

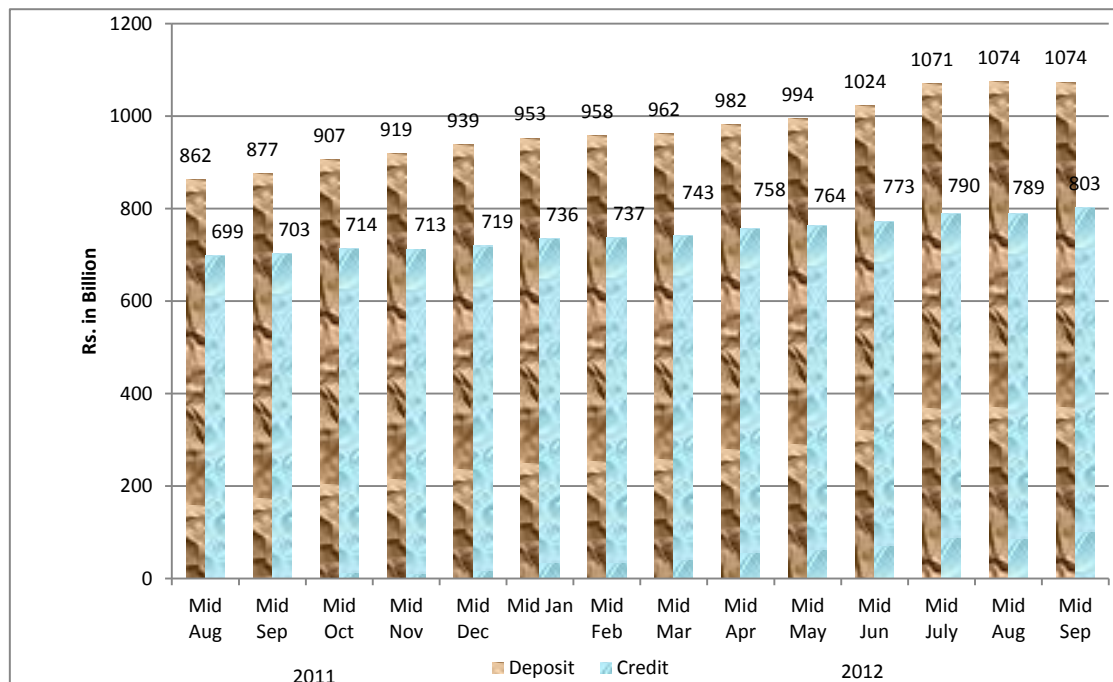
BANKING & FINANCIAL STATISTICS

Monthly

NEPAL RASTRA BANK

Bank & Financial Institution Regulation Department

Statistics Division



2069 Bhadau
(Mid September 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	66	24	210
Total Number of Licensed BFIs	32	89	68	24	213

- 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 Bhadau End, 2069

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	55.5	8.4	5.0	68.9
2	Total Credit/GDP	40.5	6.7	4.3	51.5
3	Total Credit/ Total Deposit	73.0	80.0	86.4	74.8
4	Lcy Credit/Lcy Deposit & Core Capital	67.7	0.5	0.4	2.0
5	Fixed Deposit/Total Deposit	33.4	30.9	47.9	34.2
6	Saving Deposit/Total Deposit	36.7	47.7	45.3	38.7
7	Current Deposit/Total Deposit	9.7	1.5	0.03	8.0
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. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	16.6	36.5	35.6	20.4
2	Investment in Gov. Security/Total Deposit	14.9	2.7	2.6	12.5
3	Total Liquid Assets/Total Deposit	31.5	39.2	38.2	32.9
C. Capital Adequacy Ratios					
1	Core Capital/RWA (%)	11.5	21.1	23.3	21.9
2	Total Capital/RWA (%)	13.2	21.6	24.2	22.5
D. Other Information					
1	Wt. Avg Interest on Deposit	4.58			
	(a) Saving	3.05			
	(b) Fixed	7.71			
	(c) Call	4.51			
2	Wt. Avg Interest on Credit	11.10			

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	Mid-Sep	Percentage change		
	2010	2011	2012	2012	2012	Column	Column	Column
	1	2	3	4	5	2/1	3/2	5/4
1 CAPITAL FUND	75,485.9	103,407.5	115,163.0	132,217.1	127,883.9	37.0	11.4	(3.3)
a. Paid-up Capital	78,357.1	98,418.2	104,303.8	104,262.9	103,795.1	25.6	6.0	(0.4)
b. Statutory Reserves	14,234.2	17,727.3	22,068.1	22,976.9	23,422.0	24.5	24.5	1.9
c. Retained Earning	(27,003.3)	(24,280.9)	(24,321.8)	(9,290.7)	(14,116.7)	(10.1)	0.2	51.9
d. Others Reserves	9,897.9	11,543.0	13,112.8	14,268.1	14,783.5	16.6	13.6	3.6
2 BORROWINGS	27,377.6	34,058.7	17,805.9	16,726.7	18,300.1	24.4	(47.7)	9.4
a. NRB	7,559.8	13,307.2	4,286.7	3,218.9	593.7	76.0	(67.8)	(81.6)
b. "A"Class Licensed Institution	9,794.3	10,916.0	3,297.0	2,895.4	3,956.1	11.5	(69.8)	36.6
c. Foreign Banks and Fin. Ins.	2,043.5	2,232.3	2,507.9	2,528.8	2,190.1	9.2	12.3	(13.4)
d. Other Financial Ins.	4,247.5	1,453.4	781.1	1,155.8	4,632.4	(65.8)	(46.3)	300.8
e. Bonds and Securities	3,732.6	6,149.8	6,933.2	6,927.8	6,927.8	64.8	12.7	0.0
3 DEPOSITS	785,238.0	869,951.4	1,071,394.1	1,074,464.3	1,073,862.3	10.8	23.2	(0.1)
a. Current	82,134.1	80,934.3	95,993.1	89,016.1	86,056.0	(1.5)	18.6	(3.3)
b. Savings	305,780.5	305,589.2	400,723.1	408,622.4	415,228.7	(0.1)	31.1	1.6
c. Fixed	265,134.6	332,726.3	372,137.6	370,001.1	366,890.9	25.5	11.8	(0.8)
e. Others	9,260.9	11,393.4	14,541.8	13,949.3	14,323.6	23.0	27.6	2.7
4 Bills Payable	1,256.4	964.9	1,626.4	1,650.1	1,269.9	(23.2)	68.5	(23.0)
5 Other Liabilities	93,435.3	106,260.3	123,660.2	132,247.6	144,503.0	13.7	16.4	9.3
1. Loan Loss Provision	25,878.4	30,215.8	33,874.0	34,204.6	34,688.4	16.8	12.1	1.4
2. Interest Suspense a/c	27,923.6	28,130.0	26,056.2	28,516.6	31,805.8	0.7	(7.4)	11.5
3. Others	39,633.3	47,914.5	63,730.1	69,526.4	78,008.8	20.9	33.0	12.2
6 Reconciliation A/c	4,061.7	9,873.0	1,537.8	3,333.7	303.5	143.1	(84.4)	(90.9)
7 Profit & Loss A/c	21,114.2	20,201.9	19,776.5	2,022.0	3,128.9	(4.3)	(2.1)	54.7
TOTAL	1,007,969.1	1,144,717.7	1,350,963.9	1,362,661.5	1,369,251.6	13.6	18.0	0.5
Assets								
1 LIQUID FUNDS	150,503.2	147,994.0	236,056.9	232,555.3	219,398.3	(1.7)	59.5	(5.7)
a. Cash Balance	20,454.9	23,950.2	31,020.1	25,466.4	25,053.6	17.1	29.5	(1.6)
Nepalese Notes & Coins	19,977.5	23,410.2	30,353.3	24,810.6	24,436.5	17.2	29.7	(1.5)
Foreign Currency	477.4	540.0	666.8	655.7	617.1	13.1	23.5	(5.9)
b. Bank Balance	97,818.2	90,221.7	164,605.2	164,726.6	153,284.6	(7.8)	82.4	(6.9)
1. In Nepal Rastra Bank	54,779.2	54,649.3	120,457.3	118,463.0	108,561.9	(0.2)	120.4	(8.4)
2. "A"Class Licensed Institution	23,351.1	15,882.0	26,284.3	24,089.5	25,087.5	(32.0)	65.5	4.1
3. Other Financial Ins.	9,394.3	9,176.5	7,649.8	7,407.6	6,926.2	(2.3)	(16.6)	(6.5)
4. In Foreign banks	10,293.7	10,513.9	10,213.8	14,766.5	12,709.0	2.1	(2.9)	(13.9)
c. Money at Call	32,230.1	33,822.1	40,431.6	42,362.3	41,060.0	4.9	19.5	(3.1)
2 INVESTMENTS	84,641.5	107,562.4	137,304.4	137,111.0	137,843.6	27.1	27.7	0.5
a. Govt. Securities	81,922.1	105,115.1	133,251.1	133,520.1	134,132.3	28.3	26.8	0.5
b. Others	2,719.3	2,447.2	4,053.3	3,590.9	3,711.3	(10.0)	65.6	3.4
3 SHARE & OTHER INVESTMENT	60,629.2	53,582.9	52,851.1	56,148.3	58,141.8	(11.6)	(1.4)	3.6
4 LOANS & ADVANCES	609,921.9	698,779.0	779,560.9	779,600.3	794,224.4	14.6	11.6	1.9
a. Private Sector	593,596.8	675,113.9	741,145.0	727,620.1	727,990.0	13.7	9.8	0.1
b. Financial Institutions	12,812.2	17,300.0	31,389.3	30,019.9	41,839.6	35.0	81.4	39.4
c. Government Organizations	3,513.0	6,365.1	7,026.6	21,960.3	24,394.8	81.2	10.4	11.1
5 BILL PURCHED	2,257.0	5,149.7	9,634.2	8,359.5	8,308.7	128.2	87.1	(0.6)
6 LOANS AGT. COLLECTED BILLS	98.6	96.0	645.9	581.1	603.6	(2.7)	573.1	3.9
7 FIXED ASSETS	20,405.9	24,260.6	27,146.4	27,543.6	28,652.3	18.9	11.9	4.0
8 OTHER ASSETS	69,231.8	79,138.1	93,318.3	104,599.1	111,451.3	14.3	17.9	6.6
a. Accrued Interests	29,133.1	29,689.7	27,621.8	32,465.3	38,314.1	1.9	(7.0)	18.0
b. Others	40,098.7	49,448.4	65,696.6	72,133.8	73,137.3	23.3	32.9	1.4
9 Expenses not Written off	617.8	775.3	586.9	386.9	743.0	25.5	(24.3)	92.0
10 Non Banking Assets	1,829.1	1,549.7	2,225.1	2,218.2	2,282.4	(15.3)	43.6	2.9
11 Reconciliation Account	7,397.6	21,980.3	8,638.9	11,296.2	4,047.9	197.1	(60.7)	(64.2)
12 Profit & Loss A/c	435.5	3,849.8	2,994.9	2,261.9	3,554.3	784.0	(22.2)	57.1
TOTAL	1,007,969.1	1,144,717.7	1,350,963.9	1,362,661.5	1,369,251.6	13.6	18.0	0.5

Statement of Assets and Liabilities of Commercial Banks

Rs in million

	Liabilities	Mid-July			Mid-Aug	Mid-Sep	Percentage change		
		2010	2011	2012	2012	2012	Column	Column	Column
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	40,719.8	59,064.4	77,142.6	93,000.4	88,594.3	45.1	30.6	(4.7)
	a. Paid-up Capital	46,630.4	58,294.9	65,983.3	65,983.4	65,366.4	25.0	13.2	(0.9)
	b. Statutory Reserves	12,146.3	14,925.9	18,708.7	19,379.1	19,852.5	22.9	25.3	2.4
	c. Retained Earning	(26,722.0)	(24,831.2)	(19,595.1)	(5,327.2)	(10,064.7)	(7.1)	(21.1)	88.9
	d. Others Reserves	8,665.1	10,674.8	12,045.6	12,965.1	13,440.1	23.2	12.8	3.7
2	BORROWINGS	19,783.9	24,852.8	15,507.2	14,993.8	15,944.2	25.6	(37.6)	6.3
	a. NRB	6,752.6	10,226.1	4,286.7	3,218.9	593.7	51.4	(58.1)	(81.6)
	b. "A"Class Licensed Institution	4,816.8	6,321.0	1,970.7	1,794.4	2,132.1	31.2	(68.8)	18.8
	c. Foreign Banks and Fin. Ins.	1,933.3	1,868.1	2,175.8	2,196.7	2,190.1	(3.4)	16.5	(0.3)
	d. Other Financial Ins.	2,553.4	379.9	146.2	856.0	4,100.4	(85.1)	(61.5)	379.0
	e. Bonds and Securities	3,727.8	6,057.8	6,927.8	6,927.8	6,927.8	62.5	14.4	0.0
3	DEPOSITS	630,880.8	687,587.9	867,978.3	868,684.6	865,004.2	9.0	26.2	(0.4)
	a. Current	80,606.2	78,982.9	93,304.4	86,861.6	84,018.0	(2.0)	18.1	(3.3)
	b. Savings	237,709.3	231,094.4	304,786.8	311,837.2	317,427.3	(2.8)	31.9	1.8
	c. Fixed	200,058.5	253,586.4	298,835.7	293,587.0	289,140.4	26.8	17.8	(1.5)
	d. Call Deposits	105,687.2	116,624.7	161,784.1	167,447.5	164,967.8	10.3	38.7	(1.5)
	e. Others	6,819.7	7,299.5	9,267.2	8,951.2	9,450.7	7.0	27.0	5.6
4	Bills Payable	1,226.0	942.9	1,599.4	1,624.5	1,258.3	(23.1)	69.6	(22.5)
5	Other Liabilities	77,413.0	84,386.3	92,665.2	99,084.5	109,188.3	9.0	9.8	10.2
	1. Loan Loss Provision	21,631.8	21,340.1	22,094.0	22,354.0	22,791.3	(1.3)	3.5	2.0
	2. Interest Suspense a/c	24,101.3	23,249.4	19,491.9	20,965.9	23,242.9	(3.5)	(16.2)	10.9
	3. Others	31,679.9	39,796.8	51,079.3	55,764.7	63,154.1	25.6	28.4	13.3
6	Reconciliation A/c	1,234.6	5,931.6	(3,672.9)	(3,897.0)	(6,301.8)	380.4	(161.9)	61.7
7	Profit & Loss A/c	16,042.8	15,598.5	15,876.8	1,656.4	2,978.6	(2.8)	1.8	79.8
	TOTAL	787,300.9	878,364.5	1,067,096.6	1,075,147.1	1,076,666.1	11.6	21.5	0.1

Assets

1	LIQUID FUNDS	102,749.0	98,071.7	161,785.5	157,855.1	143,836.1	(3.1)	(4.6)	(8.9)
	a. Cash Balance	17,573.1	20,265.2	26,026.9	21,172.2	20,729.7	10.9	15.3	(2.1)
	Nepalese Notes & Coins	17,137.2	19,765.0	25,398.0	20,548.5	20,145.5	14.1	15.3	(2.0)
	Foreign Currency	435.9	500.3	628.9	623.7	584.2	(47.1)	14.8	(6.3)
	b. Bank Balance	69,551.5	63,293.3	127,706.2	127,903.9	113,577.7	(7.8)	(9.0)	(11.2)
	1. In Nepal Rastra Bank	49,542.7	48,727.4	110,572.6	108,420.2	96,264.8	(10.8)	(1.6)	(11.2)
	2. "A"Class Licensed Institution	8,460.4	3,826.0	6,784.5	4,316.0	4,704.9	(26.5)	(54.8)	9.0
	3. Other Financial Ins.	1,333.7	284.6	187.7	453.8	7.6	221.1	(78.7)	(98.3)
	4. In Foreign banks	10,214.7	10,455.2	10,161.4	14,714.0	12,600.4	28.0	2.4	(14.4)
	c. Money at Call	15,624.4	14,513.2	8,052.4	8,779.0	9,528.7	6.2	(7.1)	8.5
2	INVESTMENTS	81,343.8	102,655.9	131,017.9	131,171.7	132,113.0	17.4	26.2	0.7
	a. Govt. Securities	79,079.6	100,267.3	127,213.0	127,802.3	128,591.7	14.8	26.8	0.6
	b. Others	2,264.2	2,388.6	3,804.8	3,369.4	3,521.3	530.0	5.5	4.5
3	SHARE & OTHER INVESTMENT	52,697.3	46,901.4	50,254.8	52,988.2	55,151.4	(14.4)	(11.0)	4.1
4	LOANS & ADVANCES	467,107.2	522,853.3	612,322.6	611,508.1	622,123.6	17.3	11.9	1.7
	a. Private Sector	453,049.0	503,339.4	577,113.2	566,192.4	558,804.5	16.9	11.1	(1.3)
	b. Financial Institutions	11,270.6	13,362.3	28,302.7	25,841.1	39,943.3	41.0	18.6	54.6
	c. Government Organizations	2,787.6	6,151.5	6,906.7	19,474.5	23,375.9	6.9	120.7	20.0
5	BILL PURCHED	2,172.6	5,073.8	9,607.0	8,331.8	8,295.2	(42.0)	133.5	(0.4)
6	LOANS AGT. COLLECTED BILLS	98.6	96.0	645.9	574.4	603.6	452.2	(2.7)	5.1
7	FIXED ASSETS	13,896.1	16,098.8	19,818.7	20,095.1	21,040.1	26.3	15.9	4.7
8	OTHER ASSETS	60,702.9	66,675.1	76,147.9	85,659.5	91,932.7	2.6	9.8	7.3
	a. Accrued Interests	25,188.4	24,341.4	20,790.3	24,698.7	29,528.0	(12.5)	(3.4)	19.6
	b. Others	35,514.6	42,333.7	55,357.6	60,960.8	62,404.7	16.9	19.2	2.4
9	Expenses not Written off	458.8	600.7	447.8	182.4	513.8	(3.4)	30.9	181.6
10	Non Banking Assets	1,616.6	1,376.6	1,638.5	1,602.1	1,625.7	(14.4)	(14.8)	1.5
11	Reconciliation Account	4,457.9	17,961.1	3,410.1	4,013.0	(2,583.9)	(95.3)	302.9	(164.4)
12	Profit & Loss A/c	0.0	0.0	0.0	1,165.9	2,014.9	(100.0)	0.0	72.8
	TOTAL	787,300.9	878,364.5	1,067,096.6	1,075,147.1	1,076,666.1	(3.1)	11.6	0.1

Statement of Assets and Liabilities of Development Banks

Rs in million

Liabilities	Mid July			Mid-Aug	Mid-Sep	Percentage changes			
	2010	2011	2012	2012	2012	Column	Column	Column	
	1	2	3	4	5	2/1	3/2	5/4	
1 CAPITAL FUND	15,328.2	22,524.6	22,702.2	24,097.5	24,352.5	64.4	46.9	1.1	
a. Paid-up Capital	14,535.3	20,895.1	21,224.2	21,157.8	21,397.2	59.0	43.8	1.1	
b. Statutory Reserves	697.9	1,138.3	1,555.7	1,685.5	1,712.0	185.1	63.1	1.6	
c. Retained Earning	(443.9)	67.7	(764.1)	459.5	420.6	(1.3)	(115.2)	(8.5)	
d. Others Reserves	538.9	423.6	686.4	794.7	822.7	38.4	(21.4)	3.5	
2 BORROWINGS	4,442.8	4,700.0	1,193.0	1,155.6	1,557.2	69.4	5.8	34.7	
a. NRB	660.7	2,433.7	0.0	0.0	0.0	683.7	268.4	0.0	
b. "A"Class Licensed Institution	2,858.6	1,334.0	651.1	630.6	1,059.6	45.1	(53.3)	68.0	
c. Foreign Banks and Fin. Ins.	110.2	364.2	332.1	332.1	0.0	189.2	230.5	(100.0)	
d. Other Financial Ins.	808.6	557.1	204.4	193.0	497.6	52.9	(31.1)	157.9	
e. Bonds and Securities	4.8	11.0	5.4	0.0	0.0	152.0	130.1	0.0	
3 DEPOSITS	76,950.8	96,886.7	127,300.1	128,384.5	130,975.6	60.3	25.9	2.0	
a. Current	1,417.4	1,860.5	2,657.1	2,132.4	2,016.2	172.7	31.3	(5.4)	
b. Savings	36,106.4	42,968.3	60,924.7	61,281.8	62,513.6	36.0	19.0	2.0	
c. Fixed	24,242.1	31,162.9	37,454.3	39,437.5	40,423.4	68.2	28.5	2.5	
d. Call Deposits	14,605.3	20,407.7	25,427.8	24,650.5	25,471.0	144.4	39.7	3.3	
e. Others	579.5	487.3	836.2	882.3	551.4	7.4	(15.9)	(37.5)	
4 Bills Payable	6.0	17.8	18.9	20.7	6.2	(78.1)	196.1	(70.0)	
5 Other Liabilities	8,151.2	10,858.3	13,438.0	14,822.9	15,834.4	46.0	33.2	6.8	
1. Loan Loss Provision	1,921.5	3,520.4	4,781.5	4,686.6	4,684.5	(11.1)	83.2	(0.0)	
2. Interest Suspense a/c	2,821.7	3,189.4	3,068.9	3,658.2	4,237.5	193.5	13.0	15.8	
3. Others	3,407.9	4,148.5	5,587.6	6,478.1	6,912.4	38.5	21.7	6.7	
6 Reconciliation A/c	1,412.6	2,577.4	3,894.2	5,782.8	5,065.0	60.9	82.5	(12.4)	
7 Profit & Loss A/c	2,168.2	2,171.4	2,347.4	228.4	74.6	38.1	0.1	(67.3)	
TOTAL	108,459.7	139,736.2	170,893.8	174,492.3	177,865.5	59.5	28.8	1.9	
Assets									
1 LIQUID FUNDS	26,036.3	29,411.3	47,387.4	47,039.0	47,818.7	62.7	13.0	1.7	
a. Cash Balance	1,932.3	2,465.0	3,646.2	3,134.2	3,202.3	47.6	27.6	2.2	
Nepalese Notes & Coins	1,891.5	2,427.0	3,609.1	3,102.9	3,170.2	48.3	28.3	2.2	
Foreign Currency	40.7	38.1	37.1	31.3	32.1	21.2	(6.5)	2.4	
b. Bank Balance	13,190.5	13,229.8	20,316.7	19,503.1	20,185.0	21.0	0.3	3.5	
1. In Nepal Rastra Bank	2,698.2	3,511.9	5,968.6	6,132.2	6,780.3	10.5	30.2	10.6	
2. "A"Class Licensed Institution	6,785.6	5,973.6	10,461.5	9,962.5	10,106.6	9.7	(12.0)	1.4	
3. Other Financial Ins.	3,627.7	3,685.7	3,834.1	3,355.9	3,189.6	60.1	1.6	(5.0)	
4. In Foreign banks	79.0	58.6	52.5	52.5	108.5	777.7	(25.8)	106.6	
c. Money at Call	10,913.5	13,716.4	23,424.5	24,401.7	24,431.4	188.0	25.7	0.1	
2 INVESTMENTS	2,073.1	2,519.6	3,728.2	3,649.5	3,525.0	669.5	21.5	(3.4)	
a. Govt. Securities	1,633.3	2,497.0	3,701.2	3,649.4	3,522.8	536.0	52.9	(3.5)	
b. Others	439.8	22.6	27.0	0.1	2.2	3390.7	(94.9)	2060.0	
3 SHARE & OTHER INVESTMENT	4,728.7	3,343.5	1,626.0	2,130.9	1,989.9	1.8	(29.3)	(6.6)	
4 LOANS & ADVANCES	65,827.9	88,923.3	100,611.1	101,654.0	104,811.9	57.4	35.1	3.1	
a. Private Sector	65,642.9	88,169.2	99,510.9	97,999.4	102,616.1	56.9	34.3	4.7	
b. Financial Institutions	177.8	609.7	1,022.5	2,799.8	1,212.9	0.0	243.0	(56.7)	
c. Government Organizations	7.2	144.4	77.6	854.7	982.9	0.0	1898.8	15.0	
5 BILL PURCHED	10.2	45.7	10.7	9.3	5.8	103.4	349.5	(37.7)	
6 LOANS AGT. COLLECTED BILLS	0.0	0.0	0.0	6.6	0.0	0.0	0.0	(100.0)	
7 FIXED ASSETS	2,774.8	3,828.1	3,904.5	4,008.7	4,052.6	110.0	38.0	1.1	
8 OTHER ASSETS	5,186.0	7,635.1	8,164.9	9,206.7	9,423.6	88.1	47.2	2.4	
a. Accrued Interests	2,903.6	3,339.1	3,247.8	3,777.6	4,378.8	1011.6	15.0	15.9	
b. Others	2,282.4	4,296.0	4,917.1	5,429.1	5,044.8	(8.6)	88.2	(7.1)	
9 Expenses not Written off	79.2	110.6	68.9	134.7	137.1	(7.1)	39.7	1.8	
10 Non Banking Assets	24.3	12.7	276.0	243.8	284.9	(78.3)	(47.7)	16.8	
11 Reconciliation Account	1,511.7	2,617.5	3,917.2	5,820.1	5,098.5	94.0	73.1	(12.4)	
12 Profit & Loss A/c	207.5	1,288.8	1,198.8	589.0	717.6	(0.1)	521.1	21.8	
TOTAL	108,459.7	139,736.2	170,893.7	174,492.4	177,865.6	59.5	28.8	1.9	

Statement of Assets and Liabilities of Finance Companies

Rs in million

	Liabilities	Mid July			Mid-Aug	Mid-Sep	Percentage changes		
		2010	2011	2012	2012	2012	Column	Column	Column
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	19,437.9	21,818.4	15,318.2	15,119.2	14,937.1	84.4	12.2	(1.2)
	a. Paid-up Capital	17,191.3	19,228.2	17,096.2	17,121.7	17,031.4	84.4	11.8	(0.5)
	b. Statutory Reserves	1,390.0	1,663.1	1,803.7	1,912.3	1,857.5	37.7	19.6	(2.9)
	c. Retained Earning	162.6	482.6	(3,962.5)	(4,423.1)	(4,472.6)	(154.6)	196.7	1.1
	d. Others Reserves	693.9	444.5	380.8	508.3	520.8	36.6	(35.9)	2.5
2	BORROWINGS	3,151.0	4,505.8	1,105.7	577.3	798.8	(39.3)	43.0	38.4
	a. NRB	146.5	647.5	0.0	0.0	0.0	0.0	342.0	0.0
	b. "A"Class Licensed Institution	2,119.0	3,261.0	675.2	470.4	764.4	(47.1)	53.9	62.5
	c. Foreign Banks and Fin. Ins.	0.0	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	34.4	(18.4)	(41.7)	(67.8)
	e. Bonds and Securities	0.0	81.0	0.0	0.0	0.0	(100.0)	0.0	0.0
3	DEPOSITS	77,406.3	85,476.9	76,115.8	77,395.3	77,882.5	35.6	10.4	0.6
	a. Current	110.5	90.9	31.6	22.1	21.7	(77.5)	(17.7)	(1.7)
	b. Savings	31,964.8	31,526.5	35,011.7	35,503.4	35,287.9	16.1	(1.4)	(0.6)
	c. Fixed	40,834.0	47,977.0	35,847.5	36,976.6	37,327.1	49.1	17.5	0.9
	d. Call Deposits	2,635.4	2,275.9	786.6	777.4	924.3	169.4	(13.6)	18.9
	e. Others	1,861.8	3,606.6	4,438.4	4,115.7	4,321.5	170.6	93.7	5.0
4	Bills Payable	24.4	4.2	8.1	4.8	5.4	2449.2	(82.8)	11.3
5	Other Liabilities	7,871.1	11,015.7	17,557.0	18,340.2	19,480.2	(25.5)	40.0	6.2
	1. Loan Loss Provision	2,325.1	5,355.3	6,998.5	7,164.1	7,212.6	13.3	130.3	0.7
	2. Interest Suspense a/c	1,000.5	1,691.2	3,495.4	3,892.5	4,325.3	22.7	69.0	11.1
	3. Others	4,545.5	3,969.2	7,063.1	7,283.6	7,942.3	(40.9)	(12.7)	9.0
6	Reconciliation A/c	1,414.6	1,364.0	1,316.5	1,448.0	1,540.3	27.2	(3.6)	6.4
7	Profit & Loss A/c	2,903.2	2,432.0	1,552.2	137.2	75.8	(1.6)	(16.2)	(44.8)
	TOTAL	112,208.5	126,617.0	112,973.5	113,022.0	114,720.0	28.3	12.8	1.5

Assets

1	LIQUID FUNDS	21,717.9	20,511.0	26,884.0	27,661.3	27,743.5	32.4	(5.6)	0.3
	a. Cash Balance	949.5	1,219.9	1,347.0	1,159.9	1,121.7	56.8	28.5	(3.3)
	Nepalese Notes & Coins	948.7	1,218.3	1,346.2	1,159.2	1,120.8	57.0	28.4	(3.3)
	Foreign Currency	0.8	1.7	0.8	0.8	0.9	(37.6)	108.0	12.6
	b. Bank Balance	15,076.2	13,698.6	16,582.4	17,319.7	19,522.0	44.6	(9.1)	12.7
	1. In Nepal Rastra Bank	2,538.3	2,410.0	3,916.1	3,910.6	5,516.9	12.0	(5.1)	41.1
	2. "A"Class Licensed Institution	8,105.1	6,082.4	9,038.3	9,811.1	10,276.0	36.0	(25.0)	4.7
	3. Other Financial Ins.	4,432.8	5,206.2	3,628.0	3,597.9	3,729.1	101.7	17.4	3.6
	4. In Foreign banks	0.0	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	7,099.9	5.9	(1.8)	(22.7)
2	INVESTMENTS	1,224.6	2,386.8	2,558.3	2,289.8	2,205.7	50.1	94.9	(3.7)
	a. Govt. Securities	1,209.3	2,350.8	2,336.9	2,068.3	2,017.8	53.9	94.4	(2.4)
	b. Others	15.3	36.0	221.4	221.4	187.9	(49.2)	136.0	(15.1)
3	SHARE & OTHER INVESTMENT	3,203.2	3,337.9	970.3	1,029.1	1,000.5	30.8	4.2	(2.8)
4	LOANS & ADVANCES	76,986.8	87,002.3	66,627.2	66,438.2	67,288.9	28.5	13.0	1.3
	a. Private Sector	74,904.8	83,605.2	64,520.9	63,428.2	66,569.5	65.8	11.6	5.0
	b. Financial Institutions	1,363.8	3,327.9	2,064.0	1,379.0	683.4	(70.3)	144.0	(50.4)
	c. Government Organizations	718.2	69.2	42.3	1,631.0	36.0	(92.9)	(90.4)	(97.8)
5	BILL PURCHED	74.3	30.2	16.5	18.4	7.7	(52.7)	(59.4)	(58.2)
6	LOANS AGT. COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7	FIXED ASSETS	3,734.9	4,333.7	3,423.3	3,439.8	3,559.6	39.5	16.0	3.5
8	OTHER ASSETS	3,342.9	4,828.0	9,005.5	9,733.0	10,095.1	15.6	44.4	3.7
	a. Accrued Interests	1,041.1	2,009.2	3,583.6	3,989.0	4,407.2	20.0	93.0	10.5
	b. Others	2,301.8	2,818.8	5,421.9	5,744.0	5,687.9	13.7	22.5	(1.0)
9	Expenses not Written off	79.7	64.0	70.2	69.8	92.1	27.7	(19.7)	31.8
10	Non Banking Assets	188.2	160.4	310.6	372.3	371.8	(38.4)	(14.8)	(0.1)
11	Reconciliation Account	1,428.0	1,401.7	1,311.6	1,463.1	1,533.3	32.2	(1.8)	4.8
12	Profit & Loss A/c	228.0	2,561.1	1,796.1	507.0	821.8	(65.5)	1023.2	62.1
	TOTAL	112,208.5	126,617.0	112,973.6	113,022.0	114,720.0	28.3	12.8	1.5

