co. Limited	Prabhu
51	Imperial Finance Limited	Imperial
52	Kuber Merchant Finance Limited	Kuber
53	Nepal Express Finance Limited	NEFL
54	Valley Finance Limited	Valley
55	Seti Bittiya Sanstha Limited	Seti
56	Hama Merchant & Finance Limited	hama
57	Reliable Finance Limited	reliable
58	Api Finance Limited	Api
59	Namaste Bittiya Sanstha Limited.	Namaste
60	Kaski Finance Limited	Kaski
61	Zenith Finance Limited	Zenith
62	Unique Finance Limited	Unique
63	Manjushree Financial Institution Limited	Manjushree
64	Subhalaxmi Finance Limited	Subhalaxmi
65	Jebil's Finance Limited	Jebils
66	Reliance Finance Limited	Reliance
67	Lotus Investment Finance Limited	Lotus
68	Baibhab Finance Limited	Baibhav
69	Bhaktapur Finance Limited	Bhaktapur

### D. Micro-credit Development Banks

1	Purbanchal Grameen Bikas Bank Limited	PUGBB
2	Sudur Pashimanchal Grameen Bikas Bank Limited	SPGBB
3	Pashimanchal 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	Sworojagar
16	Frist Microfinance Development Bank Limited	First
17	Nagbeli Microfinance Development Bank Limited	Nagbeli
18	Kalika Microcredit Development Bank Limited	Kalika
19	Mirmire Microfinance Development Bank Limited	Mirmire
20	Janautthan SamudayikMicrofinance Dev. Bank Limited	Janautthan
21	Mithila Laghu Bitta Bikas Banks Limited	Mithila
22	WoMi Microfinance Bittiya Sanstha Limited	Womi
23	Laxmi Laghubitta Bittiya Sanstha Limited	Laxmi
24	ILFCO Laghubitta Bittiya Sanstha Limited	ILFCO