Statement of Assets and Liabilities

as on Bhadau End, 2069

Rs. In million

Liabilities	Class "A"	Class "B"	Class "C"	Total
1 CAPITAL FUND	88,594.3	24,352.5	14,937.1	127,883.9
a. Paid-up Capital	65,366.4	21,397.2	17,031.4	103,795.1
b. Calls in Advance	4,667.6	268.4	135.1	5,071.1
c. Proposed Bonus Share	413.2	152.1	177.7	743.0
d. General Reserves	19,852.5	1,712.0	1,857.5	23,422.0
e. Share Premium	217.0	127.4	65.6	410.0
f. Retained Earning	-10,064.7	420.6	-4,472.6	-14,116.7
g. Others Reserves Fund	8,142.3	274.8	142.4	8,559.5
2 BORROWINGS	15,944.2	1,557.2	798.8	18,300.1
a. NRB	593.7	0.0		593.7
b. Interbank Borrowing	2,132.1	1,059.6	764.4	3,956.1
d. Foreign Banks and Fin. Ins.	2,190.1			2,190.1
e. Other Financial Ins.	4,100.4	497.6	34.4	4,632.4
f. Bonds and Securities	6,927.8			6,927.8
3 DEPOSITS	865,004.2	130,975.6	77,882.5	1,073,862.3
a. Current	84,018.0	2,016.2	21.7	86,056.0
Domestic	71,738.0	1,889.3	21.7	73,649.0
Foreign	12,280.1	126.9		12,407.0
b. Savings	317,427.3	62,513.6	35,287.9	415,228.7
Domestic	311,106.5	62,217.8	35,287.9	408,612.2
Foreign	6,320.7	295.8		6,616.5
c. Fixed	289,140.4	40,423.4	37,327.1	366,890.9
Domestic	256,775.9	40,059.6	37,327.1	334,162.7
Foreign	32,364.5	363.8		32,728.2
d. Call Deposits	164,967.8	25,471.0	924.3	191,363.1
Domestic	153,921.3	25,465.1	924.3	180,310.7
Foreign	11,046.5	5.9		11,052.4
e. Others	9,450.7	551.4	4,321.5	14,323.6
Domestic	8,328.9	551.4	4,321.5	13,201.8
Foreign	1,121.8			1,121.8
4 Bills Payable	1,258.3	6.2	5.4	1,269.9
5 Other Liabilities	109,188.3	15,834.4	19,480.2	144,503.0
1. Sundry Creditors	23,058.7	345.6	1,028.8	24,433.1
2. Loan Loss Provision	22,791.3	4,684.5	7,212.6	34,688.4
3. Interest Suspense a/c	23,242.9	4,237.5	4,325.3	31,805.8
4. Others	40,095.4	6,566.8	6,913.5	53,575.7
6 Reconciliation A/c	-6,301.8	5,065.0	1,540.3	303.5
7 Profit & Loss A/c	2,978.6	74.6	75.8	3,128.9
TOTAL LIABILITIES	1,076,666.1	177,865.5	114,720.0	1,369,251.6

Assets	Class "A"	Class "B"	Class "C"	Total
1 LIQUID FUNDS	143,836.1	47,818.7	27,743.5	219,398.3
a. Cash Balance	20,729.7	3,202.3	1,121.7	25,053.6
Nepalese Notes & Coins	20,145.5	3,170.2	1,120.8	24,436.5
Foreign Currency	584.2	32.1	0.9	617.1
b. Bank Balance	113,577.7	20,185.0	19,522.0	153,284.6
1. In Nepal Rastra Bank	96,264.8	6,780.3	5,516.9	108,561.9
Domestic Currency	95,702.9	6,776.5	5,337.0	107,816.4
Foreign Currency	561.9	3.8	179.9	745.5
2. "A"Class Licensed Institution	4,704.9	10,106.6	10,276.0	25,087.5
Domestic Currency	4,392.9	10,093.8	10,275.9	24,762.5
Foreign Currency	312.1	12.8	0.1	325.0
3. Other Financial Ins.	7.6	3,189.6	3,729.1	6,926.2
4. In Foreign Banks	12,600.4	108.5		12,709.0
c. Money at Call	9,528.7	24,431.4	7,099.9	41,060.0
Domestic Currency	1,799.9	24,311.9	7,099.9	33,211.7
Foreign Currency	7,728.8	119.5		7,848.4
2 INVESTMENT IN SECURITIES	132,113.0	3,525.0	2,205.7	137,843.6
a. Govt.Securities	128,591.7	3,522.8	2,017.8	134,132.3
b. NRB Bond	2,752.5	2.1	136.3	2,890.8
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	378.0			378.0
3 SHARE & OTHER INVESTMENT	55,151.4	1,989.9	1,000.5	58,141.8
a. Interbank Lending	2,046.3	245.6	21.3	2,313.1
b. Non Residents	1.9		45.8	47.7
c. Others	53,103.3	1,744.3	933.5	55,781.0
4 LOANS & ADVANCES	622,123.6	104,811.9	67,288.9	794,224.4
a. Private Sector	558,804.5	102,616.1	66,569.5	727,990.0
b. Financial Institutions	39,943.3	1,212.9	683.4	41,839.6
c. Government Organizations	23,375.9	982.9	36.0	24,394.8
5 BILL PURCHASED	8,295.2	5.8	7.7	8,308.7
a. Domestic Bills Purchased	1,902.1	4.2	7.7	1,914.0
b. Foreign Bills Purchased	2,813.9	1.6		2,815.5
c. Import Bills & Imports	3,579.1			3,579.1
6 LOANS AGAINST COLLECTED BILLS	603.6			603.6
a. Against Domestic Bills	580.8			580.8
b. Against Foreign Bills	22.8			22.8
7 FIXED ASSETS	21,040.1	4,052.6	3,559.6	28,652.3
8 OTHER ASSETS	91,932.7	9,423.6	10,095.1	111,451.3
a. Accrued Interest:	29,528.0	4,378.8	4,407.2	38,314.1
Financial Institutions	1,394.4	53.6	52.7	1,500.7
Government Enterprises	1,590.3	127.0	149.1	1,866.4
Private Sector	26,543.3	4,198.2	4,205.4	34,947.0
b. Staff Loans / Adv.	14,549.0	606.3	333.5	15,488.8
c. Sundry Debtors	20,621.4	963.9	753.3	22,338.6
d. Cash In Transit	1,662.1	6.9	0.0	1,669.1
e. Others	25,572.2	3,467.6	4,601.1	33,640.9
9 Expenses not Written off	513.8	137.1	92.1	743.0
10 Non Banking Assets	1,625.7	284.9	371.8	2,282.4
11 Reconciliation Account	-2,583.9	5,098.5	1,533.3	4,047.9
12 Profit & Loss A/c	2,014.9	717.6	821.8	3,554.3
TOTAL ASSETS	1,076,666.1	177,865.6	114,720.0	1,369,251.6

Aggregate Profit & Loss Account

Upto Bhadau End, 2069

Rs. In million

Expenses	Class "A"	Class "B"	Class "C"	Total
1 Interest Expenses	7,904.3	2,006.8	1,383.4	11,294.6
1.1 Deposit Liabilities	7,827.3	1,983.2	1,376.0	11,186.5
1.1.1 Saving A/c	2,104.1	823.7	556.6	3,484.4
1.1.2 Fixed A/c	4,427.6	829.1	800.2	6,056.9
1.1.2.1 Upto 3 Months Fixed A/c	265.5	16.6	23.0	305.0
1.1.2.2 3 to 6 Months fixed A/c	228.3	38.0	30.2	296.5
1.1.2.3 6 Months to 1 Year Fixed A/c	1,676.9	472.5	386.2	2,535.6
1.1.2.4 Above 1 Year	2,256.9	302.0	360.9	2,919.8
1.1.3 Call Deposit	1,290.2	330.4	19.2	1,639.8
1.1.4 Certificate of Deposits	5.4		0.0	5.5
1.2 Others	77.0	23.6	7.4	108.0
2 Commission/Fee Expense	56.6	0.8	0.3	57.6
3 Employees Expenses	1,834.3	255.1	138.5	2,227.9
4 Office Operating Expenses	1,261.0	285.8	150.4	1,697.2
5 Exchange Fluctuation Loss	47.1	0.3		47.3
5.1 Due to Change in Exchange Rates	46.8	0.3		47.1
5.2 Due to Foreign Currency Transactions	0.3	0.0		0.3
6 Non-Operating Expenses	10.2	24.0	0.2	34.4
7. Provision for Risk	328.0	36.4	381.6	745.9
7.1 Loan loss Provision	258.9	30.1	381.5	670.6
7.1.1 General Loan loss Provision	134.8	-5.5	32.2	161.5
7.1.2 Special Loan Loss Provision	124.1	35.6	358.6	518.3
7.1.3 Additional Loan Loss Provision			-9.3	-9.3
7.2. Provision for Non-Banking Assets	69.0	6.3		75.3
7.3. Provision for Loss on Investment			0.1	0.1
7.4. Provision for Loss of Other Assets				
8 Loan Written Off	7.2	0.0	0.0	7.2
9 Provision for Staff Bonus	229.9	4.7	4.0	238.6
10 Provision for Income Tax	724.3	14.0	11.6	749.9
11 Others	0.3	0.0		0.3
12 Net Profit	2,978.6	64.9	73.8	3,117.3
TOTAL EXPENSES	15,381.7	2,692.7	2,143.8	20,218.3

Income	Class "A"	Class "B"	Class "C"	Total
1. Interest Income	11,254.5	1,712.6	1,091.1	14,058.2
1.1. On Loans and Advance	10,312.5	1,594.7	1,037.6	12,944.8
1.2. On Investment	662.7	18.6	11.0	692.3
1.2.1 Government Bonds	589.8	17.8	9.2	616.7
1.2.2 Foreign Bonds	9.4			9.4
1.2.3 NRB Bonds	58.1	0.6	0.1	58.7
1.2.4 Deventure & Bonds	5.4	0.2	1.7	7.4
1.3 Agency Balance	147.9	10.3	2.6	160.8
1.4 On Call Deposit	48.4	62.7	9.0	120.1
1.5 Others	83.0	26.3	30.9	140.3
2. Comission & Discount	961.7	84.5	36.1	1,082.2
2.1 Bills Purchase & Discount	50.3	0.1		50.4
2.2 Comission	700.3	48.6	11.7	760.5
2.3 Others	211.1	35.9	24.4	271.3
3 Income From Exchange Fluctuation	543.0	3.0	0.2	546.2
3.1 Due to Change in Exchange Rate	-113.6	0.4	0.2	-112.9
3.2 Due to Foreign Currency Trans.	656.5	2.6		659.1
4 Other Operating Income	381.9	139.9	64.5	586.2
5 Non Operating Income	18.6	7.7	10.5	36.8
6 Provision Written Back	35.0	11.4	115.1	161.5
7 Recovery from Written off Loan	122.7		6.5	129.2
8 Income from Extra Ordinary Expenses	49.5	0.2		49.7
9 Net Loss	2,015.1	733.5	819.9	3,568.4
TOTAL INCOME	15,381.9	2,692.7	2,143.8	20,218.4

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

as on Bhadau End, 2069

Rs. In million

Sectorwise		Class "A"	Class "B"	Class "C"	Total
1	Agricultural and Forest Related	23,347.5	4,597.6	1,783.6	29,728.7
2	Fishery Related	1,787.0	78.1	12.2	1,877.2
3	Mining Related	1,860.7	174.0	160.6	2,195.3
4	Agriculture, Forestry & Beverage Production Related	41,078.3	3,241.8	2,265.2	46,585.3
5	Non-food Production Related				
6	Construction	61,884.1	12,242.4	9,001.2	83,127.7
7	Electricity, Gas and Water	13,312.5	1,411.6	177.2	14,901.2
8	Metal Products, Machinery & Electronic Equipment & Assemblage	7,840.7	1,616.8	906.2	10,363.7
9	Transport, Communication and Public Utilities	25,541.7	9,375.2	5,252.7	40,169.7
10	Wholesaler & Retailer	131,328.9	22,282.6	10,608.6	164,220.1
11	Finance, Insurance and Real Estate	60,567.1	10,471.0	7,843.4	78,881.5
12	Hotel or Restaurant	15,601.5	4,049.3	1,840.2	21,491.0
13	Other Services	30,420.2	5,456.0	2,942.5	38,818.7
14	Consumption Loans	38,326.2	6,541.8	5,489.0	50,357.0
15	Local Government	763.2	31.7	52.7	847.5
16	Others	69,405.4	19,109.6	15,895.1	104,410.1
TOTAL		631,022.4	104,817.3	67,296.6	803,136.2

Product wise		Class "A"	Class "B"	Class "C"	Total
1	Term Loan	88,010.0	13,035.7	10,658.2	111,704.0
2	Overdraft	112,895.0	27,616.0	0.0	140,511.1
3	Trust Receipt Loan / Import Loan	37,147.2		0.0	37,147.2
4	Demand & Other Working Capital Loan	159,893.8	13,204.1	17,884.8	190,982.8
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	36,578.3	9,753.5	5,730.0	52,061.8
6	Real Estate Loan	67,811.9	12,209.8	10,909.3	90,931.0
7	Margin Nature Loan	5,975.3	2,089.9	2,186.2	10,251.4
8	Hire Purchase Loan	31,963.4	10,925.5	6,677.2	49,566.2
9	Deprived Sector Loan	22,712.4	3,592.6	1,766.0	28,071.0
10	Bills Purchased	8,235.3	4.2	10.2	8,249.7
11	Other Product	59,799.8	12,386.3	11,474.6	83,660.7
TOTAL LOAN & ADVANCES		631,022.4	104,817.7	67,296.6	803,136.7

Collateral Wise		Class "A"	Class "B"	Class "C"	Total
1	Gold and Silver	20,701.0	1,979.3	405.1	23,085.4
2	Government Securities	2,004.8	21.5	13.1	2,039.4
3	Non Governmental Securities	5,033.9	1,597.3	1,227.5	7,858.8
4	Fixed Deposit Receipts	6,839.5	1,283.8	1,659.6	9,782.9
4.1	Own	6,325.4	1,283.8	1,659.6	9,268.8
4.2	Other Licences Institutions	514.1			514.1
5	Collateral of Properties	534,534.4	94,564.2	60,412.6	689,511.3
5.1	Fixed Assets	422,502.4	94,033.6	59,944.3	576,480.3
5.2	Current Assets	112,032.0	530.6	468.4	113,031.0
6	Against security of Bill	9,497.2	4.2		9,501.4
6.1	Domestic Bills	452.7	4.2		456.9
6.2	Foreign Bills	9,044.4			9,044.4
7	Against Guarantee	14,107.4	1,886.5	899.8	16,893.7
7.1	Government Guarantee	2,187.2	95.5	65.6	2,348.3
7.2	Institutional Guarantee	8,664.0	601.2	325.0	9,590.2
7.3	Personal Guarantee	644.7	238.2	324.0	1,206.9
7.4	Collective Guarantee	175.6	937.6	22.9	1,136.1
7.5	International Rated Foreign Bank's Guarantee	117.0			117.0
7.6	Other Guarantee	2,318.9	14.0	162.4	2,495.3
8	Credit Card	416.6		1.5	418.2
9	Others	37,887.5	3,480.9	2,677.3	44,045.7
Total		631,022.4	104,817.7	67,296.6	803,136.7

Statement of Assets and Liabilities

as on Bhadau end 2069

Rs. in million

	NBL	RBB	NABIL	NBL	SCBNL	HBL	NSBI	NBBL	EBL	BOK	NCC	NIC
1 CAPITAL FUND	-4476.58	-2711.98	5450.89	6479.57	4122.17	5643.73	3302.16	2953.97	4177.32	2700.84	2009.74	2617.80
a. Paid-up Capital	380.38	1172.30	2435.72	3012.92	1610.17	2400.00	2093.99	2009.40	1761.13	1604.19	1400.00	1311.55
b. Calls in Advance		4325.31										342.26
c. General Reserves					241.53						0.08	
d. Share Premium	1634.40	2659.64	2176.50	1324.53	1870.12	1191.42	475.78	1118.74	1021.57	787.05	224.99	409.68
e. Retained Earning			0.07	11.85				35.87	18.56			41.87
f. Others Reserves Fund	-7190.81	-12234.32	559.83	1573.80	8.94	1681.19	484.35	-345.99	437.52	40.39		687.63
g. Exchange Fluctuation Fund	699.45	1365.09	278.76	556.47	391.42	371.12	248.03	135.96	938.54	269.21	42.41	167.07
2 BORROWINGS	2190.11	2972.02	300.00	1371.46		500.00	600.00	26.07		200.00		478.08
a. NRB				89.40								
b. "A"Class Licensed Institution				232.06				26.07				
c. Foreign Banks and Fin. Ins.	2190.11											
d. Other Financial Ins.		2972.02										278.08
e. Bonds and Securities			300.00	1050.00		500.00	600.00			200.00		200.00
3 DEPOSITS	54338.28	81580.55	57719.70	53993.87	35853.09	48896.09	53844.14	15735.28	50619.59	24514.71	17313.48	20477.13
a. Current	9544.68	15179.60	6696.64	5831.40	13133.60	4297.32	4739.92	999.41	5874.95	2692.76	558.47	722.25
Domestic	9316.00	15123.28	5144.95	5037.56	5902.99	3308.46	4346.68	879.76	5756.91	2500.17	541.46	693.95
Foreign	228.68	56.32	1551.68	793.83	7230.61	988.86	393.25	119.66	118.04	192.59	17.01	28.31
b. Savings	30499.30	44913.43	18801.77	17786.29	16412.76	22990.12	10973.39	6906.15	18130.37	8332.25	5428.57	4918.22
Domestic	30491.00	44892.74	17352.38	17178.45	14096.05	22049.62	10896.64	6891.48	18046.28	8180.70	5341.04	4882.25
Foreign	8.30	20.69	1449.40	607.84	2316.71	940.50	76.76	14.67	84.09	151.56	87.53	35.97
c. Fixed	12806.12	18401.31	13943.16	16615.27	3665.15	11830.60	34891.62	3083.06	13362.94	7218.14	5101.65	9218.04
Domestic	12806.00	18401.31	12493.22	15309.40	2797.03	11007.58	15409.59	2983.87	13229.32	6060.99	5014.75	8724.26
Foreign	0.12		1449.94	1305.87	868.12	823.02	19482.03	99.19	133.62	1157.15	86.90	493.78
d. Call Deposits	1099.00	2292.82	17617.57	12886.65	2036.72	8830.53	2979.93	4411.07	12435.07	5888.77	6064.52	5440.04
Domestic	1099.00	2285.74	13911.03	11918.57	1987.81	7826.56	2902.82	4371.63	10375.86	5786.50	6024.29	4851.49
Foreign		7.08	3706.54	968.08	48.91	1003.97	77.11	39.44	2059.21	102.26	40.24	588.55
e. Others	389.18	793.39	660.56	874.26	604.86	947.51	259.27	335.59	816.26	382.79	160.26	178.57
Domestic	388.98	793.39	646.27	756.02	222.40	691.85	195.66	335.15	816.26	269.79	159.44	177.60
Foreign	0.20		14.30	118.24	382.45	255.67	63.61	0.43		113.00	0.82	0.97
4 Bills Payable	81.23	18.23	157.69	2.91	69.89	103.86	84.46	7.98	469.30	37.55	16.24	10.38
5 Other Liabilities	8775.46	18100.80	15752.03	5421.11	3117.87	2826.61	2630.99	3491.33	2410.62	1925.07	1814.97	1253.99
1. Sundry Creditors	3334.38	657.67	10835.90	823.64	349.09	96.36	416.72	148.20	126.47	246.25	124.28	319.45
2. Loan Loss Provision	2000.91	3632.10	1262.09	855.27	248.98	1044.93	321.58	613.08	705.85	505.20	455.24	280.89
3. Interest Suspense a/c	2893.07	11139.41	302.71	353.27	267.30	550.38	515.53	446.89	669.03	44.59	392.58	81.87
4. Others	547.10	2671.62	3351.34	3388.93	2252.49	1134.94	1377.16	2283.16	909.27	1129.03	842.87	571.79
6 Reconciliation A/c	-6373.16			32.17		4.72	0.40	5.66	9.40			11.41
7 Profit & Loss A/c	395.07		367.83	297.66	131.63	254.03			250.07	113.62		98.01
TOTAL LIABILITIES	54930.40	99959.62	79748.14	67598.75	43294.65	58229.04	60462.14	22220.29	57936.29	29491.79	21154.42	24946.80
Assets												
1 LIQUID FUNDS	9330.14	11799.64	7141.68	8403.88	8365.78	6770.06	5656.07	4137.47	11227.61	2880.92	2045.65	3007.89
a. Cash Balance	1861.39	1956.97	829.17	1344.86	695.67	762.98	1213.54	631.49	912.98	557.19	363.39	440.44
Nepalese Notes & Coins	1830.14	1938.59	790.07	1285.94	645.10	696.57	1194.67	606.58	892.95	536.65	357.09	433.87
Foreign Currency	31.24	18.38	39.10	58.92	50.57	66.41	18.88	24.90	20.03	20.53	6.30	6.56
b. Bank Balance	7468.75	9542.65	4911.85	6847.69	2725.23	6007.08	4442.52	3505.99	10314.63	2323.73	1682.26	2567.45
1. In Nepal Rastra Bank	5873.42	8896.65	4897.81	5957.50	1761.16	4081.98	3247.68	3240.50	9668.64	1790.77	1485.82	2270.00
Domestic Currency	5809.02	8859.37	4875.77	5921.43	1700.45	4046.88	3214.12	3195.66	9627.90	1767.50	1488.98	2266.45
Foreign Currency	64.40	37.28	22.04	36.08	60.71	35.10	33.56	44.84	40.74	23.27	-3.16	3.55
2. "A"Class Licensed Institution	288.91	93.99	35.54	84.83	91.14	174.43	118.08	26.14	23.62	105.50	128.48	174.98
Domestic Currency	288.91	90.51	35.54	79.37	91.14	173.44	112.67	25.23	23.55	103.88	128.00	174.50
Foreign Currency		3.48		5.45		0.99	5.41	0.91	0.07	1.62	0.48	0.48
3. Other Financial Ins.								0.72				
4. In Foreign Banks	1306.42	552.01	-21.50	805.36	872.93	1750.67	1076.76	238.62	622.37	427.46	67.96	122.47
c. Money at Call		300.02	1400.66	211.32	4944.88							
Domestic Currency		300.02		200.00								
Foreign Currency			1400.66	11.32	4944.88							
2 INVESTMENT IN SECURITIES	6696.63	28512.01	8872.47	5724.43	7922.29	9341.63	4680.20	3408.57	6189.18	5671.17	2604.59	3586.82
a. Govt. Securities	6696.63	28299.69	8655.44	5724.43	7913.79	6589.16	4680.20	3408.57	6189.18	5671.17	2504.59	3425.85
b. NRB Bond						2752.47						
c. Govt. Non-Fin. Ins.		212.32			8.49							
d. Other Non-Fin. Ins.											100.00	
e. Non Residents			217.03									160.97
3 SHARE & OTHER INVESTMENT	2446.05	3388.83	7478.60	4238.49	5816.54	1536.06	19621.34	211.94	1336.07	206.58	241.42	821.33
a. Non Residents			1.86									
b. Others	2446.05	3388.83	7107.42	4238.49	5816.54	1536.06	19621.34	211.94	1336.07	206.58	193.85	821.33
4 LOANS & ADVANCES	29371.10	37001.12	41141.99	43615.85	18243.57	34209.85	27256.92	11108.03	36312.07	17585.38	13951.97	15857.09
a. Private Sector	29371.10	36317.13	38896.74	41978.92	17229.98	7482.99	26410.01	10775.00	29722.84	16464.19	13518.85	15857.09
b. Financial Institutions		608.82	938.54	631.41	924.86	26726.86	846.91	228.65	4136.75	569.43	130.00	
c. Government Organizations		75.17	1306.71	1005.52	88.74			104.38	2452.48	551.76	303.12	
5 BILL PURCHASED	99.26	64.78	27.72	423.14	1089.97	1560.37	13.80	91.60	355.30	1433.80	17.42	9.31
a. Domestic Bills Purchased		45.21	2.50	198.94	0.45	46.13		42.46	1.50	0.00		7.35
b. Foreign Bills Purchased	5.16	19.49	25.22	57.95	1089.52	51.56	13.80	49.14	353.80	12.19	17.42	1.95
c. Import Bills & Imports	94.10	0.08		166.26		1462.68				1421.61		
6 LOANS AGAINST COLLECTED BILLS			67.27							6.46		
a. Against Domestic Bills			67.27							6.46		
b. Against Foreign Bills												
7 FIXED ASSETS	388.72	1056.39	875.43	1095.75	493.63	1946.46	1158.18	232.05	557.62	972.67	526.57	408.47
8 OTHER ASSETS	8482.41	19198.66	14142.98	4097.21	1339.73	2567.78	1806.73	2631.43	1906.65	730.88	829.28	1252.73
a. Accrued Interest	2885.90	11280.39	1258.58	1136.73	306.62	1185.54	856.27	487.05	755.06	395.45	426.38	343.44
b. Staff Loans / Adv.	1986.04	3439.97	825.94	138.93	21							

Statement of Assets and Liabilities

as on Bhadau end 2069

Rs. in million

		LBL	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	BOA	Sunrise	Grand	NMB
1	CAPITAL FUND	2033.60	2648.09	2648.73	2705.39	2452.57	14323.58	2552.38	2558.75	2549.17	2500.77	2397.67	2301.59	2298.71
	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	171.60												
	d. Share Premium	369.53	129.09	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	17.31	29.83	2.90	602.82	495.69	991.80	152.07	334.06	46.85	365.87	280.41	184.53	94.38
	g. Exchange Fluctuation Fund	39.89	10.38	751.89	165.39	108.80	1339.42	64.78	11.36	17.64	12.18	3.18	1.88	8.19
2	BORROWINGS		3.41	400.00	350.00	1006.45	3225.74	411.00		130.35		8.69		
	a. NRB					30.00	107.83	11.00						
	b. "A" Class Licensed Institution		3.41			316.28				130.35		8.69		
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.					32.40	817.91							
	e. Bonds and Securities			400.00	350.00	627.77	2300.00	400.00						
3	DEPOSITS	7635.35	21911.28	21679.43	22561.35	26214.26	44909.71	27809.31	16754.31	24423.45	14976.80	19108.10	14792.53	14945.36
	a. Current	346.71	749.02	877.76	1060.46	734.90	4469.31	1061.92	501.41	676.38	263.98	580.67	163.26	682.81
	Domestic	308.28	727.03	848.68	986.32	595.17	4463.87	1006.09	483.57	635.71	256.27	538.18	152.72	679.43
	Foreign	38.42	21.99	29.08	74.14	139.72	5.44	55.82	17.84	40.67	7.71	42.48	10.54	3.38
	b. Savings	2481.75	9101.75	6245.07	4700.71	5930.81	21689.44	11791.36	4879.87	3434.42	3823.39	7654.95	1935.26	3492.72
	Domestic	2464.43	9074.94	6186.62	4511.34	5899.35	21689.44	11736.55	4857.38	3426.56	3817.55	7630.78	1918.40	3468.34
	Foreign	17.32	26.81	58.45	189.37	31.46		54.80	22.48	7.86	5.84	24.17	16.85	24.38
	c. Fixed	3523.65	6701.59	8722.79	9728.89	9587.65	18673.49	10216.15	6472.08	7821.77	7105.54	6203.96	8576.55	6605.80
	Domestic	3510.61	6539.00	8104.74	8324.94	9150.15	18643.05	9681.62	6123.87	7734.87	6546.78	5593.79	8306.73	5738.45
	Foreign	13.04	162.59	618.06	1403.94	437.50	30.44	534.53	348.21	86.90	558.77	610.17	269.82	867.36
	d. Call Deposits	1228.74	5117.18	5657.91	6795.79	9687.81	67.12	4344.02	4826.35	12318.11	3705.01	4365.08	3876.62	4050.80
	Domestic	1150.96	5098.24	5614.10	5679.93	9574.50	67.12	4280.47	4812.29	12301.78	3663.43	4309.70	3792.98	3789.10
	Foreign	77.78	18.94	43.81	1115.86	113.31		63.55	14.06	16.33	41.58	55.38	83.63	261.69
	e. Others	54.51	241.74	175.89	275.51	273.09	10.35	395.87	74.61	172.77	78.88	303.45	240.84	113.23
	Domestic	53.85	124.34	175.89	251.19	260.14	10.35	395.87	73.73	172.77	78.88	303.45	240.84	101.90
	Foreign	0.65	117.40		24.32	12.95			0.88					11.33
4	Bills Payable	18.44	8.42	37.09	21.32			7.03	13.26	6.30	10.81	6.12	1.84	35.12
5	Other Liabilities	634.34	1336.88	2173.95	1477.52	2048.88	17186.96	3866.44	1389.04	1964.33	1409.43	1204.63	1401.48	983.89
	1. Sundry Creditors	94.58	13.41	689.41	118.93	617.56	1143.47	2722.65	0.08	20.20		5.85		62.65
	2. Loan Loss Provision	99.82	447.16	484.75	220.43	406.97	5938.71	445.32	285.79	284.98	382.74	442.91	224.10	397.64
	3. Interest Suspense a/c	51.92	187.59	406.60	83.22	140.34	1585.27	101.26	385.39	514.81	314.74	170.35	306.83	277.97
	4. Others	388.01	688.72	593.19	1054.94	884.01	8519.51	597.21	717.78	1144.35	711.96	585.51	870.55	245.63
6	Reconciliation A/c	0.22											5.61	0.00
7	Profit & Loss A/c		76.71		58.54	63.92	589.72	142.79				87.90		
	TOTAL LIABILITIES	10321.95	25984.79	26939.19	27174.12	31786.08	80235.71	34788.95	20715.36	29073.60	18897.81	22813.12	18503.05	18263.08

Assets

1	LIQUID FUNDS	1849.90	5720.61	3344.93	3108.25	4551.97	8604.66	5212.26	2684.74	6578.73	2643.63	3556.66	2819.89	1933.07
	a. Cash Balance	250.84	959.92	438.30	322.95	436.39	1946.29	685.59	451.12	819.20	223.51	494.91	329.46	236.86
	Nepalese Notes & Coins	239.22	920.69	420.60	313.42	412.76	1941.93	668.64	437.55	805.61	211.68	486.52	319.38	225.70
	Foreign Currency	11.62	39.23	17.70	9.53	23.64	4.36	16.95	13.57	13.59	11.84	8.38	10.09	11.16
	b. Bank Balance	1599.06	4760.69	2706.63	2785.29	3878.08	6655.15	4526.67	2179.03	5677.10	2385.35	3007.75	2490.42	1576.22
	1. In Nepal Rastra Bank	1423.92	4355.35	1928.08	2330.98	3702.89	5732.04	3639.50	1803.54	5119.00	1496.96	2708.14	1992.09	1280.03
	Domestic Currency	1417.72	4344.83	1915.35	2322.78	3694.01	5732.04	3619.94	1797.91	5100.64	1484.03	2692.48	1986.87	1275.34
	Foreign Currency	6.20	10.52	12.73	8.20	8.88		19.56	5.63	18.36	12.94	15.66	5.22	4.69
	2. "A" Class Licensed Institution	50.62	370.59	93.02	126.97	114.18	899.81	407.43	85.64	150.20	54.35	305.29	234.64	115.23
	Domestic Currency	50.58	365.16	88.53	121.84	26.64	895.31	405.44	81.42	150.20	54.23	302.05	62.72	115.23
	Foreign Currency	0.04	5.43	4.49	5.13	87.53	4.50	1.98	4.21		0.12	3.24	171.92	
	3. Other Financial Ins.												2.18	0.06
	4. In Foreign Banks	124.51	34.75	685.54	327.34	61.02	23.30	479.74	289.86	407.91	834.04	-5.68	261.51	180.90
	c. Money at Call			200.00		237.50	3.22		54.58	82.43	34.76	54.01		119.99
	Domestic Currency			200.00		150.00			19.60	79.01		42.00		
	Foreign Currency					87.50	3.22		34.98	3.42	34.76	12.01		119.99
2	INVESTMENT IN SECURITIES	374.80	1638.26	2596.98	1660.30	3252.56	8994.24	3410.09	1192.42	1008.31	1841.21	936.52	2283.98	1634.76
	a. Govt. Securities	374.80	1638.26	2596.98	1610.30	3252.56	8994.24	3410.09	1192.42	1008.31	1841.21	936.52	2283.98	1614.76
	b. NRB Bond													
	c. Govt. Non-Fin. Ins.				50.00									
	d. Other Non-Fin Ins.													20.00
	e. Non Residents													
3	SHARE & OTHER INVESTMENT	93.09	325.34	317.25	2550.15	1293.70	779.10	500.61	227.90	16.50	186.54	479.14	265.84	445.98
	a. Non Residents													
	b. Others	93.09	325.34	197.22	2550.15	1293.70	89.10	21.90	201.83	16.50	186.54	453.07	265.84	256.93
4	LOANS & ADVANCES	7398.98	15864.82	18540.13	17160.33	19906.32	44693.97	21420.72	14665.46	19901.54	12628.27	16308.17	11556.58	12392.42
	a. Private Sector	7390.62	15362.33	18150.16	16727.31	19906.32	44339.56	21420.72	14211.11	19363.74	12282.91	544.03	11192.31	11628.93
	b. Financial Institutions	8.36	452.54	389.98	289.10		354.41		346.64	420.00	345.36	368.95	271.99	263.49
	c. Government Organizations		49.95		143.93				107.72	117.80		15395.19	92.29	500.00
5	BILL PURCHASED	1.21	17.41	13.23	783.62	445.98		376.11	23.26	18.05	1.50	188.38	35.41	1001.85
	a. Domestic Bills Purchased		7.90	2.95	59.28	25.37		376.11	23.26	18.05	1.50	4.11	35.41	1001.85
	b. Foreign Bills Purchased	1.21	9.51	10.28	710.56							184.27		
	c. Import Bills & Imports				13.79	420.61								
6	LOANS AGAINST COLLECTED BILLS								22.75					

Statement of Assets and Liabilities

as on Bhadau end 2069

Rs. in million

		Kist	Janata	Mega	CTBNL	Civil Bank	Century	Sanima	NIDC	Malika	SDBL	UDBL	MDBL	Narayani
1	CAPITAL FUND	2243.57	2169.82	1783.55	1445.30	1260.14	1159.49	2291.86	1254.30	302.92	662.98		947.06	121.01
	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	4.55	56.60	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	158.07	161.64	76.67	37.83		6.49	193.52	327.44	72.13	-21.87		-136.22	21.99
	g. Exchange Fluctuation Fund	7.08	0.11	56.66	2.91	3.54	71.35	2.17	87.44	3.00	1.78		-0.54	9.76
2	BORROWINGS	14.40	101.90	916.34		274.78	38.97	424.40						19.60
	a. NRB	3.00	15.00					337.50						
	b. "A"Class Licensed Institution	11.40	86.90	916.34		274.78	38.97	86.90						19.60
	c. Foreign Banks and Fin. Ins.													
	d. Other Financial Ins.													
	e. Bonds and Securities													
3	DEPOSITS	19310.80	8204.11	10393.40	6812.37	10005.61	5703.91	11966.87	654.61	1825.46	5259.21		2737.69	954.01
	a. Current	386.55	340.38	260.08	72.47	134.60	112.16	272.21	47.08	57.94	111.33		37.43	
	Domestic	378.67	337.64	220.51	66.77	121.99	107.48	271.44	47.08		110.23		34.56	
	Foreign	7.88	2.74	39.57	5.70	12.61	4.68	0.78		57.94	1.11		2.87	
	b. Savings	11119.25	1475.45	4157.53	975.29	1193.56	1493.19	3758.85	114.18	1401.92	2477.25		741.01	595.34
	Domestic	11116.97	1475.14	4140.21	974.76	1187.54	1487.24	3744.35	114.18	1401.92	2477.25		740.99	595.34
	Foreign	2.27	0.31	17.32	0.53	6.02	5.95	14.50					0.02	
	c. Fixed	4799.60	3804.81	2608.80	3947.37	5413.96	2280.89	6207.98	400.06	168.10	1508.95		791.58	357.04
	Domestic	4728.22	3804.81	2488.66	3904.07	5240.26	2280.89	6093.09	400.06	168.10	1508.95		791.58	357.04
	Foreign	71.38		120.14	43.30	173.70		114.88						
	d. Call Deposits	2816.40	2521.78	3227.42	1752.73	3133.44	1792.02	1700.82	93.29	196.16	1158.87		1158.42	
	Domestic	2781.83	2521.78	3122.05	1721.70	2807.86	1792.02	1698.19	93.29	196.16	1158.87		1158.42	
	Foreign	34.57		105.37	31.03	325.57		2.64						
	e. Others	189.00	61.70	139.57	64.51	130.05	25.66	27.00		1.33	2.81		9.25	1.62
	Domestic	189.00	61.70	139.57	61.04	128.91	25.66	27.00		1.33	2.81		9.25	1.62
	Foreign				3.47	1.14								
	4. Bills Payable	6.63	3.92	16.14		0.72	5.41							
5	Other Liabilities	1384.24	405.84	557.43	670.78	744.24	260.10	567.10	3016.03	167.91	434.03		474.25	87.10
	1. Sundry Creditors	51.15	4.56	6.65	3.25	4.70	3.12	18.02	64.84		27.16			9.00
	2. Loan Loss Provision	321.22	74.61	114.29	63.69	78.30	42.02	109.78	535.20	41.44	200.85		82.79	18.14
	3. Interest Suspense a/c	427.56	80.78	10.49	112.11	159.58	83.58	185.92	1763.63	17.75	113.17		126.42	35.41
	4. Others	584.31	245.89	426.01	491.73	501.66	131.38	253.38	652.35	108.73	92.85		265.04	24.56
6	Reconciliation A/c	1.28				0.54		1.63						309.23
7	Profit & Loss A/c			51.04										
	TOTAL LIABILITIES	22960.90	10885.59	13717.91	8928.45	12286.02	7167.88	15250.22	4926.56	2296.30	6356.23		4159.00	1490.95

Assets

1	LIQUID FUNDS	2661.62	793.84	2093.30	948.28	1801.65	754.53	1406.79	913.04	787.27	1833.54		845.29	256.91
	a. Cash Balance	510.72	238.66	189.42	133.07	140.93	148.84	202.64	10.79	68.96	87.06		63.09	43.00
	Nepalese Notes & Coins	500.62	236.35	185.38	128.28	137.65	146.48	198.87	10.79	68.39	87.05		62.16	43.00
	Foreign Currency	10.10	2.31	4.03	4.79	3.29	2.36	3.78		0.57	0.01		0.93	
	b. Bank Balance	2048.78	367.47	501.84	640.08	1642.39	605.69	1204.14	902.24	142.87	311.68		782.20	213.91
	1. In Nepal Rastra Bank	1929.01	313.26	357.15	441.70	926.90	561.59	1050.68	79.55	115.03	293.54		120.18	0.47
	Domestic Currency	1908.14	308.71	349.59	438.14	930.89	560.70	1049.22	79.55	115.03	293.54		120.18	0.47
	Foreign Currency	20.87	4.55	7.56	3.56	-3.99	0.89	1.46						
	2. "A"Class Licensed Institution	26.90	36.27	56.01	18.28	113.32	26.19	74.36	816.68	27.84	18.14		578.71	49.90
	Domestic Currency	24.75	36.27	56.01	18.28	111.76	26.16	73.51	816.68	27.84	18.09		575.30	49.90
	Foreign Currency	2.16				1.56	0.03	0.85			0.05		3.41	
	3. Other Financial Ins.				4.60				6.02				68.89	163.54
	4. In Foreign Banks	92.87	17.95	88.67	175.51	602.17	17.91	79.10					14.42	
	c. Money at Call	102.12	187.71	1402.04	175.13	18.33				575.44	1434.80			
	Domestic Currency	102.12		667.10	40.00					575.44	1432.30			
	Foreign Currency		187.71	734.94	135.13	18.33					2.50			
2	INVESTMENT IN SECURITIES	2395.13	1276.00	872.82	614.40	909.42	360.05	1650.77	14.95	61.15	302.26		189.52	
	a. Govt. Securities	2395.13	1276.00	872.82	614.40	909.42	360.05	1650.77	14.95	61.15	302.26		189.52	
	b. NRB Bond													
	c. Govt. Non-Fin. Ins.													
	d. Other Non-Fin Ins.													
	e. Non Residents													
3	SHARE & OTHER INVESTMENT	72.84		22.68		66.71	64.43	100.34	213.59	6.40	38.97		4.05	31.41
	a. Non Residents													
	b. Others	37.84		22.68		66.71		100.34	213.59	6.40	38.97		4.05	31.41
4	LOANS & ADVANCES	15096.62	8175.86	9852.26	6365.20	8063.83	5392.96	11084.25	1527.87	1162.69	3651.98		2553.72	695.69
	a. Private Sector	15096.62	7733.70	9503.26	6040.57	7613.93	5392.96	10878.57	1504.67	1162.69	3651.98		2519.62	695.69
	b. Financial Institutions		154.90	50.00	143.00	186.67		155.68					34.10	
	c. Government Organizations		287.25	299.00	181.63	263.23		50.00	23.20					
5	BILL PURCHASED	20.79	4.75		172.88	1.80	2.49				1.00			
	a. Domestic Bills Purchased					1.80					1.00			
	b. Foreign Bills Purchased	20.79	4.75		172.88		2.49							
	c. Import Bills & Imports													
6	LOANS AGAINST COLLECTED BILLS					507.09								
	a. Against Domestic Bills					507.09								
	b. Against Foreign Bills													
7	FIXED ASSETS	1493.19	310.27	399.40	161.62	280.21	209.39	480.60	119.50	64.81	291.73		136.95	8.34
8	OTHER ASSETS	968.33	307.75	477.46	577.00	536.27	322.87	437.68	2129.28	204.14	189.92		337.00	183.77
	a. Accrued Interest:	467.57	167.61	182.17	115.49	164.30	93.43	217.70	1763.63	17.75	118.10		131.89	37.54
	b. Staff Loans / Adv.	313.87	85.94	93.71	58.39	26.10	54.98	67.52	16.56	44.60	27.27		35.65	7.54
	c. Sundry Debtors	37.02	6.85	2.83		267.55	124.38	0.20	163.89	1.61	20.41			128.94
	d. Cash In Transit													
	e. Others	149.86	47.35	198.75	403.13	78.32	50.08	152.26	185.20	140.18	24.14		169.46	

Statement of Assets and Liabilities

as on Bhadai end 2069

Rs. in million

		PDBL	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhrikuti	Suvekchha	Bageshwori	Gaurishankar	Gurkha	Gandaki	Infrastructure	Business
1	CAPITAL FUND	420.03	134.78	807.05	105.93	262.92	964.77	442.80	154.01	314.61	256.37	-1051.76	285.03	913.58	1075.58
	a. Paid-up Capital	336.52	90.00	718.17	80.00	215.82	772.00	321.09	118.68	207.90	211.92	660.82	220.00	827.53	842.06
	b. Calls in Advance											0.82			
	c. General Reserves			17.54		1.97			0.36	34.30		52.87			
	d. Share Premium	23.93	12.77	0.89	2.69	23.83	45.90	47.59	10.44	12.76	18.57	34.15	27.36	44.79	79.23
	e. Retained Earning	0.54		69.25		19.61	2.11		0.96	1.35		2.38	0.08	5.69	0.38
	f. Others Reserves Fund	53.82	31.89		23.24	1.28	143.48	73.40	23.07	57.68	25.79	-1802.80	35.42	30.50	152.60
	g. Exchange Fluctuation Fund	5.21	0.13	1.19		0.42	1.28	0.72	0.50	0.62	0.09	0.00	2.17	5.06	1.31
2	BORROWINGS					3.00									
	a. NRB														
	b. "A"Class Licensed Institution														
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.					3.00									
	e. Bonds and Securities														
3	DEPOSITS	2414.24	1432.26	1029.22	941.76	2334.83	2051.67	3206.29	1085.87	1761.38	988.97	952.56	2026.86	2546.66	3229.62
	a. Current	6.65	29.17	7.77		46.40	12.92	48.73	29.04	14.12	18.47	263.27	14.53	19.43	65.41
	Domestic	6.65	29.17	7.77		46.40	12.92	48.73	29.04	14.12	18.47	263.27	14.53	19.43	65.41
	Foreign														
	b. Savings	1385.89	1162.96	363.38	808.85	1074.38	735.52	1739.35	428.37	1052.46	631.65	405.72	936.31	691.69	1290.57
	Domestic	1385.89	1162.96	363.38	808.85	1074.38	735.52	1739.35	428.37	1052.46	631.65	405.64	936.31	691.69	1290.57
	Foreign											0.07			
	c. Fixed	587.22	205.25	247.34	130.23	764.41	468.08	667.77	347.84	221.24	144.55	92.01	591.94	879.01	1247.23
	Domestic	587.22	205.25	247.34	130.23	764.41	468.08	667.77	347.84	221.24	144.55	92.01	591.94	879.01	1247.23
	Foreign														
	d. Call Deposits	430.80	34.88	410.43		447.43	834.86	732.00	280.63	427.80	194.30	186.93	482.04	916.67	620.69
	Domestic	430.80	34.88	410.43		447.43	834.86	732.00	280.63	427.80	194.30	186.84	482.04	916.67	620.69
	Foreign											0.09			
	e. Others	3.69		0.31	2.68	2.21	0.30	18.43		45.78		4.63	2.04	39.86	5.72
	Domestic	3.69		0.31	2.68	2.21	0.30	18.43		45.78		4.63	2.04	39.86	5.72
	Foreign														
4	Bills Payable														1.16
5	Other Liabilities	117.02	56.50	124.64	32.55	114.33	286.26	113.97	51.77	36.06	62.77	3619.30	111.41	227.10	254.21
	1. Sundry Creditors	3.16	4.13	3.30	-7.79	4.85	1.01	2.96	8.43	4.80	2.52	1.05	1.84	2.33	0.01
	2. Loan Loss Provision	23.64	11.54	46.84	14.73	23.27	87.00	29.37	22.79	24.14	16.29	1599.79	17.20	81.11	60.19
	3. Interest Suspense a/c	27.26	6.06	40.36	16.89		40.80	23.53		5.04	11.92	460.55	20.64	65.96	86.23
	4. Others	62.96	34.77	34.15	8.73	86.21	157.45	58.12	20.55	2.07	32.04	1557.92	71.74	77.71	107.77
6	Reconciliation A/c		3.92			673.62		1241.37		-1.92			0.00		
7	Profit & Loss A/c		4.94	3.76					1.54	9.47				0.94	
	TOTAL LIABILITIES	2951.29	1632.39	1964.67	1080.24	3388.70	3302.71	5004.44	1293.20	2119.61	1308.11	3520.11	2423.29	3688.28	4560.57

Assets

1	LIQUID FUNDS	864.26	575.96	607.97	265.23	655.41	1597.61	982.76	329.42	621.83	383.15	132.32	707.84	1280.81	935.37
	a. Cash Balance	76.47	31.42	33.32	60.13	37.98	43.67	81.84	38.23	71.68	24.94	14.62	52.43	70.65	56.20
	Nepalese Notes & Coins	76.47	31.42	33.32	60.13	37.97	43.67	81.84	38.23	70.80	24.94	13.74	50.28	70.25	55.68
	Foreign Currency			0.00		0.01				0.88		0.88	2.15	0.40	0.52
	b. Bank Balance	16.03	99.00	574.65	21.67	189.63	907.74	310.25	291.19	183.11	38.87	1.61	655.41	1210.16	193.49
	1. In Nepal Rastra Bank	3.99	86.57	8.92	21.67	4.26	122.80	259.71		119.12	0.99	1.61	117.42	260.80	185.21
	Domestic Currency	3.99	86.57	8.92	21.67	4.26	122.80	259.71		119.12	0.99	1.30	117.42	260.27	185.21
	Foreign Currency											0.31		0.53	
	2. "A"Class Licensed Institution	11.72	12.43	412.92		169.67	784.95	45.02	153.50		18.85		372.36	805.43	8.28
	Domestic Currency	11.72	12.43	412.92		169.67	784.95	45.02	153.50		18.85		372.36	804.46	8.28
	Foreign Currency													0.98	
	3. Other Financial Ins.	0.32		152.81		15.70		5.52	137.70		19.02		165.63	143.93	
	4. In Foreign Banks								64.00						
	c. Money at Call	771.75	445.54		183.44	427.79	646.21	590.67		367.04	319.34	116.08			685.68
	Domestic Currency	771.75	445.54		183.44	427.79	646.21	590.67		367.04	319.34	115.78			685.68
	Foreign Currency											0.31			
2	INVESTMENT IN SECURITIES	5.00				20.00	76.68	25.20		0.81				4.00	110.00
	a. Govt. Securities	5.00				20.00	76.68	25.20		0.81				4.00	110.00
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin. Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	5.67		1.90	3.00	10.98	1.67	0.10	0.50		2.36	67.06		91.29	5.07
	a. Non Residents														
	b. Others	5.67		1.90	3.00	10.98	1.67	0.10	0.50		2.36	67.06		91.29	5.07
4	LOANS & ADVANCES	1902.92	1016.36	1213.52	673.62	1911.68	1411.06	2666.52	905.80	1415.23	777.38	2122.22	1514.92	2126.38	3110.67
	a. Private Sector	1902.92	1016.36	1198.52	673.62	1911.68	516.70	2666.52	905.80	1415.23	777.38	2122.22	1514.92	2126.38	3110.67
	b. Financial Institutions			15.00											
	c. Government Organizations						894.36								
5	BILL PURCHASED														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	62.92	8.86	45.57	30.82	62.26	45.37	38.59	34.83	34.43	62.12	165.80	114.81	54.17	219.25
8	OTHER ASSETS	95.08	31.18	96.25	99.52	45.07	142.23	46.38	19.38	47.21	81.56	799.93	75.18	117.96	165.22
	a. Accrued Interest:	27.26	6.06	40.34	16.89		40.80	23.53	0.91	5.04	11.92	460.55	20.64	73.30	86.68
	b. Staff Loans / Adv.	29.64	5.25	5.97	25.41	17.94	1.43	2.72	2.76	11.86	3.45	32.48	10.54	1.36	7.45
	c. Sundry Debtors	9.87	17.40	15.57	6.43	8.20	8.94	15.92	5.30	15.60	53.22	5.96	18.35	8.50	11.46
	d. Cash In Transit	6.20												0.04	
	e. Others														

Statement of Assets and Liabilities

as on Bhadau end 2069

Rs. in million

		Bratbaxmi	Excel	WDBL	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktinath	Sewa	Kankai	Public
1	CAPITAL FUND	220.07	175.46	90.10	1059.98	239.31	637.81	1381.18	132.74	131.19	263.16	342.97	165.60	93.10	162.18
	a. Paid-up Capital	173.36	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	20.81											24.21		
	d. Share Premium	20.82	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	1.07					1.79	5.41			12.86				
	f. Others Reserves Fund	1.21	51.24	2.12	92.71	30.58	24.42	229.19	5.35	27.56	40.09	128.29	0.44	13.84	4.94
	g. Exchange Fluctuation Fund	2.81	20.20		3.02	0.11	0.07	21.48	32.81			0.82			2.05
2	BORROWINGS				1.45		31.47	382.08			6.86	102.01			
	a. NRB														
	b. "A"Class Licensed Institution							50.00							
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.				1.45		31.47	332.08			6.86	102.01			
	e. Bonds and Securities														
3	DEPOSITS	2726.57	2369.36	760.90	7195.76	541.29	4727.81	6205.84	759.68	1353.83	971.30	2775.31	2133.27	480.74	679.31
	a. Current	40.87	27.95	9.70	67.16	6.31	74.61	112.17	8.70	9.82	10.75	35.10	21.32	6.80	1.56
	Domestic		27.95	9.70	67.16	6.31	74.59	110.51	8.70	9.82	10.75	35.10	21.32	6.80	1.56
	Foreign	40.87					0.02	1.66							
	b. Savings	1518.44	1511.23	476.57	2943.93	452.42	1915.71	1772.39	417.93	551.01	481.51	1852.07	998.67	255.45	274.37
	Domestic	1518.44	1511.23	476.57	2943.93	452.42	1914.98	1717.36	417.93	551.01	481.51	1852.07	998.67	255.45	274.37
	Foreign						0.73	55.03							
	c. Fixed	875.33	459.81	156.30	2980.54	82.41	1399.20	3152.49	239.93	645.45	283.23	625.75	549.87	73.83	296.42
	Domestic	875.33	459.81	156.30	2953.12	82.41	1399.20	2816.12	239.93	645.45	283.23	625.75	549.87	73.83	296.42
	Foreign				27.41			336.37							
	d. Call Deposits	288.11	369.66	117.91	1165.43		1326.48	1116.42	93.12	147.55	195.36	262.24	562.94	144.41	106.97
	Domestic	288.11	369.66	117.91	1165.43		1326.47	1115.44	93.12	147.55	195.36	262.24	562.94	144.41	106.97
	Foreign						0.01	0.98							
	e. Others	3.82	0.71	0.43	38.70	0.15	11.81	52.36			0.46	0.15	0.47	0.25	
	Domestic	3.82	0.71	0.43	38.70	0.15	11.81	52.36			0.46	0.15	0.47	0.25	
	Foreign														
4	Bills Payable				0.01		0.12	2.29							
5	Other Liabilities	92.51	50.43	13.38	522.96	40.74	280.77	324.44	29.24	67.24	82.22	178.52	93.89	23.99	58.34
	1. Sundry Creditors	12.26	11.22	1.19	6.84	2.76	12.94	11.75	1.01	4.00	1.08	0.10	2.08	0.40	2.30
	2. Loan Loss Provision	28.92	20.26	11.95	148.27	15.89	65.54	67.27	7.24	10.96	25.95	36.38	13.79	6.29	18.45
	3. Interest Suspense a/c	3.77	2.16		165.80	9.67	45.19	101.50	7.38	9.07	16.08	19.43	9.93	4.19	9.82
	4. Others	47.56	16.79	0.24	202.05	12.43	157.10	143.91	13.61	43.22	39.11	122.62	68.09	13.11	27.77
6	Reconciliation A/c		366.69		0.66		0.01		19.40			-0.10		63.89	
7	Profit & Loss A/c	10.08	11.95			0.42	5.94				1.80	10.40			
	TOTAL LIABILITIES	3049.23	2973.88	864.39	8780.83	821.76	5683.91	8295.83	941.06	1552.27	1325.34	3409.12	2392.75	661.71	899.84

Assets

1	LIQUID FUNDS	735.96	1243.61	321.06	1903.23	278.95	1486.30	2329.35	250.28	511.41	390.32	933.86	925.54	199.55	157.23
	a. Cash Balance	64.15	62.67	22.13	199.98	10.49	127.30	87.28	8.41	45.41	42.42	56.38	73.99	32.53	13.85
	Nepalese Notes & Coins	64.13	62.65	22.13	198.78	10.18	124.62	85.85	8.41	45.41	42.42	56.37	73.91	32.53	13.85
	Foreign Currency	0.02	0.02		1.20	0.31	2.68	1.43				0.01	0.09		
	b. Bank Balance	409.31	165.29	43.04	1703.25	268.47	274.71	298.44	42.61	402.58	56.49	160.54	851.54	30.71	42.04
	1. In Nepal Rastra Bank	407.69	0.21	0.03	478.73	31.05	267.67	268.57	18.11	81.10	0.14	160.54	337.14	0.05	41.67
	Domestic Currency	407.69	0.21	0.03	478.73	31.05	267.62	267.03	18.11	81.10	0.14	160.54	337.14	0.05	41.67
	Foreign Currency					0.05	1.54								
	2. "A"Class Licensed Institution	1.62	165.08	43.01	994.32	31.34	6.77	20.76	24.49	285.25	56.35		430.53	30.65	0.36
	Domestic Currency	1.62	165.08	43.01	994.03	31.34	6.68	20.76	24.49	285.25	56.35		430.53	30.65	0.36
	Foreign Currency				0.28		0.09								
	3. Other Financial Ins.				230.20	206.08	0.27			36.24			83.87	0.01	
	4. In Foreign Banks							9.11							
	c. Money at Call	262.51	1015.64	255.89			1084.28	1943.62	199.26	63.41	291.41	716.95		136.30	101.35
	Domestic Currency	262.51	1015.64	255.89			1083.93	1861.65	199.26	63.41	291.41	716.95		136.30	101.35
	Foreign Currency						0.35	81.97							
2	INVESTMENT IN SECURITIES	121.00		10.00	271.40	20.00	155.49	426.85					10.10		2.50
	a. Govt. Securities	121.00		10.00	271.40	20.00	155.49	426.85					10.00		2.50
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.												0.10		
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	11.10		0.50	16.15	11.06	72.56	466.52	0.10	2.63	30.10	112.63	0.20	0.10	34.04
	a. Non Residents														
	b. Others	11.10		0.50	16.15	11.06	72.56	466.52	0.10	2.63	0.10	32.63	0.20	0.10	34.04
4	LOANS & ADVANCES	2050.00	1324.64	444.05	5986.27	456.39	3569.76	4589.90	643.35	981.16	839.86	2234.80	1384.60	369.51	622.61
	a. Private Sector	2050.00	689.17	444.05	5951.22	456.39	3569.76	4502.83	643.35	981.16	839.86	2234.80	1384.60	369.51	622.61
	b. Financial Institutions		635.47		35.05			87.08							
	c. Government Organizations														
5	BILL PURCHASED				3.20										
	a. Domestic Bills Purchased				3.20										
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	54.34	27.73	33.33	232.99	29.43	244.51	115.92	7.04	26.00	28.23	41.40	30.83	15.40	23.67
8	OTHER ASSETS	76.84	11.28	41.35	274.45	26.08	155.30	301.73	19.56	21.41	36.83	86.42	34.09	10.08	32.87
	a. Accrued Interest:	3.77	2.16		167.72	9.67	106.66	120.64	7.37	9.07	16.14	19.43	9.93	4.19	9.82
	b. Staff Loans / Adv.	22.52	2.28	9.14	41.90	6.83	3.78	4.13	1.08	2.97	1.77	1.63	9.43	0.22	8.16
	c. Sundry Debtors	22.13	5.45	26.03	22.56										

Statement of Assets and Liabilities

as on Bhadau end 2069

Rs. in million

		Professional	Kabelli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL
1	CAPITAL FUND	112.47	26.46	251.25	248.27	123.29	118.83	815.90	52.97	49.36	24.09	257.44	73.15	29.10	542.99
	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	4.09	16.68	15.05	2.60	2.65	28.52		0.57		8.00	2.63	0.02	8.08
	e. Retained Earning					0.14									
	f. Others Reserves Fund	10.31	0.87	33.56	33.17	20.24	16.19	43.94	2.97	7.01	6.09	48.30	10.52	1.08	82.25
	g. Exchange Fluctuation Fund	0.11		1.00	0.05	0.31		3.44		0.50		1.14			4.67
2	BORROWINGS														300.00
	a. NRB														
	b. "A"Class Licensed Institution														300.00
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	236.85	310.19	1576.94	1173.57	1112.68	978.94	3496.42	143.78	297.69	263.66	2131.72	398.46	147.05	3392.10
	a. Current	2.13	5.51	20.44		13.91	30.41	115.00	1.44	14.64	0.95	27.82	2.70		30.80
	Domestic	2.13	2.95	20.44		13.91	30.41	114.89	1.44	14.64	0.95	27.82	2.70		30.80
	Foreign		2.56					0.11							
	b. Savings	100.17	233.16	834.84	435.48	623.16	528.16	1591.57	92.85	144.12	187.16	1144.10	239.13	134.59	1721.86
	Domestic	100.17	7.56	834.84	435.48	623.16	528.16	1585.40	92.85	144.12	187.16	1144.10	239.13	134.59	1721.86
	Foreign		225.60					6.17							
	c. Fixed	46.68	57.39	447.76	595.66	140.57	267.34	1041.19	18.60	79.43	50.92	536.48	49.18	12.46	1241.58
	Domestic	46.68	57.39	447.76	595.66	140.57	267.34	1041.19	18.60	79.43	50.92	536.48	49.18	12.46	1241.58
	Foreign														
	d. Call Deposits	87.87	14.13	273.89	131.09	335.04	152.62	691.81	30.63	59.51	24.62	422.48	107.28		384.90
	Domestic	87.87	14.13	273.89	131.09	335.04	152.62	688.73	30.63	59.51	24.62	422.48	107.28		384.90
	Foreign							3.07							
	e. Others				11.34		0.40	56.85	0.26			0.85	0.17		12.95
	Domestic				11.34		0.40	56.85	0.26			0.85	0.17		12.95
	Foreign														
4	Bills Payable			0.22											0.16
5	Other Liabilities	9.48	11.44	73.78	180.45	46.12	32.18	295.88	6.05	9.81	2.68	122.00	14.88	5.64	225.34
	1. Sundry Creditors	3.59	0.58	1.77	5.50	0.38	0.96	4.19	0.20	2.10	0.27	13.97	0.59	0.28	7.50
	2. Loan Loss Provision	2.30	2.19	13.20	106.21	9.13	6.29	68.02	1.20	2.35	1.98	16.12	3.52	1.20	55.03
	3. Interest Suspense a/c	2.04	2.83	19.44	46.92	8.06	5.05	46.44	0.46	0.30	0.41	33.71	2.24	1.59	76.79
	4. Others	1.55	5.84	39.37	21.83	28.55	19.87	177.22	4.18	5.06	0.03	58.20	8.53	2.58	86.02
6	Reconciliation A/c	0.01												10.01	
7	Profit & Loss A/c	1.64		0.29					0.16	0.66	4.62		1.88		
	TOTAL LIABILITIES	360.46	348.09	1902.48	1602.29	1282.09	1129.95	4608.19	202.95	357.53	295.05	2511.16	488.37	191.80	4460.59
Assets															
1	LIQUID FUNDS	140.65	157.07	506.47	460.22	350.27	497.01	1131.48	64.70	95.88	81.35	562.74	82.70	37.94	1743.28
	a. Cash Balance	6.99	7.80	32.62	3.68	43.89	21.01	56.00	6.64	6.73	12.55	35.12	9.45	3.23	159.38
	Nepalese Notes & Coins	6.99	7.80	32.40	3.68	43.89	21.01	55.50	6.64	6.73	12.52	35.12	9.45	3.22	159.20
	Foreign Currency			0.22				0.50			0.03			0.00	0.19
	b. Bank Balance	13.62	24.08	473.85	456.54	67.65	59.18	185.47	14.48	32.09	68.80	118.18	24.03	3.00	253.36
	1. In Nepal Rastra Bank	0.09	2.59	88.84	57.07	1.56	56.14	171.75		0.09		1.00	5.01		236.40
	Domestic Currency	0.09	2.59	88.84	57.07	1.56	56.14	171.75		0.09		1.00	5.01		236.40
	Foreign Currency														
	2. "A"Class Licensed Institution	13.32	21.50	226.44	318.06	66.08	3.03	13.72	14.30	32.00	50.19	115.33	18.96	3.00	14.58
	Domestic Currency	13.32	21.50	226.44	318.06	66.08	3.03	13.67	14.30	32.00	50.19	115.33	18.96	3.00	14.58
	Foreign Currency							0.05							
	3. Other Financial Ins.	0.22		158.56	81.41	0.01			0.18		18.62	1.85	0.06		0.30
	4. In Foreign Banks														2.08
	c. Money at Call	120.04	125.18			238.72	416.82	890.02	43.57	57.07		409.43	49.21	31.71	1330.53
	Domestic Currency	120.04	125.18			238.72	416.82	878.64	43.57	57.07		409.43	49.21	31.71	1330.10
	Foreign Currency							11.37							0.43
2	INVESTMENT IN SECURITIES							176.89		1.00		10.15			68.43
	a. Govt. Securities							176.89		1.00		10.15			68.43
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	0.10		21.00	14.63			0.10		1.88	0.10	1.00			24.91
	a. Non Residents														
	b. Others	0.10		1.00	14.63			0.10		1.88	0.10	1.00			1.00
4	LOANS & ADVANCES	205.04	164.85	1307.38	1009.08	880.63	600.09	3016.41	127.11	231.27	203.65	1818.00	388.09	131.22	2323.76
	a. Private Sector	205.04	164.85	1307.38	1008.68	880.63	600.09	3009.74	127.11	231.27	203.65	1818.00	385.07	131.22	2256.03
	b. Financial Institutions				0.40			6.67					3.02		67.73
	c. Government Organizations														
5	BILL PURCHASED														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	5.71	18.24	36.35	33.82	21.63	16.52	98.66	5.57	14.95	5.58	29.28	7.00	6.19	106.84
8	OTHER ASSETS	8.96	7.51	30.98	70.31	26.53	11.17	169.37	5.34	12.15	4.36	72.77	10.21	5.26	156.52
	a. Accrued Interest:	2.04	3.74	19.44	47.01	8.06	5.05	55.36	0.46	2.01		33.71	2.24	1.59	77.89
	b. Staff Loans / Adv.	0.15	0.12			2.25		17.56	1.10	0.85	0.65	9.12	2.23	0.32	40.45
	c. Sundry Debtors	3.62	0.80	7.94	0.03	7.68	1.10	8.05	0.55	6.72	0.41		3.88	0.00	6.46
	d. Cash In Transit														
	e. Others	3.15	2.86	3.60	23.27	8.54	5.03	88.40	3.22	2.56	3.31	29.95	1.86	3.35	31.72
9	Expenses not Written off		0.32					2.51	0.24	0.41			0.37	0.75	0.30
10	Non Banking Assets														
11	Reconciliation Account			0.29				4.13							

Statement of Assets and Liabilities

as on Bhadau end 2069

Rs. in million

Liabilities	Gulmi	Kanchan	Matribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi	Raptiwari	Consumer	Khadbari	Tourism	Mission
1 CAPITAL FUND	30.53	125.50	33.32	119.36	75.96	22.26	124.68	717.21	21.96	83.02	213.83	37.98	728.86	71.18
a. Paid-up Capital	25.00	100.00	28.60	98.00	66.25	12.00	100.00	776.17	14.00	75.01	200.00	35.00	640.00	70.00
b. Calls in Advance						10.75		140.00	10.15					
c. General Reserves														
d. Share Premium	5.44	1.17	0.43	2.20	0.52	-0.59	2.32	41.82	-2.19	0.30	3.34	2.66	16.89	1.06
e. Retained Earning														
f. Others Reserves Fund		24.33	4.29	19.06	9.19		22.35	-271.68		7.35	10.49	0.14	67.36	0.12
g. Exchange Fluctuation Fund	0.09			0.10		0.10		30.90		0.36		0.17	4.61	
2 BORROWINGS									3.00				3.04	9.42
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														
3 DEPOSITS	418.02	742.17	178.97	508.10	746.02	210.23	782.09	3065.78	171.53	205.29	520.25	82.80	2159.17	610.09
a. Current			0.08	3.71	17.15	3.18	8.15	46.83	1.99	1.57	7.10	3.93	97.45	1.61
Domestic			0.08	3.71	17.15	3.18	8.15	46.83	1.99	1.57	7.10	3.93	80.95	1.61
Foreign													16.50	
b. Savings	371.71	652.69	98.64	128.67	316.45	150.73	384.01	748.27	147.42	136.36	240.74	59.33	959.65	321.75
Domestic	371.71	652.69	98.64	128.67	316.45	150.73	384.01	748.27	147.42	136.36	240.74	59.33	959.36	321.75
Foreign													0.29	
c. Fixed	46.31	89.48	44.97	131.07	218.05	24.03	274.43	1494.79	11.27	56.33	170.65	17.76	621.10	133.95
Domestic	46.31	89.48	44.97	131.07	218.05	24.03	274.43	1494.79	11.27	56.33	170.65	17.76	621.10	133.95
Foreign														
d. Call Deposits			35.28	244.42	194.37	32.29	115.52	774.87	9.41	11.03	101.50	1.79	444.77	152.78
Domestic			35.28	244.42	194.37	32.29	115.52	774.87	9.41	11.03	101.50	1.79	444.23	152.78
Foreign													0.55	
e. Others				0.23				1.00	1.43		0.27		36.20	
Domestic				0.23				1.00	1.43		0.27		36.20	
Foreign														
4 Bills Payable					0.06			1.75						0.08
5 Other Liabilities	13.89	32.98	8.64	50.16	26.90	7.27	38.66	712.23	6.56	10.37	53.50	4.59	124.10	30.39
1. Sundry Creditors	0.63	0.43	1.43	17.83	0.17	0.39	1.59	0.54	0.18	0.97	2.42	2.03	0.45	
2. Loan Loss Provision	2.26	6.24	1.62	4.26	4.56	1.60	6.42	303.42	1.69	2.40	23.54	0.88	23.42	4.72
3. Interest Suspense a/c	1.38	9.01	1.82	7.65	4.17	2.27	11.11	98.23	1.87	2.87	11.91	0.32	56.31	4.52
4. Others	9.61	17.29	3.78	20.43	17.99	3.01	19.55	310.04	2.82	4.14	15.64	1.35	43.92	21.15
6 Reconciliation A/c		0.24	20.45						22.74	25.95				
7 Profit & Loss A/c									0.20					
TOTAL LIABILITIES	462.44	900.89	241.38	677.61	848.93	239.76	945.43	4496.96	225.98	324.63	787.58	125.36	3015.25	721.09

Assets

1 LIQUID FUNDS	226.58	294.60	68.92	275.17	272.78	56.70	229.63	881.50	42.74	69.68	298.05	18.59	564.75	163.38
a. Cash Balance	9.02	12.88	4.16	10.56	22.94	8.32	12.15	40.01	5.57	21.36	8.56	3.29	112.21	15.36
Nepalese Notes & Coins	8.84	12.88	4.16	10.56	22.94	8.18	12.15	40.01	5.41	21.36	8.56	3.29	99.59	15.36
Foreign Currency	0.18					0.14			0.16				12.62	
b. Bank Balance	12.90	0.41	12.61	264.61	41.03	43.38	34.96	841.49	10.76	10.92	31.78	9.88	151.48	34.77
1. In Nepal Rastra Bank		0.41	0.10	12.85	41.03	12.52	34.96	191.40		10.80	30.40		151.48	3.93
Domestic Currency		0.41	0.10	12.85	41.03	12.52	34.96	191.40		10.80	30.40		151.18	3.93
Foreign Currency													0.30	
2. "A"Class Licensed Institution	12.89		12.51	116.78		23.49		613.17	10.64		1.26	9.87		30.84
Domestic Currency	12.89		12.51	116.78		23.49		613.17	10.64		1.26	9.87		30.84
Foreign Currency														
3. Other Financial Ins.	0.01			134.98		7.36		36.92	0.11	0.12	0.12	0.01		
4. In Foreign Banks														
c. Money at Call	204.66	281.30	52.15		208.82	5.00	182.52		26.42	37.40	257.71	5.43	301.06	113.25
Domestic Currency	204.66	281.30	52.15		208.82	5.00	182.52		26.42	37.40	257.71	5.43	280.95	113.25
Foreign Currency													20.11	
2 INVESTMENT IN SECURITIES							35.65	128.04						80.00
a. Govt. Securities							35.65	128.04						80.00
b. NRB Bond														
c. Govt. Non-Fin. Ins.														
d. Other Non-Fin Ins.														
e. Non Residents														
3 SHARE & OTHER INVESTMENT		0.10		0.10		0.10		210.59						
a. Non Residents														
b. Others		0.10		0.10		0.10		210.59						
4 LOANS & ADVANCES	221.13	553.24	142.55	360.80	542.13	172.82	641.41	1799.35	148.95	203.81	434.09	96.09	2181.11	524.23
a. Private Sector	218.07	553.24	142.55	359.05	542.13	172.82	641.41	1641.09	148.95	203.81	428.09	96.09	2181.11	524.23
b. Financial Institutions	3.05			1.75				109.27			6.00			
c. Government Organizations								49.00						
5 BILL PURCHASED														1.60
a. Domestic Bills Purchased														
b. Foreign Bills Purchased														1.60
c. Import Bills & Imports														
6 LOANS AGAINST COLLECTED BILLS														
a. Against Domestic Bills														
b. Against Foreign Bills														
7 FIXED ASSETS	8.10	21.04	4.09	14.62	18.80	4.31	14.06	58.19	5.39	5.40	21.94	1.51	65.41	20.29
8 OTHER ASSETS	4.95	27.79	4.09	23.73	11.49	5.35	21.27	1311.90	5.97	20.12	28.87	6.59	105.53	10.98
a. Accrued Interest:	1.38	9.01	1.82	7.65	4.17	2.27	12.03	98.69	1.87	2.87	11.91	0.32	60.51	4.52
b. Staff Loans / Adv.	0.13	1.36	0.12	7.58				24.28	0.14	1.96	8.10	0.28	0.61	0.09
c. Sundry Debtors	0.06	10.48	0.02	2.76	3.33	1.83	2.58	2.12	2.80	14.00	1.94	5.69	3.68	4.52
d. Cash In Transit													0.01	
e. Others	3.38	6.93	2.14	5.74	3.99	1.24	6.66	1186.80	1.16	1.29	6.92	0.31	40.72	1.85
9 Expenses not Written off			0.08					0.64	0.19				0.40	0.49
10 Non Banking Assets								45.82						
11 Reconciliation Account			20.46			0.01		0.00	22.74	25.22		1.54		
12 Profit & Loss A/c	1.68	4.12	1.20	3.21	3.74	0.47	3.42	60.94		0.40	4.62	0.63	16.84	1.72
TOTAL ASSETS	462.44	900.89	241.38	677.61	848.93	239.76	945.43	4496.96	225.98					

Statement of Assets and Liabilities

as on Bhadau end 2069

Rs. in million

Liabilities	Surya	Mt. Makalu	Sindhur	Sahara	Social	NCDL	Cosmos	Manaslu	Samabridhhi	Ekata	Kalnchowk	Kailash	Salpa	Nepal Aawas	Nepal Finance
1 CAPITAL FUND	12.20	15.07	47.42	12.54	269.30	62.33	13.36	68.38	72.40	61.03	51.46	940.83	14.00	243.40	135.14
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							2.98								
c. General Reserves														44.30	
d. Share Premium			-3.58	-1.54	2.15			0.00	0.18	1.03		128.92			40.00
e. Retained Earning												1.77			
f. Others Reserves Fund	-2.79	1.07			-119.57	-8.66	-7.12	-1.62	0.71		0.46	100.18		22.60	-49.34
g. Exchange Fluctuation Fund				0.07	4.06	0.99			1.51			2.34		0.40	8.61
2 BORROWINGS							5.25								
a. NRB															
b. "A"Class Licensed Institution															
c. Foreign Banks and Fin. Ins.															
d. Other Financial Ins.							5.25								
e. Bonds and Securities															
3 DEPOSITS	110.39	56.64	477.10	113.78	634.53	438.43	113.18	318.88	152.35	448.80	72.95	5188.73	17.37	452.40	592.16
a. Current	6.52	0.04		17.83	0.89	5.78		1.76	2.75	7.47	0.94	38.72	0.74		
Domestic	6.52	0.04		17.83	0.89	5.78		1.76	2.75	7.47	0.94	38.72	0.74		
Foreign															
b. Savings	61.45	47.70	249.04	90.79	119.37	156.75	104.17	168.19	61.28	265.30	23.62	1764.36	10.63	94.30	151.99
Domestic	61.45	47.70	249.04	90.79	119.37	156.75	104.17	168.19	61.28	265.30	23.62	1764.36	10.63	94.30	151.99
Foreign															
c. Fixed	33.91	4.01	79.67	3.32	126.61	122.61	9.01	64.19	46.11	52.84	8.16	2409.89	6.00	318.10	436.61
Domestic	33.91	4.01	79.67	3.32	126.61	122.61	9.01	64.19	46.11	52.84	8.16	2409.89	6.00	318.10	436.61
Foreign															
d. Call Deposits	8.51	4.89		1.60	387.66	153.29		84.74	42.19	122.96	40.24	975.77	0.00		
Domestic	8.51	4.89		1.60	387.66	153.29		84.74	42.19	122.96	40.24	975.77	0.00		
Foreign															
e. Others			148.39	0.24					0.02	0.22				40.00	3.56
Domestic			148.39	0.24					0.02	0.22				40.00	3.56
Foreign															
4 Bills Payable					0.21										
5 Other Liabilities	2.92	4.52	18.95	4.26	203.04	23.83	4.76	9.79	7.26	11.72	3.64	353.80	0.69	76.60	271.57
1. Sundry Creditors	0.41	0.09	3.39				0.32	0.81	0.31	0.03		6.02	0.52	12.80	3.34
2. Loan Loss Provision	0.61	0.43	3.83	0.99	128.48	3.04	0.74	1.95	0.12	2.40	0.80	105.33		10.60	72.27
3. Interest Suspense a/c	0.44	2.67	3.34	0.97	40.85	2.94	1.11	1.95		2.14	0.69	82.17		16.50	62.36
4. Others	1.46	1.33	8.39	2.30	33.70	17.86	2.58	5.08	6.83	7.15	2.15	160.27	0.16	36.70	133.62
6 Reconciliation A/c							0.01								6.58
7 Profit & Loss A/c		0.34		0.86					0.03						
TOTAL LIABILITIES	125.50	76.58	543.47	131.43	1107.08	524.59	136.56	397.05	232.04	521.56	128.05	6483.36	32.06	772.40	1005.46

Assets

1 LIQUID FUNDS	37.81	25.18	128.84	34.47	369.82	156.78	25.22	148.81	53.55	192.45	54.42	1325.40	22.69	296.80	132.70
a. Cash Balance	4.79	3.41	11.48	7.50	14.71	9.27	4.92	10.33	7.27	12.45	3.92	114.25	2.26	0.80	3.09
Nepalese Notes & Coins	4.79	3.41	11.32	7.50	14.71	9.27	4.92	10.29	7.27	12.45	3.92	113.62	2.26	0.80	3.03
Foreign Currency			0.15					0.04				0.64			0.06
b. Bank Balance	6.20	3.38	10.65	26.97	355.11	31.74	3.18	20.99	9.00	180.00	4.60	293.41	20.44	249.40	129.61
1. In Nepal Rastra Bank			8.65	52.33	25.88				0.10	25.03		287.53		14.10	18.45
Domestic Currency			8.65	52.33	25.88				0.10	25.03		287.53		14.10	18.45
Foreign Currency															
2. "A"Class Licensed Institution	6.20	3.38	2.00	26.97	72.71	5.86	3.18	20.99	8.90	9.92	4.60	5.88	20.44	141.60	91.26
Domestic Currency	6.20	3.38	2.00	26.97	72.71	5.86	3.18	20.99	8.90	9.92	4.60	5.88	20.44	141.60	91.26
Foreign Currency															
3. Other Financial Ins.		0.00			230.07					145.05				93.70	19.90
4. In Foreign Banks															
c. Money at Call	26.82	18.39	106.71			115.77	17.12	117.49	37.28		45.90	917.73		46.60	
Domestic Currency	26.82	18.39	106.71			115.77	17.12	117.49	37.28		45.90	917.73		46.60	
Foreign Currency															
2 INVESTMENT IN SECURITIES									0.57			370.50		25.00	24.95
a. Govt. Securities									0.57			370.50		25.00	24.95
b. NRB Bond															
c. Govt. Non-Fin. Ins.															
d. Other Non-Fin Ins.															
e. Non Residents															
3 SHARE & OTHER INVESTMENT					33.24							63.29		0.20	39.47
a. Non Residents															
b. Others					33.24							43.29		0.20	39.47
4 LOANS & ADVANCES	76.20	45.05	382.85	89.31	589.45	325.03	103.10	213.14	163.46	304.81	61.71	4478.44	1.64	397.10	619.02
a. Private Sector	76.20	45.05	382.85	89.31	576.45	325.03	103.10	213.14	161.71	304.81	61.71	4478.44	0.50	397.10	619.02
b. Financial Institutions					13.00				1.75				1.14		
c. Government Organizations															
5 BILL PURCHASED															
a. Domestic Bills Purchased															
b. Foreign Bills Purchased															
c. Import Bills & Imports															
6 LOANS AGAINST COLLECTED BILLS															
a. Against Domestic Bills															
b. Against Foreign Bills															
7 FIXED ASSETS	6.66	2.64	16.65	4.20	55.92	24.28	6.01	22.07	12.67	17.63	9.43	115.96	3.51	4.10	12.94
8 OTHER ASSETS	3.85	3.62	13.73	3.44	52.00	15.34	1.54	9.58	1.79	4.65	1.32	121.26	3.08	45.00	157.40
a. Accrued Interest:	0.44	2.67	3.34	1.01	40.85	2.94	1.11	1.95		2.15	0.69	85.72	0.00	16.60	62.62
b. Staff Loans / Adv.			0.58	0.01	1.27	0.39		2.62	0.11			10.17	0.08	17.30	0.25
c. Sundry Debtors	2.28	0.20		1.56	0.55		0.01	4.51	0.81	2.09		21.30	2.25	3.20	10.19
d. Cash In Transit															
e. Others	1.13	0.75	9.81	0.86	9.33	12.01	0.41	0.50	0.87	0.41	0.64	4.07	0.74	7.90	84.34
9 Expenses not Written off	0.54	0.07										3.20	0.50		
10 Non Banking Assets															10.54
11 Reconciliation Account		0.01													
12 Profit & Loss A/c	0.45		1.40		6.65	3.17	0.69	3.45		2.02	1.17	5.32	0.64	4.20	

Statement of Assets and Liabilities

as on Bhadai end 2069

Rs. in million

	Liabilities	NIDC Capital	Narayani National	NSMFL	Peoples	Merchantile	Kathmandu	Himalaya	Union	Gorkha	Paschimanchal	NHMFL	Goodwill	Siddhartha FC	Sri Investment
1	CAPITAL FUND	306.22	816.25	-294.59	-189.18		197.16		207.55	115.84	333.56	293.57	365.54	237.58	243.46
	a. Paid-up Capital	233.56	647.48	2034.29	289.01		154.66		176.58	160.74	203.19	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		29.75		33.73	14.11	57.49	50.87	27.12	35.59	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	-2399.44	-516.60		12.54		-6.30	-59.69	55.37	17.02	37.01	46.18	26.60
	g. Exchange Fluctuation Fund	3.09	4.53	9.29	1.47				3.54	0.61	17.52	5.17		1.38	
2	BORROWINGS			106.45	22.30								67.50		
	a. NRB														
	b. "A"Class Licensed Institution			72.03	22.30								67.50		
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.			34.43											
	e. Bonds and Securities														
3	DEPOSITS	1415.93	3264.37	1102.39	374.12		489.82		1085.18	336.63	1772.01	1526.71	1897.54	1176.64	1477.35
	a. Current	3.15							8.57						
	Domestic	3.15							8.57						
	Foreign														
	b. Savings	418.29	1309.36	384.17	57.21		131.73		184.31	53.50	794.84	117.58	867.32	546.58	315.98
	Domestic	418.29	1309.36	384.17	57.21		131.73		184.31	53.50	794.84	117.58	867.32	546.58	315.98
	Foreign														
	c. Fixed	945.06	1850.34	240.97	302.39		354.16		775.54	283.13	977.17	1200.84	1023.71	624.89	1161.37
	Domestic	945.06	1850.34	240.97	302.39		354.16		775.54	283.13	977.17	1200.84	1023.71	624.89	1161.37
	Foreign														
	d. Call Deposits	49.42		477.25					76.07						
	Domestic	49.42		477.25					76.07						
	Foreign														
	e. Others		104.67		14.53		3.93		40.69			208.29	6.51	5.17	
	Domestic		104.67		14.53		3.93		40.69			208.29	6.51	5.17	
	Foreign														
4	Bills Payable								0.22						
5	Other Liabilities	374.75	507.60	5141.91	723.09		48.55		114.70	127.07	279.12	280.67	99.58	65.14	109.80
	1. Sundry Creditors	27.44	6.02	649.83	22.55		0.78			1.92	8.43		4.89	5.34	5.05
	2. Loan Loss Provision	126.18	103.08	1090.96	575.47		14.21		36.65	48.30	52.79	60.64	27.04	14.70	16.83
	3. Interest Suspense a/c	139.88	87.18	903.92	118.93		3.80		28.84	22.50	58.43	63.98	18.25	13.76	26.23
	4. Others	81.25	311.32	2497.20	6.14		29.77		49.21	54.35	159.46	156.05	49.41	31.34	61.69
6	Reconciliation A/c			5.47											
7	Profit & Loss A/c											0.16	2.75		
	TOTAL LIABILITIES	2096.90	4588.22	6061.63	930.33		735.53		1407.65	579.54	2384.68	2101.12	2432.92	1479.36	1830.62

Assets

1	LIQUID FUNDS	711.35	806.06	599.51	53.63		318.01		319.53	163.78	708.11	293.34	488.41	527.79	465.70
	a. Cash Balance	4.63	54.48	11.31	4.18		4.65		4.33	3.34	18.33	5.88	59.87	9.87	3.03
	Nepalese Notes & Coins	4.63	54.48	11.31	4.18		4.65		4.33	3.34	18.33	5.88	59.87	9.87	3.03
	Foreign Currency														
	b. Bank Balance	706.72	751.59	342.73	40.26		313.35		84.87	14.07	689.78	40.88	428.54	517.92	462.67
	1. In Nepal Rastra Bank	361.76	71.50	285.15	40.02		44.87		81.16	9.07	58.94	36.64	95.60	54.38	41.97
	Domestic Currency	361.76	71.50	285.15	40.02		44.87		81.16	9.07	58.94	36.64	95.60	54.38	41.97
	Foreign Currency														
	2. "A"Class Licensed Institution	232.18	660.21	42.38	0.24		268.49		3.59	5.00	625.80	4.15	332.94	246.35	412.84
	Domestic Currency	232.18	660.21	42.38	0.24		268.49		3.59	5.00	625.80	4.15	332.94	246.35	412.84
	Foreign Currency														
	3. Other Financial Ins.	112.78	19.88	15.20					0.13		5.04	0.10		217.18	7.86
	4. In Foreign Banks														
	c. Money at Call			245.47	9.19				230.33	146.37		246.58			
	Domestic Currency			245.47	9.19				230.33	146.37		246.58			
	Foreign Currency														
2	INVESTMENT IN SECURITIES	40.27	136.32	10.91			5.00		39.99	12.76	17.50	94.47	123.10	10.00	46.29
	a. Govt. Securities	40.27		10.91			5.00		39.99	12.76	17.50	42.90	123.10	10.00	46.29
	b. NRB Bond		136.32												
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.											51.58			
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	69.92	30.19	107.42	4.50		6.01		8.39	0.97	2.68	17.45	52.24	0.49	0.30
	a. Non Residents														
	b. Others	69.92	30.19	107.42	4.50		6.01		8.39	0.97	2.68	17.45	52.24	0.49	0.30
4	LOANS & ADVANCES	1014.52	3249.25	1466.97	624.08		334.99		930.03	275.10	1423.51	1384.85	1443.70	872.39	1126.50
	a. Private Sector	1014.52	3249.25	1371.28	624.08		334.99		930.03	275.10	1423.51	1384.85	1443.70	872.39	1126.50
	b. Financial Institutions			62.50											
	c. Government Organizations			33.18											
5	BILL PURCHASED														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	44.76	109.93	150.97	121.17		51.16		32.50	55.19	98.27	132.18	253.12	22.00	123.20
8	OTHER ASSETS	180.49	226.37	3577.10	126.16		17.65		57.29	24.00	97.07	177.40	61.54	45.51	47.33
	a. Accrued Interest:	139.96	87.18	901.17	118.93		11.50		29.42	22.68		66.15	18.25	13.76	26.38
	b. Staff Loans / Adv.	0.60	20.19	5.77			0.12		8.93		8.80	9.76	2.07	9.21	0.91
	c. Sundry Debtors	11.20	9.01	360.79	0.60		0.84		11.46	0.50	4.26		0.26	8.81	3.30
	d. Cash In Transit										0.03				
	e. Others	28.74	109.99	2309.37	6.63		5.20		7.48	0.82	83.98	101.49	40.95	13.73	16.74
9	Expenses not Written off		3.31				0.33		3.14	0.23	6.00		10.81		
10	Non Banking Assets	18.49	3.97	1.19			0.19		43.72	3.48	1.41			0.54	1.43
11	Reconciliation Account								0.07	4.69					
12	Profit & Loss A/c	17.09	22.83	147.55	0.80		2.20		16.70	3.80	23.38			0.65	19.87
	TOTAL ASSETS	2096.90	4588.22	6061.63	930.33										

Statement of Assets and Liabilities

as on Bhadau end 2069

Rs. in million

		Lumbini	Yeti	IUFCO	Mahabaxmi	Lalitpur	United	General	Progressive	Alpic Everest	Navadurga	Janaki	Pokhara	Central	Premier
1	CAPITAL FUND	552.64	243.53	2315.45	527.59	246.95	466.68	130.23	135.63	181.29	202.44	261.52	419.58	278.20	166.42
	a. Paid-up Capital	268.13	180.32	2008.80	420.00	187.95	350.80	132.23	120.00	115.42	165.95	97.50	312.00	168.36	126.85
	b. Calls in Advance									32.93					
	c. General Reserves														
	d. Share Premium	86.11	30.09	139.51	57.96	63.33	47.25	15.81	2.82	21.33	18.32	35.08	60.78	32.62	18.48
	e. Retained Earning	5.33	1.43	3.59			1.49	0.23	4.84				4.32	0.12	0.43
	f. Others Reserves Fund	192.34	31.69	163.55	49.63	-17.44	65.76	-23.59	6.44	11.61	17.89	128.94	42.48	67.88	20.65
	g. Exchange Fluctuation Fund	0.74				13.11	1.37	5.56	1.53		0.27			9.22	
2	BORROWINGS							13.50							
	a. NRB														
	b. "A"Class Licensed Institution							13.50							
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	1488.37	1483.91	1524.38	2567.37	1839.21	2674.96	691.32	209.83	742.42	1247.74	928.09	1782.83	1626.04	1115.69
	a. Current			9.38	0.64										
	Domestic			9.38	0.64										
	Foreign														
	b. Savings	486.79	578.15	327.04	972.69	771.57	1240.59	181.60	112.54	413.48	545.79	308.03	915.49	675.57	398.83
	Domestic	486.79	578.15	327.04	972.69	771.57	1240.59	181.60	112.54	413.48	545.79	308.03	915.49	675.57	398.83
	Foreign														
	c. Fixed	1000.61	752.90	1056.07	1423.97	1058.15	1434.37	509.72	97.29	328.94	701.95	601.32	867.34	950.46	603.36
	Domestic	1000.61	752.90	1056.07	1423.97	1058.15	1434.37	509.72	97.29	328.94	701.95	601.32	867.34	950.46	603.36
	Foreign														
	d. Call Deposits			117.26	147.96										
	Domestic			117.26	147.96										
	Foreign														
	e. Others	0.97	152.86	14.64	22.12	9.50						18.74			113.50
	Domestic	0.97	152.86	14.64	22.12	9.50						18.74			113.50
	Foreign														
4	Bills Payable										0.13				
5	Other Liabilities	285.12	143.15	511.41	162.37	502.50	178.14	162.34	42.55	146.19	77.88	201.53	270.03	157.44	190.06
	1. Sundry Creditors	2.25	10.18	48.21	11.40	0.79	25.65	8.55	0.35	0.69	3.07	4.89	4.17	14.05	12.73
	2. Loan Loss Provision	105.79	56.69	176.94	45.04	137.40	41.78	43.50	17.38	39.70	19.64	52.06	158.56	40.21	62.86
	3. Interest Suspense a/c	62.99	26.32	157.91	39.37	288.47	43.91	79.62		51.35	10.81	66.48	70.41	50.64	88.74
	4. Others	114.09	49.96	128.35	66.57	75.85	66.80	30.68	24.82	54.45	44.36	78.10	36.90	52.54	25.73
6	Reconciliation A/c					20.02	339.11	-1.99			0.22				
7	Profit & Loss A/c			4.06				8.79			0.77	4.30			
	TOTAL LIABILITIES	2326.14	1870.59	4355.30	3257.34	2608.69	3658.88	1004.19	388.01	1069.90	1529.18	1395.44	2472.44	2061.68	1472.17

Assets

1	LIQUID FUNDS	540.80	504.78	1393.42	872.33	494.74	964.08	25.17	175.17	164.18	472.49	415.70	839.58	537.34	250.01
	a. Cash Balance	6.67	12.69	13.82	20.72	4.20	31.01	6.34	1.34	5.15	12.20	2.16	14.23	15.43	22.92
	Nepalese Notes & Coins	6.67	12.69	13.82	20.72	4.20	31.01	6.34	1.34	5.15	12.20	2.16	14.23	15.43	22.92
	Foreign Currency														
	b. Bank Balance	35.33	53.78	1379.60	155.77	490.55	933.06	18.83	173.82	159.03	460.30	23.77	825.35	115.06	227.08
	1. In Nepal Rastra Bank	33.81	1.77	93.29	141.71	86.41	225.13	14.07	10.45	31.15	57.99	20.51	133.16	112.07	62.02
	Domestic Currency	33.81	1.77	93.29	141.71	86.41	225.13	14.07	10.45	31.15	57.99	20.51	133.16	112.07	62.02
	Foreign Currency														
	2. "A"Class Licensed Institution	1.52	51.94	1213.18	14.04	404.14	637.78	3.97	55.95	43.08	222.33	3.26	437.17	2.99	155.71
	Domestic Currency	1.52	51.94	1213.18	14.04	404.14	637.78	3.97	55.95	43.08	222.33	3.26	437.17	2.99	155.71
	Foreign Currency														
	3. Other Financial Ins.		0.07	73.13	0.02		70.15	0.80	107.43	84.80	179.97		255.02		9.36
	4. In Foreign Banks														
	c. Money at Call	498.80	438.31		695.84							389.77		406.84	
	Domestic Currency	498.80	438.31		695.84							389.77		406.84	
	Foreign Currency														
2	INVESTMENT IN SECURITIES	93.63	51.94	167.05	170.97	32.62	62.50	15.00	3.20	30.00	32.72	9.68		30.00	26.60
	a. Govt. Securities	93.63	51.94	167.05	170.97	32.62	62.50	15.00	3.20	30.00	32.72	9.68		30.00	26.60
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin. Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	29.29	0.20	51.26	39.67	15.54	0.43	0.10	2.31	2.70	13.64	119.11	0.05	29.16	1.70
	a. Non Residents														
	b. Others	29.29	0.20	51.26	39.67	15.54	0.43	0.10	0.51	0.30	5.64	119.11	0.05	29.16	1.70
4	LOANS & ADVANCES	1431.21	1212.59	2464.06	2025.87	1638.28	2116.39	853.34	172.85	694.31	911.42	742.59	1399.52	1303.35	1013.57
	a. Private Sector	1431.21	1212.59	2434.06	1995.87	1638.28	2116.39	843.34	168.89	694.31	893.54	742.59	1399.52	1303.35	1013.57
	b. Financial Institutions			30.00	30.00			10.00	3.96		16.36				
	c. Government Organizations										1.52				
5	BILL PURCHASED														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	11.57	36.02	61.73	30.63	50.70	78.82	5.08	4.42	61.28	47.91	15.35	126.81	47.29	49.21
8	OTHER ASSETS	127.21	45.47	182.52	79.66	337.53	78.19	90.39	22.40	74.34	51.00	92.13	98.81	85.73	102.58
	a. Accrued Interest:	62.99	26.99	168.35	39.37	288.47	44.60	79.62	13.59	51.20	10.81	66.48	70.74	51.23	88.74
	b. Staff Loans / Adv.	0.94	1.46		6.23	14.70	2.51	3.63	0.34	0.62	0.29			8.62	
	c. Sundry Debtors		6.63	5.99	10.97	4.93	6.57	7.09	2.47	6.22	38.63	4.50	0.10	10.96	2.61
	d. Cash In Transit														
	e. Others	63.28	10.40	8.18	23.10	29.43	24.51	0.05	6.01	16.30	1.27	21.14	27.97	14.92	11.24
9	Expenses not Written off	1.24		33.28	8.67		3.14			0.80				0.10	
10	Non Banking Assets														

Statement of Assets and Liabilities

as on Bhadau end 2069

Rs. in million

		Prudential	ICFC	Sagarmatha	Civil	Prabhu	Imperial	Kuber	NEFL	Valley	Seti	hema	reliable	Api	Namaste
1	CAPITAL FUND	258.61	458.31	198.04	185.05	617.33	173.27	105.37	189.99	165.32	58.55	165.72	278.33	154.72	24.40
	a. Paid-up Capital	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	15.00
	b. Calls in Advance							25.23	10.85						
	c. General Reserves					79.76							18.61		
	d. Share Premium	20.29	43.28	17.40	14.01	58.56	12.85	7.61	8.81	8.69	2.59	0.85	33.88	5.29	2.22
	e. Retained Earning				0.18	3.41		0.62						0.45	
	f. Others Reserves Fund	-84.42	57.76	15.37	21.01	3.95	10.69	-78.13	26.83	13.26	15.96	-35.13	3.07	22.97	7.18
	g. Exchange Fluctuation Fund	0.35	1.08	0.27	0.35	2.45		0.04	0.51				1.38		
2	BORROWINGS	91.60	150.00					2.70					142.00		
	a. NRB														
	b. "A"Class Licensed Institution	91.60	150.00					2.70					142.00		
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	669.67	3321.15	1382.42	620.92	7542.68	739.74	768.79	668.06	945.27	136.79	334.08	1945.57	984.00	90.48
	a. Current														
	Domestic														
	Foreign														
	b. Savings	356.00	1996.77	474.91	223.14	6353.21	309.89	257.17	441.62	237.05	113.41	125.09	1471.13	610.69	79.06
	Domestic	356.00	1996.77	474.91	223.14	6353.21	309.89	257.17	441.62	237.05	113.41	125.09	1471.13	610.69	79.06
	Foreign														
	c. Fixed	310.55	1320.87	680.43	293.69	1165.58	429.85	511.62	226.31	344.48	23.38	134.91	474.44	373.31	11.39
	Domestic	310.55	1320.87	680.43	293.69	1165.58	429.85	511.62	226.31	344.48	23.38	134.91	474.44	373.31	11.39
	Foreign														
	d. Call Deposits														
	Domestic														
	Foreign														
	e. Others	3.13	3.51	227.09	104.09	23.90			0.13	363.74		74.08			0.04
	Domestic	3.13	3.51	227.09	104.09	23.90			0.13	363.74		74.08			0.04
	Foreign														
4	Bills Payable														
5	Other Liabilities	414.30	206.11	127.62	57.27	365.52	75.60	245.48	33.71	89.98	21.53	210.62	153.44	39.52	4.12
	1. Sundry Creditors	0.84	0.40	0.98	0.51	1.66	1.27	23.91	3.67	4.37	0.79	0.11	16.82	0.45	0.07
	2. Loan Loss Provision	235.40	58.00	28.84	12.15	62.97	23.87	88.52	4.90	21.79	5.21	128.61	34.47	7.41	1.47
	3. Interest Suspense a/c	70.11	7.03	30.61	19.47	48.87	25.07	117.71	6.10	25.26	1.45	43.64	36.30	10.59	0.39
	4. Others	107.95	140.67	67.19	25.14	252.03	25.39	15.33	19.05	38.57	14.08	38.26	65.85	21.07	2.19
6	Reconciliation A/c			448.89			86.07	621.76		4.16			0.34		
7	Profit & Loss A/c		24.98								1.64				0.44
	TOTAL LIABILITIES	1434.19	4160.55	2156.98	863.24	8525.53	1074.68	1744.10	891.76	1204.73	218.51	710.42	2519.68	1178.24	119.45
Assets															
1	LIQUID FUNDS	46.13	1264.72	339.54	333.04	3010.49	320.58	76.23	306.10	348.30	57.39	178.00	839.42	399.70	38.40
	a. Cash Balance	7.17	94.96	13.75	1.14	271.17	5.12	21.86	10.78	10.48	3.57	0.23	40.84	22.06	2.00
	Nepalese Notes & Coins	7.17	94.96	13.75	1.14	270.65	5.12	21.86	10.78	10.48	3.57	0.23	40.84	22.06	1.97
	Foreign Currency	0.00				0.52					0.00				0.03
	b. Bank Balance	30.91	1169.75	325.79	331.90	2207.58	315.45	17.18	295.32	337.82	53.82	9.00	27.66	22.18	2.68
	1. In Nepal Rastra Bank	29.61	142.04	33.10	11.10	2129.99	58.38	14.82	16.96	39.81	0.16	8.84	26.96	20.80	
	Domestic Currency	29.61	142.04	33.10	11.10	1950.11	58.38	14.82	16.96	39.81	0.16	8.84	26.96	20.80	
	Foreign Currency					179.89									
	2. "A"Class Licensed Institution	1.10	713.54	149.83	161.94	55.15	188.89	2.36	133.20	272.34	10.54	0.14	0.70	1.17	2.68
	Domestic Currency	1.10	713.54	149.83	161.94	55.06	188.89	2.36	133.20	272.34	10.54	0.14	0.70	1.17	2.68
	Foreign Currency					0.09									
	3. Other Financial Ins.	0.20	314.17	142.86	158.86	22.44	68.18		145.16	25.66	43.12	0.03		0.21	0.01
	4. In Foreign Banks														
	c. Money at Call	8.04				531.73		37.19				168.76	770.93	355.47	33.71
	Domestic Currency	8.04				531.73		37.19				168.76	770.93	355.47	33.71
	Foreign Currency														
2	INVESTMENT IN SECURITIES	21.85	1.82	60.20	20.00	81.31			37.50	11.39	1.50	17.05	114.11		
	a. Govt. Securities	21.85	1.82	60.20	20.00	81.31			37.50	11.39	1.50	17.05	114.11		
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	15.75	6.10	55.86	4.10	4.75	3.27		31.61	0.10	0.10	0.10	1.00		
	a. Non Residents														
	b. Others	11.05	6.10	55.86	4.10	4.75			31.61	0.10	0.10	0.10	1.00		
4	LOANS & ADVANCES	886.23	2594.19	1139.90	471.96	4077.36	592.56	850.42	479.84	707.67	148.47	373.71	1350.88	708.36	78.34
	a. Private Sector	871.73	2594.19	1134.72	471.96	4077.36	580.97	850.42	461.54	707.67	148.47	358.61	1323.38	708.36	78.34
	b. Financial Institutions	14.50		5.18			11.59					15.10	27.50		
	c. Government Organizations								1.30						
5	BILL PURCHASED					0.06		2.60							
	a. Domestic Bills Purchased					0.06		2.60							
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	187.62	79.29	20.45	1.95	337.26	26.37	23.46	9.11	65.44	1.58	15.85	141.37	12.14	1.31
8	OTHER ASSETS	135.53	214.19	53.10	28.30	970.15	32.20	157.82	22.39	50.64	8.29	95.12	56.78	49.06	1.40
	a. Accrued Interest:	70.13	86.97	30.91	19.47	51.33	25.07	117.72	6.40	25.26	1.48	43.85	39.77	10.59	0.39
	b. Staff Loans / Adv.	11.80	38.78	0.00	0.84	11.00	3.44	3.68	0.73	2.34		0.26	1.02	25.58	0.08
	c. Sundry Debtors	0.82	6.13	11.48	0.44	1.69	0.25	27.12	9.37	19.65	3.23	0.37	8.94	5.90	0.69
	d. Cash In Transit														
	e. Others	52.78	82.31	10.71	7.54	906.14	3.44	9.29	5.88	3.40	3.58	50.64	7.05	6.99	0.23
9	Expenses not Written off	0.49	0.25						0.12	1.45	0.28		0.75	0.73	
10	Non Banking Assets	45.02		28.63				0.95		10.20	0.90	21.50			

Statement of Assets and Liabilities

as on Bhadau end 2069

Rs. in million

		Kaski	Zenith	Unique	Manjushree	Subhaxmi	Jebils	Reliance	Lotus	Baibhav	Bhaktapur
1	CAPITAL FUND	287.94	243.54	229.91	265.79	222.96	111.09	153.63	134.38	156.49	133.19
	a. Paid-up Capital	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	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	26.79	27.29	18.15	32.94	11.80	8.08	7.84		1.68	7.41
	g. Exchange Fluctuation Fund		0.34			0.39				7.57	
2	BORROWINGS										
	a. NRB										
	b. "A"Class Licensed Institution										
	c. Foreign Banks and Fin. Ins.										
	d. Other Financial Ins.										
	e. Bonds and Securities										
3	DEPOSITS	1371.27	1076.69	467.78	939.10	621.54	420.48	854.92	293.75	206.34	200.72
	a. Current										
	Domestic										
	Foreign										
	b. Savings	783.84	552.28	121.14	93.99	123.97	108.76	164.96	86.88	63.24	82.52
	Domestic	783.84	552.28	121.14	93.99	123.97	108.76	164.96	86.88	63.24	82.52
	Foreign										
	c. Fixed	587.43	221.54	183.53	377.70	398.40	194.32	384.96	142.86	40.29	61.89
	Domestic	587.43	221.54	183.53	377.70	398.40	194.32	384.96	142.86	40.29	61.89
	Foreign										
	d. Call Deposits										56.31
	Domestic										56.31
	Foreign										
	e. Others		302.87	163.10	467.41	99.17	117.40	305.00	64.01	102.82	
	Domestic		302.87	163.10	467.41	99.17	117.40	305.00	64.01	102.82	
	Foreign										
4	Bills Payable										
5	Other Liabilities	79.37	64.78	22.69	67.17	43.96	34.49	67.63	29.09	11.27	7.67
	1. Sundry Creditors	0.24	1.33	3.07	1.58	1.06	1.01	6.69	1.09	0.01	0.05
	2. Loan Loss Provision	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	24.34	17.21	0.73	25.35	13.43	11.64	14.30	5.23		
	4. Others	38.24	36.78	13.33	27.86	21.25	13.20	26.31	13.56	4.02	6.08
6	Reconciliation A/c		0.10								
7	Profit & Loss A/c									2.20	
	TOTAL LIABILITIES	1738.58	1385.11	720.38	1272.07	888.47	566.06	1076.18	457.22	376.29	341.58

Assets

1	LIQUID FUNDS	510.24	531.31	188.63	296.48	246.77	113.47	368.11	149.16	192.73	169.85
	a. Cash Balance	21.82	23.13	2.17	13.45	3.77	7.83	11.72	1.48	3.06	6.86
	Nepalese Notes & Coins	21.82	23.13	2.17	13.45	3.77	7.83	11.72	1.48	3.06	6.86
	Foreign Currency										
	b. Bank Balance	78.55	508.18	186.46	283.03	243.00	105.64	356.39	147.68	7.03	162.99
	1. In Nepal Rastra Bank	75.99	22.12	29.83	29.12	13.09	9.91	37.54	17.49	7.03	11.55
	Domestic Currency	75.99	22.12	29.83	29.12	13.09	9.91	37.54	17.49	7.03	11.55
	Foreign Currency										
	2. "A"Class Licensed Institution	2.51	166.32	46.48	203.61	103.03	39.75	119.50	36.95		79.43
	Domestic Currency	2.51	166.32	46.48	203.61	103.03	39.75	119.50	36.95		79.43
	Foreign Currency										
	3. Other Financial Ins.	0.06	319.73	110.16	50.31	126.87	55.97	199.35	93.24		72.01
	4. In Foreign Banks										
	c. Money at Call	409.87								182.64	
	Domestic Currency	409.87								182.64	
	Foreign Currency										
2	INVESTMENT IN SECURITIES		50.00	17.00	30.00	20.00	8.45	4.00	6.00		5.00
	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										
3	SHARE & OTHER INVESTMENT		3.21	17.68	1.35	1.05	11.55	2.45		8.24	
	a. Non Residents										
	b. Others		3.21	17.68	1.35	1.05	11.55	2.45		8.24	
4	LOANS & ADVANCES	1173.74	729.16	488.02	836.60	568.83	387.45	672.57	285.67	161.13	155.89
	a. Private Sector	1173.74	729.16	477.52	820.00	558.18	383.45	656.50	280.37	161.13	155.89
	b. Financial Institutions			10.50	16.60	10.65	4.00	16.07	5.30		
	c. Government Organizations										
5	BILL PURCHASED				1.25						
	a. Domestic Bills Purchased				1.25						
	b. Foreign Bills Purchased										
	c. Import Bills & Imports										
6	LOANS AGAINST COLLECTED BILLS										
	a. Against Domestic Bills										
	b. Against Foreign Bills										
7	FIXED ASSETS	15.95	7.03	2.64	21.64	14.94	8.38	7.78	4.45	9.59	5.43
8	OTHER ASSETS	30.26	53.03	4.51	68.99	26.65	29.46	16.98	9.78	4.61	2.19
	a. Accrued Interest:	24.34	17.21	0.73	25.35	13.43	11.65	2.33	5.23		0.04
	b. Staff Loans / Adv.	3.41	21.74	0.40	26.57	7.38	10.38	4.27	1.05	0.24	
	c. Sundry Debtors	0.12	1.31	1.56	0.83	2.68	0.30	2.66	0.43	1.31	0.41
	d. Cash In Transit										
	e. Others	2.39	12.78	1.82	16.24	3.16	7.13	7.73	3.06	3.05	1.74
9	Expenses not Written off					0.61	1.15	1.19	1.18		2.03
10	Non Banking Assets										
11	Reconciliation Account	0.02									
12	Profit & Loss A/c	8.38	11.37	1.91	15.75	9.62	6.16	3.09	0.98		1.18
	TOTAL ASSETS	1738.58	1385.11	720.38	1272.07	888.47	566.06	1076.18	457.22	376.29	341.58

Profit and Loss Account

upto Bhadau 2069

Rs. in million

Expenses	NBL	RBB	NABIL	NIBL	SCBNI	HBL
1 Interest Expenses	40.51	446.64	441.54	534.39	116.08	387.00
1.1 Deposit Liabilities	40.51	446.64	437.11	517.86	113.94	387.00
1.1.1 Saving A/c	32.64	170.77	125.50	105.48	54.72	141.00
1.1.2 Fixed A/c	7.86	262.45	207.51	299.37	44.91	246.00
1.1.2.1 Upto 3 Months Fixed A/c		0.04	31.13	4.64	0.70	54.00
1.1.2.2 3 to 6 Months fixed A/c		4.96	41.50		0.00	
1.1.2.3 6 Months to 1 Year Fixed A/c		182.92	103.75		4.60	
1.1.2.4 Above 1 Year	7.86	74.53	31.13	294.74	39.61	192.00
1.1.3 Call Deposit	0.01	13.42	104.11	113.01	14.31	
1.1.4 Certificate of Deposits						
1.2 Others			4.43	16.54	2.14	
2 Commission/Fee Expense		14.66	18.40	17.99		
3 Employees Expenses	239.84	342.03	77.58	54.57	59.83	213.00
4 Office Operating Expenses	91.29	54.57	79.20	70.31	56.67	
5 Exchange Fluctuation Loss					40.49	
5.1 Due to Change in Exchange Rates					40.49	
6 Non-Operatiing Expenses		0.47				
7. Provision for Risk	-47.33	0.08			5.27	102.00
7.1 Loan loss Provision	-47.33	0.08			5.27	102.00
7.1.1 General Loan loss Provision		0.05				102.00
7.1.2 Special Loan Loss Provision	-47.33	0.03			5.27	
7.1.3 Additional Loan Loss Provision						
7.2. Provision for Non-Banking Assets						
7.3. Provision for Loss on Investment						
7.4. Provision for Loss of Other Assets						
8 Loan Written Off	-0.45				4.40	
9 Provision for Staff Bonus			57.47	42.52	18.80	
10 Provision for Income Tax			206.90	127.56	56.41	
11 Others						
12 Net Profit	395.07		367.83	297.66	131.63	254.03
TOTAL EXPENSES	718.93	858.45	1248.93	1145.00	489.59	956.03

Income

1. Interest Income	635.92	744.70	1059.64	1006.52	317.80	781.00
1.1. On Loans and Advance	624.43	643.76	962.93	962.03	271.25	716.00
1.2. On Investment	6.53	83.20	56.66	33.30	34.54	61.00
1.2.1 Government Bonds	6.53	80.36	55.61	33.30	34.42	61.00
1.2.2 Foreign Bonds			1.05			
1.2.3 NRB Bonds						
1.2.4 Deventure & Bonds		2.84			0.11	
1.3 Agency Balance		15.12	0.02	10.76	0.18	4.00
1.4 On Call Deposit		0.31	30.39	0.44	1.40	
1.5 Others	4.96	2.31	9.65		10.44	
2. Comission & Discount	29.13	24.27	119.68	35.00	42.79	120.00
2.1 Bills Purchase & Discount	0.03	0.13	0.47		2.13	13.00
2.2 Comission	29.11	22.40	118.83	35.00	30.97	80.00
2.3 Others		1.74	0.38		9.69	27.00
3 Income From Exchange Fluctuation	7.60	4.48	69.42	38.04	102.54	55.03
3.1 Due to Change in Exchange Rate	4.39	-5.06	52.45	38.04		2.03
3.2 Due to Foreign Currency Trans.	3.21	9.54	16.96		102.54	53.00
4 Other Operating Income	37.35	35.10		65.43	8.37	
5 Non Operating Income	0.04	0.43	0.13			
6 Provision Written Back	0.01	0.57			8.78	
7 Recovery from Written off Loan	8.88	15.73	0.07		9.31	
8 Income from Extra Ordinary Expenses		0.42				
9 Net Loss		32.75				
TOTAL INCOME	718.93	858.45	1248.93	1145.00	489.59	956.03

Profit and Loss Account

upto Bhadau 2069

Rs. in million

Expenses	NSBI	NBBL	EBL	BOK	NCC	NIC	LBL
1 Interest Expenses	465.14	186.81	407.48	210.02	193.54	242.68	99.91
1.1 Deposit Liabilities	455.13	186.76	407.01	207.85	193.54	240.23	99.91
1.1.1 Saving A/c	58.92	78.68	112.73	52.51	52.36	40.10	22.69
1.1.2 Fixed A/c	381.80	55.48	207.82	108.53	87.98	154.60	64.05
1.1.2.1 Upto 3 Months Fixed A/c	52.08		45.72				
1.1.2.2 3 to 6 Months fixed A/c	41.54	15.24	51.95				
1.1.2.3 6 Months to 1 Year Fixed A/c	93.99		68.58	108.53	4.27		64.05
1.1.2.4 Above 1 Year	194.20	40.24	41.56		83.71	154.60	
1.1.3 Call Deposit	14.41	52.60	86.46	46.81	53.20	45.53	13.17
1.1.4 Certificate of Deposits							
1.2 Others	10.01	0.05	0.47	2.17		2.45	0.00
2 Commission/Fee Expense		2.45					
3 Employees Expenses	45.35	28.56	50.39	42.35	18.02	26.47	11.44
4 Office Operating Expenses	68.94	28.27	48.97	59.04	22.89	36.87	6.86
5 Exchange Fluctuation Loss							
5.1 Due to Change in Exchange Rates							
6 Non-Operatiing Expenses	0.14		0.09			0.05	9.40
7. Provision for Risk		44.80					10.85
7.1 Loan loss Provision							10.85
7.1.1 General Loan loss Provision							
7.1.2 Special Loan Loss Provision							10.85
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							
8 Loan Written Off					2.26		
9 Provision for Staff Bonus			35.72	16.23		14.00	
10 Provision for Income Tax			107.17	48.70		42.00	
11 Others							
12 Net Profit			250.07	113.62		98.01	
TOTAL EXPENSES	579.58	290.89	899.89	489.97	236.71	460.08	138.47

Income

1. Interest Income	275.77	76.87	808.70	421.52	77.14	413.73	43.83
1.1. On Loans and Advance	126.19	62.27	758.14	391.85	63.13	377.55	40.06
1.2. On Investment	30.85	13.57	50.56	29.21	13.34	31.60	3.45
1.2.1 Government Bonds	30.85	13.57	11.77	28.99	9.93	11.21	3.45
1.2.2 Foreign Bonds			6.30			2.09	
1.2.3 NRB Bonds			32.49		2.12	18.30	
1.2.4 Deventure & Bonds				0.23	1.29		
1.3 Agency Balance	115.28						0.30
1.4 On Call Deposit				0.04		4.59	
1.5 Others	3.45	1.03		0.41	0.67		0.01
2. Comission & Discount	67.30	26.31	51.16	35.02	10.00	17.30	3.41
2.1 Bills Purchase & Discount	0.01	2.26	10.33	9.51	0.81	0.07	
2.2 Comission	46.39	22.72	40.51	25.51	9.19	7.58	3.41
2.3 Others	20.89	1.33	0.32			9.64	
3 Income From Exchange Fluctuation	16.56	11.31	16.97	22.61	0.33	19.86	1.93
3.1 Due to Change in Exchange Rate	1.06	1.27	-0.82		0.08	1.70	-0.60
3.2 Due to Foreign Currency Trans.	15.50	10.04	17.79	22.61	0.25	18.16	2.53
4 Other Operating Income		8.47	22.12	10.82	11.76	9.19	3.95
5 Non Operating Income	0.08	-0.97	0.94		0.01		
6 Provision Written Back		0.97			2.26		
7 Recovery from Written off Loan		44.80					
8 Income from Extra Ordinary Expenses					0.60		
9 Net Loss	219.87	123.33			134.61		85.35
TOTAL INCOME	579.58	291.09	899.89	489.97	236.71	460.08	138.47

Profit and Loss Account

upto Bhadau 2069

Rs. in million

Expenses	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime
1 Interest Expenses	266.48	272.77	269.86	327.75	391.05	334.06	195.08	320.24
1.1 Deposit Liabilities	266.48	267.23	264.49	326.94	391.03	327.09	194.95	319.72
1.1.1 Saving A/c	84.74	62.13	42.46	68.48	86.60	138.91	40.06	33.48
1.1.2 Fixed A/c	135.99	153.21	164.04	175.31	299.33	141.21	122.09	161.89
1.1.2.1 Upto 3 Months Fixed A/c	0.04			12.34	0.21	1.12	3.65	0.00
1.1.2.2 3 to 6 Months fixed A/c	0.59		0.36	28.63	0.90	0.50	2.75	6.12
1.1.2.3 6 Months to 1 Year Fixed A/c	63.62		68.21	67.89	26.90	10.23	77.09	143.87
1.1.2.4 Above 1 Year	71.73	153.21	95.47	66.45	271.32	129.36	38.61	11.90
1.1.3 Call Deposit	45.75	51.90	57.98	83.14	0.53	46.96	32.80	124.35
1.1.4 Certificate of Deposits					4.57			
1.2 Others		5.53	5.37	0.81	0.02	6.97	0.13	0.53
2 Commission/Fee Expense						2.27	0.07	
3 Employees Expenses	30.54	33.16	22.99	27.62	246.04	29.30	21.55	13.57
4 Office Operating Expenses	53.81	32.79	27.20	51.98	46.58	60.64	31.95	25.67
5 Exchange Fluctuation Loss	2.38				0.25			
5.1 Due to Change in Exchange Rates	2.38							
6 Non-Operatiing Expenses					0.01			
7. Provision for Risk	24.21				49.38			5.51
7.1 Loan loss Provision					49.38			5.51
7.1.1 General Loan loss Provision					19.60			6.30
7.1.2 Special Loan Loss Provision					29.78			-0.79
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets	24.21							
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
8 Loan Written Off					0.73			
9 Provision for Staff Bonus			8.36	9.13		20.40		
10 Provision for Income Tax			25.09	27.40		61.20		
11 Others					0.30			
12 Net Profit	76.71		58.54	63.92	589.72	142.79		
TOTAL EXPENSES	454.14	338.71	412.04	507.81	1324.06	650.66	248.66	364.99

Income

1. Interest Income	401.34	222.84	359.60	433.08	1130.94	553.87	83.61	135.95
1.1. On Loans and Advance	400.15	207.51	352.17	409.35	1069.42	530.27	72.04	129.75
1.2. On Investment	1.07	3.89	7.43	18.24	54.65	23.15	10.57	
1.2.1 Government Bonds	1.07	3.89	6.77	18.24	54.65	23.04	10.57	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds						0.11		
1.2.4 Deventure & Bonds			0.66					
1.3 Agency Balance				0.03			0.00	0.01
1.4 On Call Deposit				5.45		0.13	1.00	
1.5 Others	0.13	11.44			6.88	0.31		6.20
2. Comission & Discount	8.62	28.09	31.10	40.20	16.78	74.41	26.68	24.75
2.1 Bills Purchase & Discount	0.19	0.12	4.55			0.02	0.65	2.06
2.2 Comission	8.43	27.97	25.38	23.98	11.81	24.18	13.37	22.69
2.3 Others			1.17	16.22	4.97	50.21	12.65	
3 Income From Exchange Fluctuation	5.52	11.81	20.04	34.52	2.18	13.76	0.73	8.13
3.1 Due to Change in Exchange Rate		4.69		1.33	2.18	6.08	-1.06	5.43
3.2 Due to Foreign Currency Trans.	5.52	7.11	20.04	33.19		7.68	1.79	2.70
4 Other Operating Income	34.40				67.28	1.75	3.02	18.90
5 Non Operating Income	4.25	0.02	1.07		0.10	6.86	0.10	
6 Provision Written Back					14.60			
7 Recovery from Written off Loan					43.88			
8 Income from Extra Ordinary Expenses			0.22		48.30			
9 Net Loss		75.96					134.52	177.26
TOTAL INCOME	454.14	338.71	412.04	507.81	1324.06	650.66	248.66	364.99

Profit and Loss Account

upto Bhadau 2069

Rs. in million

Expenses	BOA	Sunrise	Grand	NIMB	Kist	Janata	Mega	CTBNL
1 Interest Expenses	196.47	218.59	214.97	185.90	238.42	114.65	117.41	94.94
1.1 Deposit Liabilities	196.47	218.58	214.93	185.89	238.36	114.06	116.93	94.77
1.1.1 Saving A/c	34.24	70.56	101.38	34.38	115.30	15.34	44.87	11.16
1.1.2 Fixed A/c	124.75	119.37	74.61	111.32	98.34	74.42	49.85	68.53
1.1.2.1 Upto 3 Months Fixed A/c		0.24		2.23	0.01	5.75	49.85	0.01
1.1.2.2 3 to 6 Months fixed A/c		10.08		0.43	6.76	2.26		7.15
1.1.2.3 6 Months to 1 Year Fixed A/c		109.05	66.28	34.48	75.61	58.97		46.38
1.1.2.4 Above 1 Year	124.75		8.33	74.19	15.96	7.44		14.99
1.1.3 Call Deposit	37.47	28.65	38.08	40.19	24.72	24.30	22.21	15.08
1.1.4 Certificate of Deposits			0.87					
1.2 Others		0.02	0.04	0.00	0.06	0.59	0.49	0.16
2 Commission/Fee Expense		0.73						
3 Employees Expenses	20.46	28.55	17.27	17.81	35.12	15.04	18.70	9.91
4 Office Operating Expenses	31.14	44.23	17.85	29.19	51.74	17.58	29.44	17.50
5 Exchange Fluctuation Loss					0.11		0.00	
5.1 Due to Change in Exchange Rates					0.11		0.00	
6 Non-Operating Expenses					0.06			
7. Provision for Risk	126.33							6.86
7.1 Loan loss Provision	126.33							6.86
7.1.1 General Loan loss Provision								6.86
7.1.2 Special Loan Loss Provision	126.33							
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
8 Loan Written Off					0.25			
9 Provision for Staff Bonus							7.29	
10 Provision for Income Tax							21.88	
11 Others								
12 Net Profit		87.90					51.04	
TOTAL EXPENSES	374.40	380.01	250.09	232.90	325.71	147.28	245.77	129.20

Income

1. Interest Income	111.53	336.56	36.04	111.67	131.51	110.14	230.60	26.87
1.1. On Loans and Advance	94.78	330.72	21.17	97.10	109.32	101.56	220.19	24.45
1.2. On Investment	16.40	3.91	13.67	14.35	16.69	7.89	4.70	2.21
1.2.1 Government Bonds	16.40	2.04	13.67	14.09	16.69	7.89	4.70	0.76
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds		1.86						1.45
1.2.4 Deventure & Bonds				0.27				
1.3 Agency Balance	0.03	1.06			0.42	0.69		
1.4 On Call Deposit				0.03	0.13		4.38	
1.5 Others	0.32	0.87	1.20	0.19	4.94		1.33	0.22
2. Comission & Discount	19.51	23.94	4.50	7.86	31.18	11.56	2.88	8.93
2.1 Bills Purchase & Discount	0.14	2.88	0.28		0.54	0.03	0.04	
2.2 Comission	6.75	12.01	4.22	5.35	10.70	10.74	2.84	3.46
2.3 Others	12.63	9.05		2.50	19.94	0.79		5.47
3 Income From Exchange Fluctuation	9.30	8.44	10.25	23.87	2.76	8.45	6.21	4.35
3.1 Due to Change in Exchange Rate	3.50	2.34	1.64	1.54		-238.06		1.39
3.2 Due to Foreign Currency Trans.	5.81	6.09	8.60	22.33	2.76	246.51	6.21	2.96
4 Other Operating Income		10.91	6.19	8.65			6.06	
5 Non Operating Income				0.49	4.82	0.01	0.02	
6 Provision Written Back	7.70	0.17						
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	226.35		193.11	80.35	155.44	17.12		89.06
TOTAL INCOME	374.40	380.01	250.09	232.89	325.71	147.28	245.77	129.20

Profit and Loss Account

upto Bhadau 2069

Rs. in million

Expenses	Civil Bank	Century	Sanima	NIDC	Malika	SDBL	UDBL	MDBL
1 Interest Expenses	133.82	85.46	154.65	7.64	19.15	79.93		43.79
1.1 Deposit Liabilities	132.13	70.41	153.36	7.64	19.15	79.93		43.79
1.1.1 Saving A/c	13.98	20.99	36.90	1.46	13.60	33.77		11.19
1.1.2 Fixed A/c	84.89	39.00	101.08	5.55	2.42	32.91		16.80
1.1.2.1 Upto 3 Months Fixed A/c	1.35		0.36			0.05		
1.1.2.2 3 to 6 Months fixed A/c	2.41		4.19	0.03		2.49		
1.1.2.3 6 Months to 1 Year Fixed A/c	75.06	39.00	83.60	0.18	2.42	18.20		8.18
1.1.2.4 Above 1 Year	6.07		12.93	5.34		12.17		8.62
1.1.3 Call Deposit	33.25	10.42	15.38	0.62	3.13	13.25		15.79
1.1.4 Certificate of Deposits								
1.2 Others	1.70	15.05	1.29					
2 Commission/Fee Expense						0.20		
3 Employees Expenses	13.56	9.36	14.33	5.37	5.64	8.99		9.36
4 Office Operating Expenses	18.26	21.25	28.28	7.47	5.68	10.69		10.40
5 Exchange Fluctuation Loss	3.81		0.01			0.02		
5.1 Due to Change in Exchange Rates	3.81					0.02		
6 Non-Operating Expenses								0.02
7. Provision for Risk								
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								
8 Loan Written Off								
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others								
12 Net Profit								
TOTAL EXPENSES	169.47	116.07	197.27	20.49	30.47	99.83		63.57

Income

1. Interest Income	35.16	45.24	94.78	1.95	20.99	52.00		22.78
1.1. On Loans and Advance	30.92	27.65	84.41	1.89	20.43	48.56		17.11
1.2. On Investment	4.17	1.77	10.12	0.06		3.39		0.65
1.2.1 Government Bonds	4.17	0.02	10.12	0.06		3.39		0.65
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds		1.75						
1.2.4 Deventure & Bonds								
1.3 Agency Balance								4.85
1.4 On Call Deposit	0.07		0.02		0.09			
1.5 Others		15.82	0.23		0.47	0.05		0.18
2. Comission & Discount	8.25	8.08	2.96		1.25	1.60		2.72
2.1 Bills Purchase & Discount	0.05							
2.2 Comission	8.18	3.80	2.78		1.25	1.60		2.72
2.3 Others	0.02	4.28	0.17					
3 Income From Exchange Fluctuation	3.84	1.40	0.75			0.03		0.00
3.1 Due to Change in Exchange Rate		0.13	0.75					0.00
3.2 Due to Foreign Currency Trans.	3.84	1.27				0.03		
4 Other Operating Income	3.17		8.97	4.96	1.85	6.22		
5 Non Operating Income		0.19	0.02	5.25	0.52	0.19		
6 Provision Written Back						0.78		
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								0.13
9 Net Loss	119.04	61.16	89.79	8.33	5.86	39.02		37.93
TOTAL INCOME	169.47	116.07	197.27	20.49	30.47	99.83		63.57

Profit and Loss Account

upto Bhadau 2069

Rs. in million

Expenses	Narayani	PDBL	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhrikuti
1 Interest Expenses	2.81	37.76	18.90	17.67	4.29	35.87	34.03	48.20
1.1 Deposit Liabilities	2.36	37.76	18.90	17.67	4.29	35.87	34.03	48.20
1.1.1 Saving A/c	0.02	19.85	14.38	4.90	3.82	13.34	12.45	21.69
1.1.2 Fixed A/c	2.35	12.61	4.23	6.47	0.47	16.60	10.24	14.76
1.1.2.1 Upto 3 Months Fixed A/c	0.66	0.02		0.09				0.06
1.1.2.2 3 to 6 Months fixed A/c	0.13	0.10		0.90		1.07		0.09
1.1.2.3 6 Months to 1 Year Fixed A/c	0.28	11.47	1.11	4.59		6.83		12.64
1.1.2.4 Above 1 Year	1.28	1.02	3.11	0.89	0.47	8.70	10.24	1.96
1.1.3 Call Deposit		5.30	0.29	6.30		5.93	11.34	11.75
1.1.4 Certificate of Deposits								
1.2 Others	0.45			0.00				
2 Commission/Fee Expense				0.10				
3 Employees Expenses	1.89	6.14	1.93	4.00	2.82	2.80	4.55	5.01
4 Office Operating Expenses	2.43	4.70	2.54	3.56	2.89	5.82	5.79	5.15
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses								
7. Provision for Risk								
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								
8 Loan Written Off								
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others							0.00	
12 Net Profit			4.94	3.76				
TOTAL EXPENSES	7.13	48.60	28.30	29.08	10.01	44.49	44.37	58.36

Income

1. Interest Income	4.93	28.30	25.31	26.97	4.68	31.13	27.48	48.32
1.1. On Loans and Advance	3.19	28.28	24.92	26.97	4.65	31.11	27.18	48.13
1.2. On Investment		0.00					0.01	
1.2.1 Government Bonds							0.01	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds		0.00						
1.2.4 Deventure & Bonds								
1.3 Agency Balance	0.05							
1.4 On Call Deposit		-0.02	0.40		0.03	0.02	0.28	0.19
1.5 Others	1.69	0.04						
2. Comission & Discount	0.04	0.53	1.11	0.14	1.66	4.15	2.06	0.27
2.1 Bills Purchase & Discount							0.01	
2.2 Comission	0.04	0.53	1.11	0.13	0.82	3.37	0.42	0.27
2.3 Others				0.01	0.84	0.78	1.63	
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	0.32	3.89	1.88	1.97				6.26
5 Non Operating Income								
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	1.85	15.89			3.67	9.22	14.84	3.51
TOTAL INCOME	7.13	48.60	28.30	29.08	10.01	44.49	44.37	58.36

Profit and Loss Account

upto Bhadau 2069

Rs. in million

Expenses	Suvekchha	Bageshwori	Gaurishankar	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi
1 Interest Expenses	17.84	22.68	14.34	9.58	31.50	43.67	64.67	60.11
1.1 Deposit Liabilities	17.73	22.68	14.34	9.58	31.50	43.67	51.86	60.11
1.1.1 Saving A/c	6.05	13.81	8.56	5.32	13.46	10.55	17.65	29.53
1.1.2 Fixed A/c	8.06	3.75	3.06	2.15	12.52	21.12	27.50	24.44
1.1.2.1 Upto 3 Months Fixed A/c	0.01					5.81	1.18	
1.1.2.2 3 to 6 Months fixed A/c	0.01				0.77	2.54	3.06	1.09
1.1.2.3 6 Months to 1 Year Fixed A/c	3.31	0.33	1.14		7.33	9.57	16.17	10.50
1.1.2.4 Above 1 Year	4.73	3.41	1.92	2.15	4.41	3.20	7.08	12.85
1.1.3 Call Deposit	3.62	5.12	2.72	2.11	5.53	12.01	6.71	6.13
1.1.4 Certificate of Deposits								
1.2 Others	0.11						12.81	
2 Commission/Fee Expense						0.00		
3 Employees Expenses	2.24	3.77	2.52	3.81	3.32	4.46	4.06	9.70
4 Office Operating Expenses	2.18	1.96	2.33	4.44	2.79	4.02	4.52	6.79
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses								16.13
7. Provision for Risk		1.06						
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								
8 Loan Written Off								
9 Provision for Staff Bonus	0.22							
10 Provision for Income Tax	0.66							
11 Others								
12 Net Profit	1.54					0.82		10.08
TOTAL EXPENSES	24.69	29.47	19.19	17.82	37.60	52.97	73.26	102.80

Income

1. Interest Income	22.30	9.24	15.32	11.97	28.41	48.83	56.46	89.54
1.1. On Loans and Advance	22.30	9.20	15.32	11.92	28.41	41.45	43.25	78.80
1.2. On Investment							0.26	
1.2.1 Government Bonds							0.26	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds							0.00	
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit		0.04	0.00	0.05		7.38	0.13	10.74
1.5 Others						0.00	12.81	
2. Comission & Discount	0.26	4.16	2.37	0.01	0.22	0.59	0.05	
2.1 Bills Purchase & Discount								
2.2 Comission	0.26	0.82	0.27	0.01	0.21	0.53	0.05	
2.3 Others		3.34	2.09		0.01	0.06		
3 Income From Exchange Fluctuation				0.13	0.01	0.00	0.00	
3.1 Due to Change in Exchange Rate				0.13	0.01		0.00	
3.2 Due to Foreign Currency Trans.				0.00		0.00		
4 Other Operating Income	2.13			0.54	3.33	2.85	4.12	13.26
5 Non Operating Income								
6 Provision Written Back						0.70		
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss		16.07	1.51	5.18	5.63		12.63	
TOTAL INCOME	24.69	29.47	19.19	17.82	37.60	52.97	73.26	102.80

Profit and Loss Account

upto Bhadau 2069

Rs. in million

Expenses	Excel	WDBL	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau
1 Interest Expenses	0.85	12.10	121.23	7.79	75.68	94.56	12.30	25.14
1.1 Deposit Liabilities	0.85	12.10	121.23	7.79	75.18	89.87	12.30	25.14
1.1.1 Saving A/c	0.09	9.20	40.43	6.26	29.49	22.39	5.72	7.91
1.1.2 Fixed A/c	0.76	2.90	65.70	1.53	28.75	56.80	5.14	15.07
1.1.2.1 Upto 3 Months Fixed A/c	0.06		0.46			1.14	0.12	
1.1.2.2 3 to 6 Months fixed A/c	0.10	0.30	5.65			2.03	0.19	0.01
1.1.2.3 6 Months to 1 Year Fixed A/c	0.32	0.83	34.76			49.13	1.54	10.62
1.1.2.4 Above 1 Year	0.27	1.78	24.82	1.53	28.75	4.50	3.29	4.44
1.1.3 Call Deposit			15.10		16.93	10.67	1.44	2.16
1.1.4 Certificate of Deposits								
1.2 Others					0.50	4.69		
2 Commission/Fee Expense				0.12		0.12		
3 Employees Expenses	3.65	1.35	12.18	1.42	6.38	7.62	1.48	2.60
4 Office Operating Expenses	3.48	1.18	11.20	1.15	10.92	9.68	1.16	2.24
5 Exchange Fluctuation Loss					0.05	0.07		
5.1 Due to Change in Exchange Rates					0.04	0.07		
6 Non-Operating Expenses		6.39						
7. Provision for Risk								
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								
8 Loan Written Off								
9 Provision for Staff Bonus	1.71			0.06	0.85			
10 Provision for Income Tax	5.12			0.18	2.54			
11 Others								
12 Net Profit	11.95			0.42	5.94			
TOTAL EXPENSES	26.76	21.02	144.60	11.14	102.35	112.05	14.93	29.97

Income

1. Interest Income	24.48	12.09	50.96	9.88	99.26	39.35	11.17	23.70
1.1. On Loans and Advance	24.47	12.09	49.76	9.75	88.68	21.77	11.17	19.60
1.2. On Investment			0.32	0.14	0.82	2.38		
1.2.1 Government Bonds			0.32	0.14	0.82	2.15		
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds						0.23		
1.3 Agency Balance	0.01				5.40			
1.4 On Call Deposit			0.00		3.36	11.79		4.10
1.5 Others			0.88		1.00	3.40		
2. Comission & Discount	0.38	1.08	1.48	0.15	0.98	6.84	0.25	0.47
2.1 Bills Purchase & Discount			0.01		0.04	0.01		
2.2 Comission	0.31	1.08	1.39	0.15	0.94	1.37	0.25	0.47
2.3 Others	0.06		0.09			5.46		
3 Income From Exchange Fluctuation			0.01		0.16	0.28		
3.1 Due to Change in Exchange Rate			0.00		0.00			
3.2 Due to Foreign Currency Trans.			0.01		0.16	0.28		
4 Other Operating Income	1.91	0.98	5.84	1.10	1.95		2.17	4.06
5 Non Operating Income			0.46					
6 Provision Written Back			4.06					
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss		6.88	81.78			65.57	1.34	1.74
TOTAL INCOME	26.76	21.02	144.60	11.14	102.35	112.05	14.93	29.97

Profit and Loss Account

upto Bhadau 2069

Rs. in million

Expenses	Rising	Muktinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav
1 Interest Expenses	16.32	40.48	34.37	7.68	12.24	0.06	83.05	4.17
1.1 Deposit Liabilities	16.22	38.58	34.37	7.68	12.24	0.06	81.76	4.17
1.1.1 Saving A/c	9.86	22.71	13.63	3.95	4.24	0.01	37.17	2.15
1.1.2 Fixed A/c	6.37	13.10	11.94	1.57	6.12	0.05	42.27	1.43
1.1.2.1 Upto 3 Months Fixed A/c			0.01		0.00		0.01	0.06
1.1.2.2 3 to 6 Months fixed A/c	0.11	2.54	0.10	0.09	0.32		0.07	0.20
1.1.2.3 6 Months to 1 Year Fixed A/c	4.32	5.95	5.74	1.31	2.50		37.75	0.91
1.1.2.4 Above 1 Year	1.94	4.61	6.09	0.17	3.29	0.05	4.45	0.26
1.1.3 Call Deposit		2.78	8.80	2.16	1.88		2.32	0.59
1.1.4 Certificate of Deposits								
1.2 Others	0.10	1.90					1.28	
2 Commission/Fee Expense								
3 Employees Expenses	1.95	8.50	4.12	1.34	2.73	1.22	7.76	0.85
4 Office Operating Expenses	1.66	5.23	3.25	1.70	1.82	1.12	11.83	0.98
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses								
7. Provision for Risk		0.46			11.20	1.96		
7.1 Loan loss Provision		0.46			11.20	1.96		
7.1.1 General Loan loss Provision		0.43			0.21	1.96		
7.1.2 Special Loan Loss Provision		0.02			10.99			
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
8 Loan Written Off					0.00			
9 Provision for Staff Bonus		1.49				0.01		
10 Provision for Income Tax		4.46				0.03		
11 Others								
12 Net Profit	1.80	10.40				0.06		
TOTAL EXPENSES	21.73	71.02	41.74	10.71	27.99	4.45	102.64	6.00

Income

1. Interest Income	19.50	62.73	32.80	6.81	12.67	4.04	38.27	3.22
1.1. On Loans and Advance	19.50	61.56	32.80	6.81	12.67	4.04	33.88	3.22
1.2. On Investment							4.04	
1.2.1 Government Bonds							4.04	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit		1.14					0.00	0.01
1.5 Others		0.03					0.34	
2. Comission & Discount	0.37	3.60	0.54	1.19	0.08	0.41	1.15	0.84
2.1 Bills Purchase & Discount								
2.2 Comission	0.33	3.08	0.54	0.08	0.08	0.36	1.15	
2.3 Others	0.04	0.52		1.11		0.05		0.84
3 Income From Exchange Fluctuation							0.66	
3.1 Due to Change in Exchange Rate							0.06	
3.2 Due to Foreign Currency Trans.							0.60	
4 Other Operating Income	1.86	4.68	3.18		2.04		3.47	
5 Non Operating Income								
6 Provision Written Back		0.02						
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss			5.21	2.72	13.20		59.09	1.94
TOTAL INCOME	21.73	71.02	41.74	10.71	27.99	4.45	102.64	6.00

Profit and Loss Account

upto Bhadau 2069

Rs. in million

Expenses	Shangrila	Resunga	Rara	diyalo	Country	Alpine	Nilgiri	Kasthamandap
1 Interest Expenses	37.34	17.16	5.81	11.03	28.19	8.60	8.62	71.54
1.1 Deposit Liabilities	37.34	17.16	5.81	11.03	28.19	8.60	8.62	71.54
1.1.1 Saving A/c	20.07	15.44	4.51	0.00	4.16	3.56	3.87	28.17
1.1.2 Fixed A/c	14.95	1.72	1.31	0.27	11.72	2.73	3.46	27.56
1.1.2.1 Upto 3 Months Fixed A/c			0.01	0.02	0.01	0.03	0.03	3.13
1.1.2.2 3 to 6 Months fixed A/c	0.25		0.00		0.85	0.04	0.51	2.92
1.1.2.3 6 Months to 1 Year Fixed A/c	11.04	0.39	0.67	0.22	9.99	1.82	1.64	17.73
1.1.2.4 Above 1 Year	3.66	1.33	0.63	0.04	0.86	0.85	1.28	3.78
1.1.3 Call Deposit	2.33			10.75	12.31	2.31	1.29	15.81
1.1.4 Certificate of Deposits								
1.2 Others								
2 Commission/Fee Expense					0.19			0.02
3 Employees Expenses	4.04	1.38	0.91	0.95	1.62	1.25	0.71	7.71
4 Office Operating Expenses	5.00	1.50	1.54	1.19	3.09	1.57	0.50	8.80
5 Exchange Fluctuation Loss								0.14
5.1 Due to Change in Exchange Rates								0.14
6 Non-Operating Expenses					0.09			
7. Provision for Risk				0.08	9.62			
7.1 Loan loss Provision				0.08	9.62			
7.1.1 General Loan loss Provision				0.08	0.62			-13.07
7.1.2 Special Loan Loss Provision					9.00			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								
8 Loan Written Off								
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others								
12 Net Profit						2.51		
TOTAL EXPENSES	46.38	20.04	8.26	13.24	42.79	13.93	9.83	88.23

Income

1. Interest Income	36.44	12.69	2.80	10.60	27.09	11.48	6.28	34.81
1.1. On Loans and Advance	36.29	11.83	2.63	9.75	20.47	11.34	6.24	34.45
1.2. On Investment					1.00	0.15		0.23
1.2.1 Government Bonds					1.00	0.15		
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								0.23
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	0.14	0.86	0.17	0.85	3.67		0.04	
1.5 Others					1.95			0.13
2. Comission & Discount	4.48	1.46	0.88	0.03	0.34	2.44	0.18	0.80
2.1 Bills Purchase & Discount								
2.2 Comission	0.41	0.79	0.81	0.03	0.34	0.27	0.18	0.78
2.3 Others	4.07	0.68	0.07			2.17		0.02
3 Income From Exchange Fluctuation	0.00							0.04
3.1 Due to Change in Exchange Rate	0.00							
3.2 Due to Foreign Currency Trans.								0.04
4 Other Operating Income				0.91	2.23		0.84	3.27
5 Non Operating Income								
6 Provision Written Back					0.88			
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses					0.05			
9 Net Loss	5.46	5.89	4.58	1.70	12.20		2.53	49.31
TOTAL INCOME	46.38	20.04	8.26	13.24	42.79	13.93	9.83	88.23

Profit and Loss Account

upto Bhadau 2069

Rs. in million

Expenses	Garima	City	Bishow	Professional	Kabeli	Kamana	Corporate	Pathibhara
1 Interest Expenses	33.01	38.53	41.48	0.10	4.24	24.36	22.71	17.28
1.1 Deposit Liabilities	33.01	38.53	41.48	0.10	4.24	22.85	22.65	17.28
1.1.1 Saving A/c	17.34	20.03	10.76	0.00	2.94	11.72	7.07	9.00
1.1.2 Fixed A/c	12.11	16.20	23.06	0.10	1.12	9.40	13.90	2.91
1.1.2.1 Upto 3 Months Fixed A/c		0.70	0.44		0.02	0.27		0.01
1.1.2.2 3 to 6 Months fixed A/c	0.86	1.16	0.95	0.00	0.07	0.47		0.05
1.1.2.3 6 Months to 1 Year Fixed A/c	7.86	11.00	14.89	0.06	0.58	2.79	13.50	1.37
1.1.2.4 Above 1 Year	3.39	3.33	6.77	0.03	0.45	5.88	0.39	1.48
1.1.3 Call Deposit	3.57	2.30	7.66		0.19	1.73	1.69	5.37
1.1.4 Certificate of Deposits								
1.2 Others						1.51	0.06	
2 Commission/Fee Expense								
3 Employees Expenses	3.92	3.13	3.89	0.97	0.85	2.52	1.80	2.32
4 Office Operating Expenses	4.13	3.88	3.08	0.93	0.66	2.73	1.61	2.23
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses								
7. Provision for Risk		2.30						
7.1 Loan loss Provision		2.30						
7.1.1 General Loan loss Provision		2.30						
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								
8 Loan Written Off								
9 Provision for Staff Bonus				0.23		0.04		
10 Provision for Income Tax				0.70		0.12		
11 Others								
12 Net Profit				1.64		0.29		
TOTAL EXPENSES	41.07	47.84	48.45	4.59	5.75	30.06	26.12	21.83

Income

1. Interest Income	34.23	39.26	29.12	4.18	4.73	25.79	10.41	16.70
1.1. On Loans and Advance	34.15	38.50	29.02	4.17	3.82	25.60	10.41	16.70
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	0.08		0.10		0.91	0.19		
1.5 Others		0.69		0.00			0.00	
2. Comission & Discount	0.39	5.27	6.24	0.05	0.20	0.44	0.13	0.27
2.1 Bills Purchase & Discount							0.02	
2.2 Comission	0.39	5.27	0.30	0.05	0.20	0.44	0.06	0.27
2.3 Others			5.94				0.05	
3 Income From Exchange Fluctuation		0.00						
3.1 Due to Change in Exchange Rate		0.00						
3.2 Due to Foreign Currency Trans.		0.00						
4 Other Operating Income	4.93			0.36	0.73	3.83	1.35	1.83
5 Non Operating Income								
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	1.52	3.30	13.09		0.09		14.23	3.03
TOTAL INCOME	41.07	47.84	48.45	4.59	5.75	30.06	26.12	21.83

Profit and Loss Account

upto Bhadau 2069

Rs. in million

Expenses	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic
1 Interest Expenses	15.98	53.71	2.38	4.74	0.04	30.92	6.58	2.39
1.1 Deposit Liabilities	15.98	53.71	2.38	4.74	0.04	30.92	6.58	2.39
1.1.1 Saving A/c	7.79	22.45	1.44	1.98	0.04	14.76	4.17	2.10
1.1.2 Fixed A/c	6.07	22.09	0.42	1.71		12.06	1.02	0.30
1.1.2.1 Upto 3 Months Fixed A/c	0.03							
1.1.2.2 3 to 6 Months fixed A/c	0.21	0.05				0.44	0.01	
1.1.2.3 6 Months to 1 Year Fixed A/c	5.04	0.35	0.05	1.51		9.13	0.45	0.16
1.1.2.4 Above 1 Year	0.79	21.69	0.37	0.20		2.50	0.55	0.14
1.1.3 Call Deposit	2.12	9.16	0.52	1.05		4.10	1.40	
1.1.4 Certificate of Deposits								
1.2 Others								
2 Commission/Fee Expense								
3 Employees Expenses	1.86	6.15	0.71	0.70	0.47	2.16	0.78	0.63
4 Office Operating Expenses	1.99	11.73	0.29	0.73	0.79	1.99	1.32	0.97
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses								
7. Provision for Risk		-0.15						
7.1 Loan loss Provision		-0.15						
7.1.1 General Loan loss Provision		-0.15						
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								
8 Loan Written Off								
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others								
12 Net Profit			0.16	0.66	4.62		1.88	
TOTAL EXPENSES	19.83	71.43	3.54	6.83	5.92	35.07	10.57	4.00

Income

1. Interest Income	12.21	58.79	3.01	6.19	5.20	13.72	9.52	2.95
1.1. On Loans and Advance	12.20	52.79	3.01	6.19	5.19	13.40	9.52	2.93
1.2. On Investment		1.11				0.05		
1.2.1 Government Bonds		1.11				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	0.01	4.89				0.27		0.02
1.5 Others					0.00			
2. Comission & Discount	0.17	3.10	0.05	0.13	0.09	4.13	0.20	
2.1 Bills Purchase & Discount								
2.2 Comission	0.17	3.10	0.05	0.12	0.08	0.70	0.20	
2.3 Others				0.01	0.01	3.43		
3 Income From Exchange Fluctuation		-0.03						
3.1 Due to Change in Exchange Rate		0.00						
3.2 Due to Foreign Currency Trans.		-0.03						
4 Other Operating Income	2.29	0.94	0.47	0.51			0.85	0.61
5 Non Operating Income					0.64			
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	5.16	8.63				17.22		0.43
TOTAL INCOME	19.83	71.43	3.54	6.83	5.92	35.07	10.57	4.00

Profit and Loss Account

upto Bhadau 2069

Rs. in million

Expenses	IDBL	Gulmi	Kanchan	Matribhumi	Bright	Innovative	Jhimruk	Metro
1 Interest Expenses	51.33	5.64	10.16	3.43	8.23	11.88	3.11	13.79
1.1 Deposit Liabilities	51.27	5.64	10.16	3.43	8.23	11.88	3.11	13.79
1.1.1 Saving A/c	20.98	4.88	8.42	1.95	2.04	4.80	2.07	5.73
1.1.2 Fixed A/c	27.27	0.76	1.74	0.95	2.47	4.91	0.47	5.97
1.1.2.1 Upto 3 Months Fixed A/c	0.02		0.04	0.04				0.05
1.1.2.2 3 to 6 Months fixed A/c	0.38	0.00	0.09	0.01	0.00	0.00	0.00	0.39
1.1.2.3 6 Months to 1 Year Fixed A/c	24.88	0.45	1.02	0.49	1.63	3.70	0.15	3.96
1.1.2.4 Above 1 Year	1.99	0.31	0.59	0.40	0.84	1.21	0.31	1.58
1.1.3 Call Deposit	3.02			0.53	3.73	2.18	0.57	2.09
1.1.4 Certificate of Deposits								
1.2 Others	0.06							
2 Commission/Fee Expense								
3 Employees Expenses	6.08	0.63	1.27	0.57	0.94	1.33	0.47	0.82
4 Office Operating Expenses	9.06	0.57	1.30	0.28	0.88	3.75	0.64	1.53
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses								
7. Provision for Risk		0.15						0.30
7.1 Loan loss Provision		0.15						0.30
7.1.1 General Loan loss Provision		0.15						0.30
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								
8 Loan Written Off								
9 Provision for Staff Bonus					0.00			
10 Provision for Income Tax					0.00			
11 Others								
12 Net Profit								
TOTAL EXPENSES	66.47	6.99	12.72	4.27	10.05	16.96	4.22	16.44

Income

1. Interest Income	26.37	4.30	7.24	2.66	6.38	10.29	3.00	11.54
1.1. On Loans and Advance	24.70	4.30	7.23	2.66	6.38	10.29	3.00	9.59
1.2. On Investment								0.51
1.2.1 Government Bonds								0.51
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	1.03		0.00				0.00	1.43
1.5 Others	0.65							
2. Comission & Discount	1.46	0.22	1.37	0.42	0.06	0.19	0.68	0.11
2.1 Bills Purchase & Discount							0.00	
2.2 Comission	1.46		1.17	0.14	0.06	0.10	0.24	
2.3 Others		0.22	0.20	0.28		0.09	0.44	0.11
3 Income From Exchange Fluctuation	0.00							
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.	0.00							
4 Other Operating Income	2.08	0.71			0.41	2.74		1.37
5 Non Operating Income		0.08						
6 Provision Written Back							0.06	
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	36.55	1.68	4.12	1.20	3.21	3.74	0.47	3.42
TOTAL INCOME	66.47	6.99	12.72	4.27	10.05	16.96	4.22	16.44

Profit and Loss Account

upto Bhadau 2069

Rs. in million

Expenses	Vibor	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism	Mission	Surya
1 Interest Expenses	56.26	2.53	3.77	8.70	1.16	31.49	10.79	1.50
1.1 Deposit Liabilities	56.21	2.53	3.77	8.70	1.16	31.45	10.79	1.50
1.1.1 Saving A/c	13.45	2.23	2.32	3.87	0.81	13.36	5.15	0.74
1.1.2 Fixed A/c	28.77	0.20	1.28	3.94	0.33	12.20	3.29	0.64
1.1.2.1 Upto 3 Months Fixed A/c	1.66					0.02	0.11	0.00
1.1.2.2 3 to 6 Months fixed A/c	0.09		0.08		0.01	3.06	0.13	0.01
1.1.2.3 6 Months to 1 Year Fixed A/c	2.26	0.06	0.27		0.16	8.28	2.39	0.32
1.1.2.4 Above 1 Year	24.76	0.14	0.93	3.94	0.16	0.84	0.66	0.31
1.1.3 Call Deposit	14.00	0.10	0.18	0.88	0.02	5.88	2.34	0.11
1.1.4 Certificate of Deposits								
1.2 Others	0.04					0.04		
2 Commission/Fee Expense		0.02						
3 Employees Expenses	7.58	0.67	0.93	1.32	0.37	3.93	1.58	0.51
4 Office Operating Expenses	10.17	0.30	0.77	1.60	0.13	6.22	1.41	0.39
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses								
7. Provision for Risk	8.79			0.03				
7.1 Loan loss Provision	2.50			0.03				
7.1.1 General Loan loss Provision				0.03				
7.1.2 Special Loan Loss Provision	2.50							
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets	6.30							
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
8 Loan Written Off								
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others								
12 Net Profit		0.20						
TOTAL EXPENSES	82.80	3.72	5.47	11.65	1.67	41.63	13.77	2.40

Income

1. Interest Income	16.47	2.69	4.30	6.22	0.76	16.46	10.76	1.46
1.1. On Loans and Advance	14.28	2.69	4.30	6.22	0.76	14.08	10.76	1.46
1.2. On Investment	0.42							
1.2.1 Government Bonds	0.06							
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds	0.36							
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	0.24				0.00	2.38	0.00	
1.5 Others	1.53							
2. Comission & Discount	0.00	1.00	0.77	0.05	0.28	2.20	0.06	0.08
2.1 Bills Purchase & Discount								
2.2 Comission	0.00	0.15	0.77	0.05	0.01	2.20	0.06	0.08
2.3 Others		0.85			0.27			
3 Income From Exchange Fluctuation						1.68		
3.1 Due to Change in Exchange Rate						0.19		
3.2 Due to Foreign Currency Trans.						1.48		
4 Other Operating Income	0.39	0.04		0.75		4.45	1.23	0.42
5 Non Operating Income	0.09							
6 Provision Written Back	4.90							
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	60.94		0.40	4.62	0.63	16.84	1.72	0.45
TOTAL INCOME	82.80	3.72	5.47	11.65	1.67	41.63	13.77	2.40

Profit and Loss Account

upto Bhadau 2069

Rs. in million

Expenses	Mt. Makalu	Sindhuh	Sahara	Social	NCDBL	Cosmos	Manaslu	Samabridhhi
1 Interest Expenses	0.52	7.48	1.70	10.64	8.32	2.50	5.50	3.06
1.1 Deposit Liabilities	0.52	7.48	1.70	10.64	8.32	2.50	5.50	3.06
1.1.1 Saving A/c	0.41	5.86	1.50	2.02	2.53	2.30	3.11	1.90
1.1.2 Fixed A/c	0.06	1.62	0.08	2.53	2.91	0.20	1.11	1.16
1.1.2.1 Upto 3 Months Fixed A/c					0.01		0.00	
1.1.2.2 3 to 6 Months fixed A/c	0.00	0.02			0.02		0.02	
1.1.2.3 6 Months to 1 Year Fixed A/c	0.03	1.12		2.10	2.70	0.05	0.36	1.13
1.1.2.4 Above 1 Year	0.04	0.49	0.08	0.43	0.18	0.16	0.73	0.04
1.1.3 Call Deposit	0.04		0.11	6.09	2.88		1.28	
1.1.4 Certificate of Deposits								
1.2 Others								
2 Commission/Fee Expense								
3 Employees Expenses	0.23	1.15	0.29	2.02	0.91	0.58	1.18	0.80
4 Office Operating Expenses	0.37	1.38	0.40	1.78	1.58	0.51	1.41	0.85
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses				1.42				
7. Provision for Risk		0.21						0.12
7.1 Loan loss Provision		0.21						0.12
7.1.1 General Loan loss Provision		0.21						0.12
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								
8 Loan Written Off								
9 Provision for Staff Bonus	0.05							0.00
10 Provision for Income Tax	0.17							0.01
11 Others								
12 Net Profit	0.34		0.86					0.03
TOTAL EXPENSES	1.68	10.22	3.24	15.86	10.81	3.60	8.09	4.88

Income

1. Interest Income	1.57	7.90	2.50	8.43	6.92	2.08	4.08	4.33
1.1. On Loans and Advance	1.57	7.90	2.49	8.43	6.92	2.08	4.08	4.29
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		0.00	0.02					0.04
1.5 Others								
2. Comission & Discount	0.08	0.08		0.02	0.05	0.19		0.05
2.1 Bills Purchase & Discount								
2.2 Comission	0.08	0.08		0.02	0.03	0.19		0.03
2.3 Others					0.02			0.02
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	0.03	0.83	0.74	0.46	0.68	0.65	0.57	0.50
5 Non Operating Income				0.29				
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss		1.40		6.65	3.17	0.69	3.45	
TOTAL INCOME	1.68	10.22	3.24	15.86	10.81	3.60	8.09	4.88

Profit and Loss Account

upto Bhadau 2069

Rs. in million

Expenses	Ekata	Kalinchowk	Kailash	Salpa	Nepal Aawas	Nepal Finance	NIDC Capital	Narayani National
1 Interest Expenses	6.77	1.22	85.97	0.16	8.90	12.09	27.85	59.48
1.1 Deposit Liabilities	6.77	1.22	85.97	0.16	8.90	12.09	27.65	59.48
1.1.1 Saving A/c	3.84	0.37	23.04	0.09	1.90	2.40	6.71	17.80
1.1.2 Fixed A/c	1.02	0.18	49.28	0.07	7.00	9.69	20.62	41.68
1.1.2.1 Upto 3 Months Fixed A/c	0.01		0.19	0.00		0.52	0.02	0.20
1.1.2.2 3 to 6 Months fixed A/c	0.01		0.84	0.00		0.74	0.03	0.81
1.1.2.3 6 Months to 1 Year Fixed A/c	0.90		31.87	0.06	2.70	6.16	9.59	19.60
1.1.2.4 Above 1 Year	0.11	0.18	16.38	0.01	4.30	2.27	10.98	21.08
1.1.3 Call Deposit	1.91	0.68	13.65	0.00			0.32	
1.1.4 Certificate of Deposits								
1.2 Others							0.20	
2 Commission/Fee Expense						0.06		
3 Employees Expenses	1.04	0.55	8.00	0.37	2.40	0.71	1.52	4.23
4 Office Operating Expenses	1.19	0.47	9.55	0.30	1.10	1.71	2.00	4.01
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses								
7. Provision for Risk		0.28						0.42
7.1 Loan loss Provision		0.28						0.42
7.1.1 General Loan loss Provision		0.28						0.42
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								
8 Loan Written Off								
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others								
12 Net Profit								
TOTAL EXPENSES	9.01	2.52	103.53	0.84	12.40	14.58	31.37	68.14

Income

1. Interest Income	5.30	1.10	91.46	0.00	7.60	4.98	13.76	40.96
1.1. On Loans and Advance	5.30	1.10	82.37	0.00	7.40	4.98	13.57	40.96
1.2. On Investment			2.98				0.07	
1.2.1 Government Bonds			2.98				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			5.63				0.12	0.00
1.5 Others			0.47		0.20			
2. Comission & Discount	0.14	0.05	0.44	0.04		0.00	0.18	0.16
2.1 Bills Purchase & Discount								
2.2 Comission	0.14	0.05	0.44	0.04		0.00	0.18	0.16
2.3 Others								
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	1.51	0.21	6.31		0.60	1.15	0.20	3.95
5 Non Operating Income	0.03			0.16			0.14	0.24
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	2.02	1.17	5.32	0.64	4.20	8.44	17.09	22.83
TOTAL INCOME	9.01	2.52	103.53	0.84	12.40	14.58	31.37	68.14

Profit and Loss Account

upto Bhadau 2069

Rs. in million

Expenses	NSMFL	Peoples	Merchantile	Kathmandu	Himalaya	Union	Gorkha	Paschimanchal
1 Interest Expenses	20.95	2.52		10.58		22.83	6.99	33.99
1.1 Deposit Liabilities	20.29	2.52		10.58		22.83	6.99	33.99
1.1.1 Saving A/c	11.21	1.15		2.22		3.22	0.79	12.00
1.1.2 Fixed A/c	6.13	1.37		8.35		18.23	6.21	21.98
1.1.2.1 Upto 3 Months Fixed A/c				0.19		0.71		
1.1.2.2 3 to 6 Months fixed A/c				0.10		0.74		0.81
1.1.2.3 6 Months to 1 Year Fixed A/c		0.01		3.92		9.49	5.10	12.42
1.1.2.4 Above 1 Year	6.13	1.36		4.14		7.29	1.10	8.76
1.1.3 Call Deposit	2.95					1.38		
1.1.4 Certificate of Deposits								
1.2 Others	0.65							
2 Commission/Fee Expense								
3 Employees Expenses	2.82	0.71		0.97		2.63	0.80	2.65
4 Office Operatiing Expenses	4.03	0.72		1.40		2.59	0.77	1.91
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operatiing Expenses								
7. Provision for Risk	139.66							0.02
7.1 Loan loss Provision	139.66							0.02
7.1.1 General Loan loss Provision								
7.1.2 Special Loan Loss Provision	139.66							0.02
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
8 Loan Written Off								
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others								
12 Net Profit								
TOTAL EXPENSES	167.45	3.96		12.95		28.05	8.56	38.56

Income

1. Interest Income	17.10	3.15		10.05		10.21	3.51	13.36
1.1. On Loans and Advance	17.09	3.15		10.05		10.20	3.51	13.36
1.2. On Investment								
1.2.1 Government Bonds								
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	0.01	0.00						
1.5 Others						0.00		
2. Comission & Discount	0.01			0.01		0.00	0.30	3.27
2.1 Bills Purchase & Discount								
2.2 Comission				0.01		0.00	0.00	0.02
2.3 Others	0.01						0.29	3.24
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	-0.13	0.01		0.44		1.09		0.03
5 Non Operating Income	1.31			0.24		0.04		
6 Provision Written Back	1.61							-1.47
7 Recovery from Written off Loan							0.96	
8 Income from Extra Ordinary Expenses								
9 Net Loss	147.55	0.80		2.20		16.70	3.80	23.38
TOTAL INCOME	167.45	3.96		12.95		28.05	8.56	38.56

Profit and Loss Account

upto Bhadau 2069

Rs. in million

Expenses	NHMFL	Goodwill	Siddhartha FC	Sri Investment	Lumbini	Yeti	ILFCO	Mahalaxmi
1 Interest Expenses	32.88	25.06	21.27	24.78	31.39	25.79	27.83	46.40
1.1 Deposit Liabilities	32.88	24.72	20.64	24.78	31.39	25.79	27.83	46.40
1.1.1 Saving A/c	4.90	0.00	7.90	4.68	7.75	9.94	4.14	13.41
1.1.2 Fixed A/c	27.98	24.72	12.74	20.10	23.64	15.85	22.73	30.78
1.1.2.1 Upto 3 Months Fixed A/c	2.09	0.36			1.29	0.07		0.20
1.1.2.2 3 to 6 Months fixed A/c	1.44	0.91		0.07	2.13	0.31		0.20
1.1.2.3 6 Months to 1 Year Fixed A/c	10.04	6.57		17.97	15.91	5.17	10.18	8.49
1.1.2.4 Above 1 Year	14.41	16.88	12.74	2.05	4.32	10.30	12.54	21.89
1.1.3 Call Deposit							0.96	2.17
1.1.4 Certificate of Deposits								0.04
1.2 Others		0.34	0.63					
2 Commission/Fee Expense								
3 Employees Expenses	1.77	9.34	1.66	1.72	2.15	2.09	5.52	3.96
4 Office Operating Expenses	2.13		1.97	1.56	0.93	2.39	8.93	3.43
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses								
7. Provision for Risk								
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								
8 Loan Written Off								
9 Provision for Staff Bonus	0.02	0.36						
10 Provision for Income Tax	0.07	0.83						
11 Others								
12 Net Profit	0.16	2.75					2.13	
TOTAL EXPENSES	37.04	38.34	24.90	28.06	34.47	30.27	44.41	53.79

Income

1. Interest Income	27.57	33.57	17.15	6.89	7.79	19.07	42.39	23.15
1.1. On Loans and Advance	25.43	32.03	17.15	6.89	7.79	18.77	32.89	22.97
1.2. On Investment	0.61	1.54				0.22	1.89	0.06
1.2.1 Government Bonds	0.61	1.54				0.22	1.89	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	1.53					0.08		0.05
1.5 Others							7.60	0.06
2. Comission & Discount	0.03	4.77	7.10		0.10	0.28	0.06	0.21
2.1 Bills Purchase & Discount								
2.2 Comission	0.03		0.02		0.10	0.28		0.17
2.3 Others		4.77	7.08				0.06	0.04
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	1.37			1.29	1.11	2.75	1.97	2.40
5 Non Operating Income	0.01							0.45
6 Provision Written Back	8.06							
7 Recovery from Written off Loan					2.08			
8 Income from Extra Ordinary Expenses								
9 Net Loss			0.65	19.87	23.39	8.17		27.58
TOTAL INCOME	37.04	38.34	24.90	28.06	34.47	30.27	44.41	53.79

Profit and Loss Account

upto Bhadau 2069

Rs. in million

Expenses	Lalitpur	United	General	Progressive	Alpic Everest	Navadurga	Janaki	Pokhara
1 Interest Expenses	36.80	48.97	16.96	3.97	15.18	0.87	18.74	31.28
1.1 Deposit Liabilities	36.69	48.97	16.69	3.97	14.92	0.87	18.74	31.28
1.1.1 Saving A/c	12.12	17.83	3.83	1.63	7.33	0.01	5.12	13.95
1.1.2 Fixed A/c	24.57	31.15	12.87	2.34	7.59	0.86	13.62	17.33
1.1.2.1 Upto 3 Months Fixed A/c	0.05	0.27	0.54	0.00	0.33			
1.1.2.2 3 to 6 Months fixed A/c	0.33	1.18	0.08				0.00	0.87
1.1.2.3 6 Months to 1 Year Fixed A/c	14.76	6.47		0.30	2.51			10.40
1.1.2.4 Above 1 Year	9.43	23.23	12.24	2.03	4.75	0.86	13.62	6.06
1.1.3 Call Deposit								
1.1.4 Certificate of Deposits								
1.2 Others	0.11		0.26		0.25			
2 Commission/Fee Expense							0.07	
3 Employees Expenses	1.66	6.95	1.16	0.60	1.10	1.11	0.70	1.54
4 Office Operating Expenses	1.67	5.68	1.51	0.98	1.67	0.95	0.62	1.85
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses								
7. Provision for Risk	0.07							32.11
7.1 Loan loss Provision	0.01							32.11
7.1.1 General Loan loss Provision	-3.38							
7.1.2 Special Loan Loss Provision	12.70							32.11
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								
8 Loan Written Off		0.00						
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others								
12 Net Profit			8.79			0.77	4.30	
TOTAL EXPENSES	40.20	61.61	28.42	5.54	17.95	3.70	24.43	66.77

Income

1. Interest Income	20.66	40.20	28.19	2.03	4.65	2.97	21.60	21.01
1.1. On Loans and Advance	20.66	39.26	27.49	2.00	4.18	2.96	20.97	21.01
1.2. On Investment		0.93					0.05	
1.2.1 Government Bonds		0.93						
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds							0.05	
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit		0.00	0.71				0.04	
1.5 Others				0.03	0.47	0.01	0.54	
2. Comission & Discount	0.01	0.48	0.23		0.03	0.01	0.01	1.45
2.1 Bills Purchase & Discount								
2.2 Comission	0.01	0.24	0.01		0.03	0.01	0.00	
2.3 Others		0.24	0.22				0.00	1.45
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	0.73	4.72		0.01	0.12	0.73	0.25	
5 Non Operating Income							0.05	
6 Provision Written Back								36.65
7 Recovery from Written off Loan							2.52	
8 Income from Extra Ordinary Expenses								
9 Net Loss	18.80	16.22		3.50	13.15			7.67
TOTAL INCOME	40.20	61.61	28.42	5.54	17.95	3.70	24.43	66.77

Profit and Loss Account

upto Bhadau 2069

Rs. in million

Expenses	Central	Premier	Arun	Multipurpose	Butwal	Srijana	Om	CMB
1 Interest Expenses	34.19	24.56	3.47	0.15	28.77	0.08	67.41	10.51
1.1 Deposit Liabilities	34.19	24.56	3.43	0.15	28.46	0.08	67.41	10.51
1.1.1 Saving A/c	12.30	9.84	1.35		12.16		28.60	3.69
1.1.2 Fixed A/c	21.89	14.71	2.08	0.15	16.30	0.08	38.81	6.82
1.1.2.1 Upto 3 Months Fixed A/c	1.50	2.39	0.03		2.98		0.61	
1.1.2.2 3 to 6 Months fixed A/c	2.10	0.77	0.95		2.05		1.10	0.01
1.1.2.3 6 Months to 1 Year Fixed A/c	13.05	11.10	0.67		6.99		28.55	5.69
1.1.2.4 Above 1 Year	5.24	0.46	0.43	0.15	4.28	0.08	8.55	1.12
1.1.3 Call Deposit								
1.1.4 Certificate of Deposits								
1.2 Others			0.04		0.31			
2 Commission/Fee Expense				0.02		0.12		
3 Employees Expenses	1.83	1.25	1.21	0.11	2.86	0.63	3.61	1.15
4 Office Operating Expenses	1.98	1.90	0.80	0.13	3.83	0.69	5.83	1.67
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses								0.04
7. Provision for Risk				0.67				0.25
7.1 Loan loss Provision				0.67				0.25
7.1.1 General Loan loss Provision				0.07				0.25
7.1.2 Special Loan Loss Provision				0.60				
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
8 Loan Written Off								
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others								
12 Net Profit				0.90		3.70		
TOTAL EXPENSES	37.99	27.71	5.49	1.99	35.45	5.22	76.85	13.61

Income

1. Interest Income	14.13	6.94	0.59	1.94	32.78	4.30	46.92	3.58
1.1. On Loans and Advance	13.65	6.94	0.59	1.94	32.78	4.30	45.36	3.25
1.2. On Investment	0.48						1.57	0.33
1.2.1 Government Bonds							1.57	0.33
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds	0.48							
1.3 Agency Balance								
1.4 On Call Deposit	0.00						0.00	
1.5 Others		0.00						
2. Comission & Discount	0.13	0.51	0.01	0.00	0.29	0.02		0.00
2.1 Bills Purchase & Discount								
2.2 Comission	0.13	0.01	0.01		0.29	0.02		0.00
2.3 Others		0.50		0.00				
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	0.77	1.12	0.22	0.05	1.64	0.90	3.69	0.16
5 Non Operating Income								0.07
6 Provision Written Back								0.37
7 Recovery from Written off Loan								0.98
8 Income from Extra Ordinary Expenses								
9 Net Loss	22.96	19.14	4.66		0.75		26.24	8.46
TOTAL INCOME	37.99	27.71	5.49	1.99	35.45	5.22	76.85	13.61

Profit and Loss Account

upto Bhadau 2069

Rs. in million

Expenses	WMBFL	CMBFCL	Crystal	Royal	Guheshwori	Patan	Fewa	Everest
1 Interest Expenses	14.11	17.19	12.58	45.50	16.46	0.22	44.12	7.62
1.1 Deposit Liabilities	13.43	16.91	12.58	45.42	16.46	0.22	44.12	7.62
1.1.1 Saving A/c	6.06	6.81	4.46	25.08	4.17	0.01	20.02	3.59
1.1.2 Fixed A/c	7.37	4.40	8.13	20.34	12.29	0.21	24.10	4.03
1.1.2.1 Upto 3 Months Fixed A/c	0.35		0.30	1.88			0.30	1.71
1.1.2.2 3 to 6 Months fixed A/c	0.03		0.41	2.08	0.25		0.65	0.02
1.1.2.3 6 Months to 1 Year Fixed A/c	3.33	0.95	3.42	12.97	2.85		17.46	1.04
1.1.2.4 Above 1 Year	3.67	3.45	3.99	3.42	9.19	0.21	5.70	1.26
1.1.3 Call Deposit		5.69						
1.1.4 Certificate of Deposits								
1.2 Others	0.68	0.28		0.08				
2 Commission/Fee Expense								
3 Employees Expenses	1.44	2.92	0.94	1.84	1.05	0.61	4.10	0.85
4 Office Operating Expenses	1.75	3.17	0.84	3.61	0.71	1.02	5.52	1.47
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses						0.11		
7. Provision for Risk				8.92				
7.1 Loan loss Provision				8.92				
7.1.1 General Loan loss Provision				0.85				
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								
8 Loan Written Off								
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others								
12 Net Profit		17.01				4.04		
TOTAL EXPENSES	17.30	40.28	14.36	59.87	18.22	6.00	53.74	9.94

Income

1. Interest Income	11.18	39.64	12.87	9.54	13.68	5.89	41.39	5.58
1.1. On Loans and Advance	11.05	39.59	12.78	8.52	11.12	5.89	41.35	5.58
1.2. On Investment				0.11				
1.2.1 Government Bonds				0.11				
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance					2.56			
1.4 On Call Deposit				0.86			0.04	
1.5 Others	0.13	0.04	0.10	0.05				
2. Comission & Discount	0.05	0.00		0.07	0.11		3.29	0.09
2.1 Bills Purchase & Discount								
2.2 Comission	0.04			0.07	0.11		3.29	0.09
2.3 Others	0.01	0.00						
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	0.29	0.10		0.98	1.92	0.05	1.75	0.75
5 Non Operating Income		0.55			0.26	0.06		
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	5.79		1.49	49.28	2.25		7.31	3.52
TOTAL INCOME	17.31	40.28	14.36	59.87	18.22	6.00	53.74	9.94

Profit and Loss Account

upto Bhadau 2069

Rs. in million

Expenses	Prudential	ICFC	Sagarmatha	Civil	Prabhu	Imperial	Kuber	NEFL
1 Interest Expenses	15.05	54.16	26.52	11.61	102.70	16.52	15.71	12.79
1.1 Deposit Liabilities	13.61	54.14	26.52	11.21	102.70	16.52	15.68	11.97
1.1.1 Saving A/c	6.06	26.59	11.28	9.11	79.52	5.51	8.33	6.33
1.1.2 Fixed A/c	7.54	27.55	15.24	2.10	23.18	11.01	7.34	5.64
1.1.2.1 Upto 3 Months Fixed A/c	0.53	0.03	0.78		0.28			0.00
1.1.2.2 3 to 6 Months fixed A/c	0.06	0.44	1.97		1.83	0.21		0.28
1.1.2.3 6 Months to 1 Year Fixed A/c	0.17	11.98	10.08	0.74	15.99	4.08	7.34	1.73
1.1.2.4 Above 1 Year	6.78	15.10	2.41	1.36	5.08	6.72		3.63
1.1.3 Call Deposit								
1.1.4 Certificate of Deposits								
1.2 Others	1.44	0.02		0.40			0.03	0.82
2 Commission/Fee Expense								
3 Employees Expenses	0.93	5.52	2.97	0.96	13.26	1.06	3.17	1.45
4 Office Operating Expenses	2.66	6.96	1.90	0.54	16.09	1.19	4.26	1.64
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses					0.03			
7. Provision for Risk	153.83						33.95	
7.1 Loan loss Provision	153.83						33.95	
7.1.1 General Loan loss Provision							33.95	
7.1.2 Special Loan Loss Provision	153.83							
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
8 Loan Written Off								
9 Provision for Staff Bonus		3.57						
10 Provision for Income Tax		10.71						
11 Others								
12 Net Profit		24.98						
TOTAL EXPENSES	172.47	105.90	31.39	13.10	132.08	18.77	57.09	15.88

Income

1. Interest Income	11.12	101.94	12.68	8.49	82.39	4.72	40.65	9.67
1.1. On Loans and Advance	10.80	101.90	12.68	8.06	66.08	4.59	39.54	8.60
1.2. On Investment	0.00				1.27			
1.2.1 Government Bonds	0.00							
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds					1.27			
1.3 Agency Balance		0.00						
1.4 On Call Deposit	0.16			0.01			1.12	
1.5 Others	0.15	0.04	0.00	0.42	15.04	0.13		1.07
2. Comission & Discount	0.85	0.47	2.63		2.09	0.02	1.19	0.39
2.1 Bills Purchase & Discount								
2.2 Comission	0.00	0.47	0.22		2.09	0.02	1.19	0.35
2.3 Others	0.85		2.41					0.04
3 Income From Exchange Fluctuation					0.10			
3.1 Due to Change in Exchange Rate					0.10			
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income		3.49		0.72	4.78	0.30	0.67	0.74
5 Non Operating Income			5.64		1.01	0.08		
6 Provision Written Back	64.93		0.03				0.10	
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	95.56		10.41	3.89	41.71	13.64	14.48	5.08
TOTAL INCOME	172.47	105.90	31.39	13.10	132.08	18.77	57.09	15.88

Profit and Loss Account

upto Bhadau 2069

Rs. in million

Expenses	Valley	Seti	hama	reliable	Api	Namaste	Kaski	Zenith
1 Interest Expenses	17.48	0.60	7.11	27.62	17.95	1.30	24.09	17.37
1.1 Deposit Liabilities	17.48	0.60	7.11	26.72	17.95	1.30	24.09	17.37
1.1.1 Saving A/c	9.05	0.59	2.27	16.63	8.89	1.20	11.29	12.26
1.1.2 Fixed A/c	8.43	0.01	3.32	10.08	9.06	0.10	12.80	5.11
1.1.2.1 Upto 3 Months Fixed A/c				0.24	0.17		0.07	0.10
1.1.2.2 3 to 6 Months fixed A/c	0.16		0.03	0.73	0.29			0.37
1.1.2.3 6 Months to 1 Year Fixed A/c	3.96	0.01	1.21	7.63	7.00		11.94	2.43
1.1.2.4 Above 1 Year	4.31	0.01	2.08	1.49	1.59	0.10	0.78	2.21
1.1.3 Call Deposit			1.52					
1.1.4 Certificate of Deposits								
1.2 Others				0.90				
2 Commission/Fee Expense								
3 Employees Expenses	1.75	0.63	0.97	3.15	1.99	0.34	1.89	1.94
4 Office Operating Expenses	1.17	0.29	1.26	3.72	1.86	0.21	2.39	1.48
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses	0.00							
7. Provision for Risk			11.64					
7.1 Loan loss Provision			11.64					
7.1.1 General Loan loss Provision								
7.1.2 Special Loan Loss Provision			11.64					
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								
8 Loan Written Off								
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others								
12 Net Profit		1.64				0.44		
TOTAL EXPENSES	20.40	3.16	20.98	34.49	21.80	2.30	28.38	20.78

Income

1. Interest Income	9.09	2.91	6.71	18.94	11.01	1.92	18.07	7.85
1.1. On Loans and Advance	9.09	2.91	5.26	15.56	11.01	1.92	18.06	7.76
1.2. On Investment			0.18	1.55				
1.2.1 Government Bonds			0.18	1.55				
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit			1.28	1.80	0.00		0.01	0.09
1.5 Others		0.00	0.00	0.04				
2. Comission & Discount	0.35	0.01	0.06	1.48	0.33	0.03		
2.1 Bills Purchase & Discount								
2.2 Comission		0.01	0.06	1.48	0.33	0.03		
2.3 Others	0.35							
3 Income From Exchange Fluctuation				0.13				
3.1 Due to Change in Exchange Rate				0.13				
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	1.42	0.24	0.32	1.83	2.21	0.34	1.92	1.57
5 Non Operating Income	0.03			0.15				
6 Provision Written Back			4.80					
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	9.51		9.09	11.96	8.25		8.38	11.37
TOTAL INCOME	20.40	3.16	20.98	34.49	21.80	2.30	28.38	20.78

Profit and Loss Account

upto Bhadau 2069

Rs. in million

Expenses	Unique	Manjushree	Subhalaxmi	Jebils	Reliance	Lotus	Baibhav	Bhaktapur
1 Interest Expenses	7.70	16.40	12.04	8.26	16.53	6.32	3.37	2.98
1.1 Deposit Liabilities	7.70	16.40	12.04	8.26	16.53	6.32	3.37	2.98
1.1.1 Saving A/c	3.51	7.99	1.92	1.74	7.83	3.01	2.43	1.13
1.1.2 Fixed A/c	4.18	8.41	8.78	4.42	8.70	3.30	0.94	1.11
1.1.2.1 Upto 3 Months Fixed A/c	0.66	0.11	0.62	0.04	0.39	0.05		
1.1.2.2 3 to 6 Months fixed A/c	0.38	1.50	0.41	0.17	0.19	0.01		0.01
1.1.2.3 6 Months to 1 Year Fixed A/c	2.69	3.66	1.03	2.63	0.28	2.70	0.64	0.44
1.1.2.4 Above 1 Year	0.46	3.14	6.72	1.57	7.84	0.54	0.30	0.66
1.1.3 Call Deposit			1.35	2.10				0.74
1.1.4 Certificate of Deposits								
1.2 Others								
2 Commission/Fee Expense								
3 Employees Expenses	0.66	1.08	1.62	1.27	1.11	0.58	0.73	0.62
4 Office Operating Expenses	0.95	2.41	2.45	1.69	1.66	0.96	0.71	0.56
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses								
7. Provision for Risk					0.05			
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								
8 Loan Written Off								
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others								
12 Net Profit							2.20	
TOTAL EXPENSES	9.31	19.89	16.12	11.22	19.35	7.86	7.01	4.16

Income

1. Interest Income	7.00	1.98	5.29	3.93	14.73	6.42	6.32	2.72
1.1. On Loans and Advance	6.35	1.98	5.29	3.90	12.67	6.42	3.03	2.72
1.2. On Investment				0.03	0.09			
1.2.1 Government Bonds				0.03	0.09			
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit					1.13			
1.5 Others	0.64				0.84		3.29	
2. Comission & Discount	0.40	2.16	0.04	0.02	0.00	0.04		0.26
2.1 Bills Purchase & Discount								
2.2 Comission		0.01	0.04	0.02	0.00	0.03		0.00
2.3 Others	0.40	2.15				0.01		0.26
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income			1.17	0.98	1.52	0.42	0.70	
5 Non Operating Income				0.13				
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	1.91	15.75	9.62	6.16	3.09	0.98		1.18
TOTAL INCOME	9.31	19.89	16.12	11.22	19.35	7.86	7.01	4.16

Statement of Loans and Advances

as on Bhadau end 2069

Sector wise credit		NBL	RBB	NABIL	NIBL	SCBNL	HLB	NSBI	NBBL	EBL	BOK	NCC	NIC	LBL	MBL	Kumari	Laxmi	Rs. in million
1	Agricultural and Forest	599.06	631.05	559.97	723.58	324.54	738.73	1688.58	103.88	1846.67	297.36	378.64	256.93	326.25	89.64	361.94	597.36	
2	Fishery		18.75						6.69						2.00			
3	Mining	103.09	697.84	29.93	18.74				24.53	1.44					49.18	133.48		
4	Agriculture, Forestry & Beverage Production	1536.09	1768.45	2389.54	3588.62	1585.08	2804.20	1965.86	635.17	2858.17	2387.54	1388.89	1236.13	262.23	434.63	1205.10	1107.59	
5	Non-food Production	3118.40	3490.61	10261.95	12103.36	2390.32	8544.54	3552.07	1549.29	4062.38	3525.51	1956.37	3875.21	437.06	3410.63	4068.02	3632.82	
6	Construction	2324.66	4786.72	4798.24	1281.29	4548.58	1951.15	2888.35	2796.52	5040.22	1470.47	1330.97	2447.38	863.81	926.73	2330.12	2815.82	
7	Electricity, Gas and Water	306.36	986.89	155.86	397.71	14.19	742.55	180.07	106.84	1345.72	1097.77	605.62	124.42	176.20	1096.73	296.58	193.72	
8	Metal Products, Machinery & Electronic Equipment & Assemblage	118.43	508.57	428.60	182.55	293.84	103.34	770.80	239.11	946.76	291.06	283.84	47.74	10.80	175.85	636.53	34.99	
9	Transport, Communication and Public Utilities	775.67	1455.38	3263.97	1454.41	78.26	1899.06	803.51	445.87	2683.06	150.77	660.34	308.95	248.51	594.50	669.38	844.90	
10	Wholesaler & Retailer	6080.62	9504.26	9368.18	6858.66	3420.16	5754.53	8754.25	2310.04	10615.84	4252.84	2422.37	2746.07	1667.47	2419.98	2926.35	3778.37	
11	Finance, Insurance and Real Estate	788.76	1858.43	2954.11	5249.14	924.86	4689.57	846.92	781.40	3426.67	2448.00	1780.14	1970.60	340.68	2115.01	2407.48	2902.69	
12	Hotel or Restaurant	479.95	729.40	1146.45	2016.86	229.28	792.29	330.96	211.41	679.41	165.12	454.70	130.33	731.78	356.66	381.50	79.24	
13	Other Services	453.64	1386.85	2203.86	2932.89	88.08	3672.27	239.66	435.69	985.58	922.17	762.86	302.85	493.40	690.02	1489.77	610.56	
14	Consumption Loans	9390.67	7356.56	184.09	1521.26	3081.14	815.73	223.61	539.77	2080.32	955.78	1223.45	1082.61	50.56	862.54	414.81	702.28	
15	Local Government		218.97			138.81								57.29			134.63	
16	Others	3394.97	1667.17	3492.25	5709.93	2216.40	3262.24	5026.10	1013.42	95.12	1061.23	721.20	1337.18	1734.16	2658.14	1232.32	508.98	
Total		29470.36	37065.90	41236.98	44038.99	19333.54	35770.22	27270.72	11199.63	36667.37	19025.63	13969.39	15866.39	7400.19	15882.24	18553.37	17943.95	
Product wise credit																		
1	Term Loan	6104.87	3863.32	5946.99	6015.40	1241.63	5667.18	1188.33	575.71	3060.53	2649.62	2151.20	936.11	934.94	2595.21	2857.07	2730.40	
2	Overdraft	3504.71	4902.73	9122.25	9203.71	2601.98	6203.12	985.39	2781.68	6434.28	4348.28	4438.34	982.02	939.51	3307.19	5499.54	2158.51	
3	Trust Receipt Loan / Import Loan	886.31	563.41	3856.89	5859.26	1423.64	5500.28	947.67	1175.60	1768.80	871.43	866.02	923.23	200.95	1360.13	769.57	516.81	
4	Demand & Other Working Capital Loan	4784.23	12032.50	6724.82	10154.56	3817.83	7005.81	14545.58	2895.40	9296.39	4385.71	1645.34	4146.49	2201.36	1341.72	3805.61	6527.68	
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	1526.59	3092.98	2446.34	806.91	2880.73	1647.25	2369.32	561.73	4424.30	1334.50	751.16	1488.21	158.23	572.37	1444.37	748.79	
6	Real Estate Loan	997.38	2078.34	4625.06	7665.90	1634.18	3753.61	1294.32	782.56	2214.95	1391.04	1467.34	2138.60	1173.92	2669.04	2432.01	2433.55	
7	Margin Nature Loan	1041.25	299.34		47.36		645.52		0.14	28.38	131.90	140.35	90.62	26.84	126.33	303.20	218.03	
8	Hire Purchase Loan	1471.41	1018.84	3402.96	1430.76	2987.43	1780.09	371.35	1023.06	1852.24	1146.51	782.33	1395.95	551.58	867.25	649.17	513.13	
9	Deprived Sector Loan	786.97	1314.72	1282.31	1391.53	613.90	953.87	832.56	320.05	983.92	749.26	385.46	496.02	187.06	535.78	619.92	463.25	
10	Bills Purchased	58.06	64.78	95.00	251.00	1089.97	1560.37	13.80	75.12	355.30	1440.25	17.55	8.65	1.21	17.41	13.23	777.69	
11	Other Product	8308.59	7834.94	3734.37	1212.61	1042.25	1053.11	4722.40	1008.58	6248.28	577.12	1324.30	3260.48	1024.59	2489.80	159.68	856.12	
TOTAL LOAN & ADVANCES		29470.36	37065.90	41236.98	44038.99	19333.54	35770.22	27270.72	11199.63	36667.37	19025.63	13969.39	15866.39	7400.19	15882.24	18553.37	17943.95	
Security wise credit																		
1	Gold and Silver	7022.00	6790.11	32.88	1123.50				184.95		0.58	545.91	9.75		25.18		108.39	
2	Government Securities	612.27	234.90	2.38	41.62	670.82	0.24	1.80		287.99	10.64		80.00	57.29			1.02	
3	Non Governmental Securities	242.85	295.53		63.56		645.52			948.33		241.01	113.49	150.97	118.93	165.11		
4	Fixed Deposit Receipts	197.13	269.45	405.35	115.69	230.13	306.74	972.99	161.95	844.00	380.79	209.01	366.77	45.79	516.87	234.72	50.85	
4.1	Own	196.47	269.45	332.31	115.69	53.30	297.51	972.99	161.95	843.93	380.79	209.01	366.77	45.79	459.68	234.72	50.85	
4.2	Other Licences Institutions	0.66		73.04		176.83	9.23			0.08					57.19			
5	Collateral of Properties	17159.99	28028.95	32055.45	37650.23	15182.44	32205.96	24386.83	9653.90	31607.78	16173.11	11837.32	14748.45	6430.60	14577.08	17533.24	16997.08	
5.1	Fixed Assets	14403.56	27873.66	23803.59	30939.50	12639.54	31033.67	19545.24	8746.68	14721.79	13311.09	9219.99	9938.39	6241.41	11123.29	16803.14	11024.60	
5.2	Current Assets	2756.43	155.29	8251.86	6710.74	2542.90	1172.29	4841.59	907.22	16885.99	2862.01	2617.33	4810.06	189.19	3453.78	730.10	5972.48	
6	Against security of Bill	99.26	121.40	3965.45	307.83		1560.37	137.84	145.16	107.17	1464.20	196.76	9.79	282.23	56.94	20.53		
6.1	Domestic Bills	0.03	16.66	6.77			89.21	29.70	40.84	1.15			7.35	55.13	20.53			
6.2	Foreign Bills	99.23	104.74	3958.69	307.83		1471.16	108.14	104.32	106.01	1464.20	196.76	2.44	282.23	1.81			
7	Against Guarantee	662.09	334.17	65.93	1407.05	546.10	981.49	694.80	925.25	2571.73	983.20	597.43	483.43	153.38	456.60	404.68	135.32	
7.1	Government Guarantee	324.74	7.95		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	273.56	310.81		1020.48	407.29		495.68	439.88	1798.59	303.02	483.44	344.27	102.07	289.17	403.91		
7.3	Personal Guarantee	0.06	13.39		17.59				394.07	54.29		41.22			33.03		0.69	
7.4	Collective Guarantee	1.09	2.02								9.75							
7.5	Int. Rtd. Foreign Bank's Guarantee			45.00			29.00	43.00										
7.6	Other Guarantee	62.64		20.93	0.70		952.49			520.03	668.26	0.93		51.31				
8	Credit Card			127.85	53.05	116.39	69.89				13.11						13.68	
9	Others	3474.77	991.39	4581.68	3276.47	2587.66		1076.46	128.42	300.36		341.95	54.71	279.93	130.63	195.08	637.60	
Total		29470.36	37065.90	41236.98	44038.99	19333.54	35770.22	27270.72	11199.63	36667.37	19025.63	13969.39	15866.39	7400.19	15882.24	18553.37	17943.95	

Statement of Loans and Advances

as on Bhadau 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	390.70	10258.39	290.29	62.19	344.48	93.22	70.15	437.93	235.75	471.82	234.65	68.59	456.99	206.42	116.06	85.70
2	Fishery		1738.65	17.59		2.37		0.50			0.29		0.12				
3	Mining	25.46	28.48	2.93	7.66	154.97	135.68	128.88	99.75	41.27		50.58	95.94	28.95	1.91		
4	Agriculture, Forestry & Beverage Production	744.15	2171.55	591.76	811.21	210.20	777.26	1195.65	178.61	2357.18	662.77	942.70	1056.50	884.63	478.39	276.53	585.90
5	Non-food Production	3261.76	2900.43	3291.47	2550.25	4187.13	1406.25	3822.61	2651.96	1841.39	1170.24	2139.02	2239.15	1011.92	2585.35	848.19	2071.90
6	Construction	2456.48	2496.47	1649.95	532.62	1316.34	2347.70	584.40	716.72	1539.82	2377.65	195.50	462.63	422.09	720.99	594.24	869.48
7	Electricity, Gas and Water	592.17	82.59	57.06	895.33	887.71	884.89	308.24	118.00	222.76	327.95	127.99	75.14	348.61	70.42		486.40
8	Metal Products, Machinery & Electronic Equipment & Assemblage	113.37	156.48	210.97	34.32	54.39	470.06	207.70	251.22	162.99	81.30	230.67	195.21	447.36	30.86	9.32	111.61
9	Transport, Communication and Public Utilities	1005.29	223.72	169.99	99.21	252.31	1569.09	409.25	1023.37	763.43	528.50	362.02	1134.92	418.68	159.24	89.96	996.21
10	Wholesaler & Retailer	3063.41	11815.21	4187.37	2432.08	3106.67	2326.13	3468.23	1542.61	1944.53	3233.83	1164.73	2627.07	1104.42	2086.16	1666.75	2679.76
11	Finance, Insurance and Real Estate	2552.37	657.97	1685.74	2752.00	2868.13	1153.61	3010.51	2605.02	1642.20	2044.13	954.11	543.03	302.44	1050.16	501.29	759.95
12	Hotel or Restaurant	286.11	1285.87	938.75	105.64	171.41	65.97	358.38	482.98	336.71	1032.47	566.23	362.09	144.16	306.97	19.97	222.46
13	Other Services	1075.03	2690.37	721.77	712.40	559.26	396.91	776.70	781.98	934.95	1811.15	288.84	255.69	243.40	668.55	208.94	622.08
14	Consumption Loans	168.70	405.64	361.55	1166.87	580.16	223.36	982.47	62.35	618.56	697.80	522.64	422.25	133.97	144.82	830.72	519.12
15	Local Government	135.05	0.00			1.20	77.20										
16	Others	4482.25	7782.15	7619.64	2549.69	5222.88	702.46	1172.89	639.50	752.72	677.51	400.92	313.93	590.46	62.49	233.48	1071.67
	Total	20352.30	44693.97	21796.82	14711.47	19919.59	12629.77	16496.55	11591.99	13394.27	15117.41	8180.61	9852.26	6538.08	8572.72	5395.45	11084.25

Product wise credit

1	Term Loan	3737.11	13415.62	1283.33	2900.05	2260.02	1465.82	1813.38	1632.24	1791.56	2990.75	1395.83	918.97	954.98	708.12	499.80	1723.93
2	Overdraft	5185.51	2830.99	7133.82	2939.68	5541.36	3036.11	2431.72	1168.10	644.85	4756.74	1850.28	1002.38	1639.63	1686.47	1920.11	1714.08
3	Trust Receipt Loan / Import Loan	664.75		1549.43	451.18	521.08	283.09	1417.06	1058.67	590.52	144.43	502.50	904.08	540.47	653.39	281.74	94.81
4	Demand & Other Working Capital Loan	2759.33	20141.62	5414.00	2505.64	1179.61	2237.43	5512.52	3700.61	3007.67	1192.71	2670.50	4703.14	2226.35	2962.15	959.50	3409.99
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	996.51	2084.88	810.18	414.49	868.95	985.38	582.33	150.97	909.59	1049.81	130.71	141.20	114.77	137.68	417.33	529.68
6	Real Estate Loan	4283.49	294.08	2986.81	2463.46	3937.62	2017.20	2485.50	2441.46	1352.02	2958.05	578.61	267.43	326.69	1230.99	396.61	1040.06
7	Margin Nature Loan	444.93		237.83	93.31	734.52	93.34	73.81	123.10	272.72	342.52	117.02		133.09	121.68	29.01	59.16
8	Hire Purchase Loan	1070.56	67.12	1059.09	868.12	549.61	1328.86	785.10	166.61	1088.96	855.74	394.89	987.13	259.03	251.29	166.60	820.63
9	Deprived Sector Loan	576.76	5373.42	533.70	428.74	707.14	432.55	469.55	338.96	416.28	460.14	200.50	209.95	142.65	186.67	89.74	229.08
10	Bills Purchased	445.97		376.11	46.01	18.05	81.44	188.38	35.41	1001.85	20.79	4.75		172.88	1.80	2.49	
11	Other Product	187.37	486.24	412.53	1600.79	3601.62	668.55	737.20	775.88	2318.26	345.73	335.04	717.99	27.55	632.49	632.51	1462.82
	TOTAL LOAN & ADVANCES	20352.30	44693.97	21796.82	14711.47	19919.59	12629.77	16496.55	11591.99	13394.27	15117.41	8180.61	9852.26	6538.08	8572.72	5395.45	11084.25

Security wise credit

1	Gold and Silver				815.84	2696.34		508.89	22.52			158.47	0.32	4.96	17.84	623.20	9.38
2	Government Securities									0.04		0.25	0.88				2.71
3	Non Governmental Securities	9.40		82.79	93.58	763.32	93.35			322.13	342.52	132.06	36.31	22.50	121.68	29.01	
4	Fixed Deposit Receipts	271.91	295.83	30.91	71.65	113.80	130.01	68.94	15.37	68.16	122.48	178.97	19.22	9.22	15.42	11.91	107.42
4.1	Own	268.07	295.83	30.90	53.75	113.80	125.63	68.94	15.37	68.16	122.48	8.07	19.22	9.22	15.42	11.91	107.42
4.2	Other Licences Institutions	3.84		0.00	17.90		4.39					170.90					
5	Collateral of Properties	18441.37	44398.14	6735.42	12560.36	15008.93	12329.21	15158.09	11136.90	12563.36	14327.38	7229.79	8899.70	6073.01	8224.10	4641.59	10578.64
5.1	Fixed Assets	12867.13	44398.14	5842.08	7960.42	14651.84	8388.20	9671.10	8680.92	8493.56	13411.57	4807.68	5476.14	1812.10	4899.53	1561.65	8211.20
5.2	Current Assets	5574.24		893.34	4599.95	357.09	3941.01	5486.99	2455.98	4069.80	915.81	2422.11	3423.56	4260.91	3324.57	3079.94	2367.44
6	Against security of Bill	30.94		17.50	183.14				50.45	41.37	9.74	175.42	504.14		6.84		2.73
6.1	Domestic Bills	6.46		17.50	23.26				25.00			109.68	0.50		2.99		
6.2	Foreign Bills	24.48			159.89				25.45	41.37	9.74	65.75	503.64		3.85		2.73
7	Against Guarantee	585.08		64.51	10.34	758.87	77.20		70.02	268.55	312.67		155.05	120.14	186.67	89.74	5.89
7.1	Government Guarantee	135.05		0.26		117.96	77.20			52.81	34.91						
7.2	Institutional Guarantee	450.03		11.00		636.52			69.99	174.76	252.97			120.14	186.67	89.74	
7.3	Personal Guarantee			12.61	10.34	3.27			0.03	32.06	22.07		4.07				5.89
7.4	Collective Guarantee					0.20				8.93	2.71		150.95				
7.5	Int. Rtd. Foreign Bank's Guarantee																
7.6	Other Guarantee			40.65		0.92							0.03				
8	Credit Card			22.67													
9	Others	1013.61		14843.02	976.56	578.33		760.63	296.75	130.67	2.63	305.64	236.66	308.24	0.18		377.47
	Total	20352.30	44693.97	21796.82	14711.47	19919.59	12629.77	16496.55	11591.99	13394.27	15117.41	8180.61	9852.26	6538.08	8572.72	5395.45	11084.25

Statement of Loans and Advances

as on Bhadau end 2069

Rs. in million

Sector wise credit		NIDC	Malika	SDBL	UDBL	MDBL	Narayani	PDBL	Sahayogji	Axis	Karnali	Triveni	Suprim	Bhrikuti	Suvekchha	Bageshwori	Gaurishankar	Gurkha
1	Agricultural and Forest	83.09	17.44	200.80		30.91	9.73	235.15	41.65	71.63	96.55	338.94	113.77	89.70	38.36	38.87	38.80	11.50
2	Fishery		1.96	2.15				1.43	0.81			13.36			0.58	1.97	0.35	
3	Mining			19.28		11.43						10.33	5.81			10.70		33.81
4	Agriculture, Forestry & Beverage Production	230.40	87.02	114.48		76.18		70.78	24.56	65.64	45.71	41.15	15.72	256.31	0.35	63.01	10.04	0.73
5	Non-food Production	276.97	103.75	186.49		66.02	14.34	77.79	16.38	83.92		83.90	36.83		4.53	31.96	15.25	4.65
6	Construction		30.93	322.91		667.93	107.23	325.46	135.95	103.73	63.13	236.98	118.27		90.86	158.08	79.05	42.77
7	Electricity, Gas and Water	36.32	1.17	14.77		9.00		0.59		1.43		8.54	2.70			1.79		
8	Metal Products, Machinery & Electronic Equipment & Assemblage	2.48		174.09				13.67		2.48		22.68	7.59			71.05	1.15	
9	Transport, Communication and Public Utilities		73.80	310.41			35.15	182.19	5.28	62.65	54.34	221.12	110.47	397.74	205.52	127.18	47.86	71.11
10	Wholesaler & Retailer	75.63	459.51	563.97		732.39	174.60	429.13	331.31	250.10	136.05	126.23	267.68	1170.85	461.64	556.21	32.63	162.98
11	Finance, Insurance and Real Estate	154.85	30.00	351.24		261.07	72.52	155.14		191.72		50.97	228.44			0.40	107.02	1067.22
12	Hotel or Restaurant	429.93	24.89	311.60		103.48	22.23	28.00		26.60		39.40	77.49			155.56	6.67	17.83
13	Other Services	194.93	40.57	277.04		27.38		46.88	48.61	43.49	268.60	61.52	58.93	400.03	13.63	93.09	13.73	54.05
14	Consumption Loans	5.91	12.48	395.94		271.85	82.57	31.48	14.24	46.33	9.24	36.49	70.01	27.17	49.11	15.85	16.50	132.30
15	Local Government									1.90			0.23			0.00		
16	Others	37.34	279.18	407.81		296.09	177.32	305.24	397.58	261.88		620.07	297.11	324.74	41.22	89.51	408.33	523.25
Total		1527.87	1162.69	3652.98		2553.72	695.69	1902.92	1016.36	1213.52	673.62	1911.68	1411.06	2666.52	905.80	1415.23	777.38	2122.22

Product wise credit

1	Term Loan	902.71	28.94	1046.60		156.21	22.16	188.01		180.35	181.76	184.06	144.72	121.82	109.49	342.51	250.48	25.94
2	Overdraft	165.85				82.84	177.32	694.43		327.75		521.64		1619.77	269.20	731.54	229.97	310.14
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	228.19	857.44	990.67		1181.48	174.60		338.72	277.34		75.40	694.21					281.68
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	10.96	30.93	296.91		208.74	101.90	74.17	110.47	94.55		172.44	159.43	281.18	90.86	152.74	81.58	42.68
6	Real Estate Loan	149.07		305.64		471.15	72.52	341.42	47.35	171.02	63.13	190.93	217.05	124.38	82.11		103.98	1109.35
7	Margin Nature Loan		2.18	147.81		355.17	64.57	2.04		0.72			32.63		46.84			125.39
8	Hire Purchase Loan	31.88	77.35	331.71		54.52	35.15	145.31	5.28	88.26	54.34	244.99	80.64	409.19	232.40	124.00	48.16	48.52
9	Deprived Sector Loan	26.71	36.24	113.17		42.03	22.44	65.89	28.73	40.09	21.32	52.89	47.59	75.09	41.22	40.40	47.07	11.18
10	Bills Purchased			1.00														
11	Other Product	12.51	129.62	419.48		1.59	25.02	391.65	485.81	33.45	353.07	469.33	34.80	35.10	33.68	24.04	16.13	167.33
TOTAL LOAN & ADVANCES		1527.87	1162.69	3652.98		2553.72	695.69	1902.92	1016.36	1213.52	673.62	1911.68	1411.06	2666.52	905.80	1415.23	777.38	2122.22

Security wise credit

1	Gold and Silver												0.30	9.70		1.25		
2	Government Securities			16.00														
3	Non Governmental Securities			147.81		241.76	64.57	2.04					31.68					125.39
4	Fixed Deposit Receipts		8.93	70.25		4.80	18.00	11.55	14.24	5.97	9.24	35.55	8.80	6.00	22.22	14.60	7.75	6.92
4.1	Own		8.93	70.25		4.80	18.00	11.55	14.24	5.97	9.24	35.55	8.80	6.00	22.22	14.60	7.75	6.92
4.2	Other Licences Institutions																	
5	Collateral of Properties		1121.29	3387.68		1956.68	610.39	1875.23	1000.12	1186.25	664.38	1336.45	1355.09	2650.83	883.58	1399.38	761.18	1980.63
5.1	Fixed Assets		1121.29	3387.68		1956.68	610.39	1875.23	1000.12	1186.25	664.38	1047.55	1355.03	2650.83	883.58	1399.38	761.18	1980.63
5.2	Current Assets							0.00				288.90	0.06					
6	Against security of Bill			1.00														
6.1	Domestic Bills			1.00														
6.2	Foreign Bills																	
7	Against Guarantee		1.17	30.23		4.53	2.72	14.11		20.58			5.44				7.72	
7.1	Government Guarantee						2.72	0.02		1.90								
7.2	Institutional Guarantee			28.50		4.53				15.00								
7.3	Personal Guarantee			1.73				13.28		3.68								0.01
7.4	Collective Guarantee		1.17					0.80										7.71
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee												5.44					
8	Credit Card																	
9	Others	1527.87	31.29			345.95			2.01	0.72		539.69	9.75				0.73	9.28
Total		1527.87	1162.69	3652.98		2553.72	695.69	1902.92	1016.36	1213.52	673.62	1911.68	1411.06	2666.52	905.80	1415.23	777.38	2122.22

Statement of Loans and Advances

as on Bhadau end 2069

Rs. in million

Sector wise credit		Gandaki	Infrastructu re	Business	Biratnaxmi	Excel	WDBL	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktmath	Sewa	Kankai	Public
1	Agricultural and Forest	45.81	32.67	64.52	149.70	123.18	0.79	49.20	28.83	144.09	58.43	34.22	70.98	65.64	567.42	200.67	16.87	54.22
2	Fishery	3.23		0.65				8.53	6.47			1.80						2.17
3	Mining	5.28		4.09		0.01		9.18								14.63		3.09
4	Agriculture, Forestry & Beverage Production	25.71	86.01	40.04	135.02	43.20	10.00	323.04	14.15	46.33	102.57	23.14	23.43	5.60		34.39	1.25	41.34
5	Non-food Production	43.63	122.31	111.46		26.29	10.23	129.93	2.05	115.33	335.32	13.88	27.64	71.63		47.05	20.09	32.14
6	Construction	195.35	139.57	533.18	123.63	14.61	18.10	730.07	60.97	526.91	410.29	68.36	91.36	184.50	562.60	159.54	34.11	123.61
7	Electricity, Gas and Water		7.85					33.82	0.90	1.46	705.99	17.59						0.84
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.79	0.08	43.74		5.66		23.74	6.35	11.90	434.65	10.75	19.98			7.02		23.26
9	Transport, Communication and Public Utilities	125.81	112.01	421.35		66.56	52.21	461.67	55.48	123.07	465.54	77.28	131.48		466.55	208.03	6.49	69.97
10	Wholesaler & Retailer	326.15	651.96	426.18	747.69	516.81	125.53	1546.22	82.05	385.66	604.65	135.57	308.83	65.07	358.71	370.01	129.10	80.34
11	Finance, Insurance and Real Estate	67.32	129.19	921.53		142.21		387.10	16.61	415.54	654.63	52.04	24.21	5.00	26.49	65.22		92.95
12	Hotel or Restaurant	58.59	28.85	107.04		86.22	18.33	255.79	28.78	173.92	27.88	20.93	17.79			17.19	2.45	4.01
13	Other Services	44.10	79.44	59.38	71.36	96.41	35.28	417.02	8.10	431.79	172.97	5.90	104.42	7.81	8.86	79.40	11.15	17.30
14	Consumption Loans	35.89	12.93	149.82	218.00	113.97	12.09	243.68	17.96	619.26	85.16	76.63	11.82	15.41	15.55	18.67	8.70	65.53
15	Local Government											1.50				1.37		
16	Others	526.28	723.50	227.70	604.60	89.51	161.50	1370.47	127.71	574.49	531.84	103.77	149.22	419.19	228.61	161.41	139.31	11.84
Total		1514.92	2126.38	3110.67	2050.00	1324.64	444.05	5989.47	456.39	3569.76	4589.90	643.35	981.16	839.86	2234.80	1384.60	369.51	622.61

Product wise credit

1	Term Loan	60.70	131.34	445.82	448.14	48.18	139.70	399.69	85.85	410.30	1035.49	16.92	73.30		78.28	165.35	146.39	13.90
2	Overdraft	601.37	1297.69	375.51	793.88	249.04	178.90	2173.58	216.85	1276.29	1411.60	153.01	494.21	197.63	280.43	501.61	158.12	214.52
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	11.49		45.73	243.18	628.02	26.33	286.71	9.69		513.55	1.70				179.64		
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	161.63	93.26	530.77	123.63	93.08	18.10	547.28	38.30	175.79	326.20	59.86		184.50	562.60	189.65	34.11	107.64
6	Real Estate Loan	143.64	274.31	874.33	23.29	58.58		740.36	10.48	575.54	667.32	47.40	112.98	5.00	26.49	29.93	6.20	67.17
7	Margin Nature Loan		108.20	41.00				83.08	4.13	246.37	181.63		0.68					4.12
8	Hire Purchase Loan	127.78	112.01	486.45	36.70	35.35	52.21	523.07	66.33	139.68	319.09	69.15	121.98	35.84	466.55	160.47	15.10	101.71
9	Deprived Sector Loan	40.48	50.71	55.15	50.17	53.23	15.08	168.61	17.84	115.70	122.04	18.02	38.24	32.16	536.18	56.66	9.59	23.72
10	Bills Purchased							3.20										
11	Other Product	367.83	58.86	255.91	331.00	159.16	13.74	1063.90	6.92	630.09	12.98	277.28	139.77	384.73	284.26	101.28		89.83
TOTAL LOAN & ADVANCES		1514.92	2126.38	3110.67	2050.00	1324.64	444.05	5989.47	456.39	3569.76	4589.90	643.35	981.16	839.86	2234.80	1384.60	369.51	622.61

Security wise credit

1	Gold and Silver	17.98		9.94	113.72	70.87		6.48		286.09		67.60		3.72				
2	Government Securities									5.39								
3	Non Governmental Securities			41.00				83.08	3.36	245.29	183.42		0.68					
4	Fixed Deposit Receipts	14.64	12.93	32.14	67.58	17.37	12.09	103.99	2.03	55.09	20.20	4.39	11.99	11.69	15.55	16.90	0.08	7.94
4.1	Own	14.64	12.93	32.14	67.58	17.37	12.09	103.99	2.03	55.09	20.20	4.39	11.99	11.69	15.55	16.90	0.08	7.94
4.2	Other Licences Institutions																	
5	Collateral of Properties	1482.30	2001.42	3008.74	1868.70	1231.21	431.96	5509.73	449.74	2846.64	4029.24	569.86	953.04	824.45	1683.06	1362.92	368.79	610.76
5.1	Fixed Assets	1482.30	2001.42	3008.74	1868.70	1231.21	431.96	5444.73	449.74	2844.93	3884.90	569.86	953.04	824.45	1683.06	1362.92	368.79	610.76
5.2	Current Assets							65.00		1.71	144.34							
6	Against security of Bill							3.20										
6.1	Domestic Bills							3.20										
6.2	Foreign Bills																	
7	Against Guarantee		3.82	3.31		2.85		83.01	0.08	4.70	80.90		14.67		536.18	4.51		
7.1	Government Guarantee					2.85		12.07			15.88					1.37		
7.2	Institutional Guarantee		0.08					62.59		0.08	56.98		14.36					
7.3	Personal Guarantee		3.74	3.31				4.98	0.08	4.62			0.31					
7.4	Collective Guarantee							3.36							536.18	3.14		
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee										8.05							
8	Credit Card																	
9	Others		108.20	15.53		2.34		200.00	1.18	126.55	276.14	1.50	0.79			0.27	0.64	3.91
Total		1514.92	2126.38	3110.66	2050.00	1324.64	444.05	5989.47	456.39	3569.76	4589.90	643.35	981.16	839.86	2234.80	1384.60	369.51	622.61

Statement of Loans and Advances

as on Bhadau end 2069

Rs. in million

Sector wise credit		Mahakali	Ace	Bhargav	Shangrila	Resunga	Rara	diyalo	Country	Alpine	Nilgiri	Kasthaman dap	Garima	City	Bishow	Professiona l	Kabelli	Kamana
1	Agricultural and Forest	12.98	82.67	3.91	28.99	2.27	4.50	52.90	58.96	66.24	7.34	70.20	35.49	89.00	16.31	47.81	6.64	63.42
2	Fishery									0.00								2.22
3	Mining							1.00				3.49						
4	Agriculture, Forestry & Beverage Production	11.10	216.23		34.03			12.99	26.69	3.26		76.18	29.59	18.62		6.80	0.16	8.98
5	Non-food Production		412.62		56.74			12.48	33.93	5.45		225.42	9.46	26.59		16.81		41.07
6	Construction	26.40	609.07	32.61	175.36	273.48	47.25	15.88	50.25			326.11	289.31	506.11	238.33	4.97	15.82	297.14
7	Electricity, Gas and Water		232.88		2.72			1.60	0.12			90.52						
8	Metal Products, Machinery & Electronic Equipment & Assemblage		59.11		21.54			1.85	15.47			25.23		50.66			0.05	11.55
9	Transport, Communication and Public Utilities	10.10	230.54	27.79	231.38	237.42		53.39	2.56	58.96	23.03	188.10	284.18	438.41		12.47	7.54	190.36
10	Wholesaler & Retailer	58.87	595.82	87.57	369.45	161.25	255.31	129.89	328.57	126.70	110.21	523.77	238.41	297.16	907.67	51.11	20.57	192.04
11	Finance, Insurance and Real Estate		756.11		92.50			51.05	53.01	70.24	5.99	826.51	56.15	101.36	194.45			74.96
12	Hotel or Restaurant	4.74	203.81	2.43	130.12		8.50	14.19	21.82	2.05		195.54	81.95	125.27	28.29		4.71	72.95
13	Other Services		199.72	15.38	232.94		4.25	5.56	13.14			180.14	101.08	171.97	23.52	4.43	6.34	87.73
14	Consumption Loans	24.56	54.68	0.60	138.69	1.59	21.04	14.56	89.33	6.14	55.25	100.87	189.99	130.77	492.70	7.12	79.56	103.27
15	Local Government		15.16					2.04				4.85	0.03					
16	Others	61.29	791.58	43.65	669.53	12.76	0.35	49.46	381.47	176.12	208.81	553.30	463.14	46.48	101.72	53.53	23.46	161.67
	Total	210.04	4460.01	213.95	2183.99	688.76	341.20	418.83	1075.31	515.16	410.62	3390.23	1778.78	2002.43	2003.00	205.04	164.85	1307.38

Product wise credit

1	Term Loan		777.42	75.11	338.11	16.06			24.99	215.04	50.39	258.05	324.66	392.15	333.00		13.41	258.87
2	Overdraft	41.78	1557.94	65.47	313.25		172.64	190.96	426.76	105.96	131.29	1354.67	566.17	324.62	607.07			423.47
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	69.97	166.15		704.47	165.28	91.17	96.27	287.80		110.21	345.46	9.52			70.27	39.50	
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	26.40	318.59	32.61	164.04	223.57	39.65	6.46	52.32	53.48	22.64	276.33	267.65	437.81	212.83	4.97	11.61	232.12
6	Real Estate Loan	1.50	1049.22		116.79	11.89		20.09	35.95	16.75	5.99	762.03	61.58	96.21	194.45			38.92
7	Margin Nature Loan		103.81					12.51		0.60		136.63		21.19				1.39
8	Hire Purchase Loan	32.74	254.46	27.79	369.96	247.01	19.16	34.08	88.81	94.32	23.03	148.55	310.36	513.18	232.96	16.41	7.70	232.24
9	Deprived Sector Loan	6.80	110.32	5.92	80.89	23.37	12.10	11.94	40.96	24.68	11.68	94.36	95.34	78.80	101.72	5.45	8.51	36.94
10	Bills Purchased																	
11	Other Product	30.85	122.10	7.04	96.48	1.59	6.49	46.52	117.72	4.33	55.40	14.17	143.50	138.46	320.97	107.94	84.13	83.43
	TOTAL LOAN & ADVANCES	210.04	4460.01	213.95	2183.99	688.76	341.20	418.83	1075.31	515.16	410.62	3390.23	1778.78	2002.43	2003.00	205.04	164.85	1307.38

Security wise credit

1	Gold and Silver		0.20		19.64						48.56	38.43	120.21	45.58	229.03		76.96	52.54
2	Government Securities		0.07															
3	Non Governmental Securities		108.94					0.37						21.19				
4	Fixed Deposit Receipts	1.92	24.35	0.60	27.31	1.59	1.88	1.10	12.06	4.33	6.69	48.32	18.89	23.22	30.71	2.31	1.83	18.93
4.1	Own	1.92	24.35	0.60	27.31	1.59	1.88	1.10	12.06	4.33	6.69	48.32	18.89	23.22	30.71	2.31	1.83	18.93
4.2	Other Licences Institutions																	
5	Collateral of Properties	208.13	4215.03	213.35	2061.64	687.17	339.32	415.31	1051.39	486.30	355.37	3000.38	1544.97	1832.08	1641.54	202.72	86.06	1218.33
5.1	Fixed Assets	208.13	4215.03	213.35	2061.64	687.17	339.32	415.31	1051.39	486.30	355.37	3000.38	1544.97	1832.08	1641.54	202.72	86.06	1218.33
5.2	Current Assets																	
6	Against security of Bill																	
6.1	Domestic Bills																	
6.2	Foreign Bills																	
7	Against Guarantee		111.42		75.41			2.04	11.86	21.97		204.91	94.71	80.36	101.72			6.20
7.1	Government Guarantee		15.16					2.04	11.86					4.07	2.69			
7.2	Institutional Guarantee		92.76							10.00		100.26						
7.3	Personal Guarantee		3.50									104.65		23.87				6.20
7.4	Collective Guarantee				75.41					11.97			94.71	52.42	99.03			
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee																	
8	Credit Card																	
9	Others								2.57			98.20						11.37
	Total	210.04	4460.01	213.95	2183.99	688.76	341.20	418.83	1075.31	515.16	410.62	3390.23	1778.78	2002.43	2003.00	205.04	164.85	1307.38

Statement of Loans and Advances

as on Bhadau end 2069

Rs. in million

Sector wise credit		Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Gulmi	Kanchan	Matribhumi	Bright	Innovative	Jhimruk
1	Agricultural and Forest	107.79	13.92	36.93	44.55	11.90	17.25	16.97	46.79	45.90	21.57	15.28	5.09	8.78	8.39	20.20	41.07	8.41
2	Fishery					0.15			0.39			13.00		0.15			3.60	0.25
3	Mining											26.50	1.36					
4	Agriculture, Forestry & Beverage Production	84.28	16.11	16.40	30.41	1.89		4.13	70.15	9.68		120.17	0.85	21.88	4.78	36.13	49.70	1.24
5	Non-food Production	93.79	5.25	38.05	177.55	6.04		1.74	77.25	8.19		105.51	3.40	16.53	0.91	11.98	68.50	3.98
6	Construction	123.26	108.94	23.80	460.48	30.88	9.60	17.24	149.76	76.20	22.79	141.22	42.91	87.43	26.63	28.43	66.69	7.72
7	Electricity, Gas and Water				206.29								4.24		0.46		0.80	
8	Metal Products, Machinery & Electronic Equipment & Assemblage	17.59			72.20			0.83		4.06		2.98	5.19			4.88	19.11	
9	Transport, Communication and Public Utilities	98.39		67.15	301.33		4.09		175.65	30.22		24.77	26.60	32.78	7.95	42.16	64.81	28.42
10	Wholesaler & Retailer	161.98	295.96	171.41	280.47	36.29	103.56	45.41	571.10	88.78	33.91	403.34	64.98	157.13	37.70	53.91	95.88	44.99
11	Finance, Insurance and Real Estate	145.94	3.12	46.68	283.05	9.64			100.23	3.02		578.55		47.84	8.70	13.15	19.92	
12	Hotel or Restaurant	26.25	10.33		62.96			4.51	23.46	3.61	1.00	13.21	0.79	4.76	1.31	5.95	9.57	2.71
13	Other Services	16.02	18.57	19.43	74.44		0.40	7.67	133.17	29.86	0.50	218.17	2.50	27.69	1.61	28.89	15.42	0.37
14	Consumption Loans	31.84	191.83	12.23	389.96	5.34	24.92	1.33	115.57	15.61	6.95	147.71	16.89	2.87	3.49	21.94	30.79	36.21
15	Local Government				4.60													
16	Others	101.94	216.61	168.00	628.11	24.99	71.45	103.82	354.47	72.95	44.51	513.36	46.32	145.41	40.62	93.16	56.27	38.52
	Total	1009.08	880.63	600.09	3016.41	127.11	231.27	203.65	1818.00	388.09	131.22	2323.76	221.13	553.24	142.55	360.80	542.13	172.82

Product wise credit

1	Term Loan	30.57			467.95		4.09	59.24	134.98	3.58		29.36		19.19	44.18	24.12	43.09	28.77
2	Overdraft	291.10	263.55	84.20	614.77		29.35	103.82	251.41		1.84	166.96		83.21	57.41	200.98	159.52	32.04
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	221.85	91.61	190.84	347.03	78.70	64.52		725.27	118.79	76.58	195.84	92.58	94.27		45.91	120.03	25.00
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	78.84	108.94	23.80	345.46	29.89	6.23		113.27	76.20	22.09	100.97	60.64	86.04	15.73	15.37	38.28	7.72
6	Real Estate Loan	114.37	3.12	46.68	408.25	9.64		17.24	136.72			459.21		47.84	8.70	11.40	14.51	
7	Margin Nature Loan	10.30			101.11				8.50			92.40	13.06	34.10				
8	Hire Purchase Loan	106.85	44.38	74.25	333.05	4.72	18.52	3.93	263.45	41.30	6.56	161.52	31.27	32.78	7.96	42.63	87.54	32.23
9	Deprived Sector Loan	35.44	24.09	17.30	85.03	3.54	10.28	9.83	41.27	14.10	4.10	79.69	15.12	13.76	1.86	11.94	21.91	4.62
10	Bills Purchased																	
11	Other Product	119.74	344.95	163.01	313.77	0.63	98.28	9.58	143.12	134.12	20.05	1037.80	8.45	142.07	6.70	8.44	57.24	42.44
	TOTAL LOAN & ADVANCES	1009.08	880.63	600.09	3016.41	127.11	231.27	203.65	1818.00	388.09	131.22	2323.76	221.13	553.24	142.55	360.80	542.13	172.82

Security wise credit

1	Gold and Silver		142.84		67.50		3.41			4.09	0.11	126.81	0.18					30.06
2	Government Securities																	
3	Non Governmental Securities				101.11							92.40						
4	Fixed Deposit Receipts	13.11	4.60	5.14	14.23	0.63	2.99	1.33	19.27	0.46	0.27	20.90	0.18	2.87	1.42	1.54	2.58	0.94
4.1	Own	13.11	4.60	5.14	14.23	0.63	2.99	1.33	19.27	0.46	0.27	20.90	0.18	2.87	1.42	1.54	2.58	0.94
4.2	Other Licences Institutions																	
5	Collateral of Properties	980.93	732.66	594.95	2769.06	126.49	224.87	202.32	1769.32	383.55	130.84	2011.02	206.48	516.27	139.27	357.51	539.54	141.82
5.1	Fixed Assets	980.93	732.66	594.95	2738.43	126.49	224.87	202.32	1769.32	383.55	130.84	2011.02	206.48	516.27	139.27	357.51	539.54	141.82
5.2	Current Assets				30.63													
6	Against security of Bill																	
6.1	Domestic Bills																	
6.2	Foreign Bills																	
7	Against Guarantee	0.50			55.70				20.91			72.63	14.29		1.86			
7.1	Government Guarantee				4.60													
7.2	Institutional Guarantee				6.71				20.00			72.23						
7.3	Personal Guarantee	0.50			24.29				0.91			0.29	0.51					
7.4	Collective Guarantee				20.10							0.11	13.78		1.86			
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee																	
8	Credit Card																	
9	Others	14.54	0.53		8.81				8.50					34.10		1.75		
	Total	1009.08	880.63	600.09	3016.41	127.11	231.27	203.65	1818.00	388.09	131.22	2323.76	221.13	553.24	142.55	360.80	542.13	172.82

Statement of Loans and Advances

as on Bhadau end 2069

Rs. in million

Sector wise credit		Metro	Vibor	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism	Mission	Surya	Mt. Makalu	Sindhu	Sahara	Social	NCDL	Cosmos	Manaslu	Samabridh
1	Agricultural and Forest	6.38	7.62	33.85	21.20	5.86	0.15	48.35	54.62	3.24	2.27	2.65	2.28		39.97	1.37	6.78	44.62
2	Fishery			0.31														0.40
3	Mining		6.96						6.90									0.15
4	Agriculture, Forestry & Beverage Production		40.55			17.76	9.30	58.91	17.04	2.70		7.40		3.27	27.06	1.17	0.19	5.93
5	Non-food Production		27.47	4.46	9.38	18.80	4.83	184.20	8.29	0.84	0.12	6.50	5.14	15.69	19.35	0.50	3.91	0.90
6	Construction	117.36	233.77	11.68	17.56	62.06	14.59	223.74	45.39	3.87	1.33	24.24	1.68	41.32	39.02	9.32	35.37	8.58
7	Electricity, Gas and Water		17.33				1.00	5.75					0.40					
8	Metal Products, Machinery & Electronic Equipment & Assemblage	20.22	159.23	1.11	20.68	0.87	0.35	54.97	1.76	3.26			1.00	10.20	3.47			0.40
9	Transport, Communication and Public Utilities	155.90	206.09	12.19		86.33	1.56	93.50	58.33	16.51	0.78	124.91	0.37		3.91	14.22	24.27	7.19
10	Wholesaler & Retailer	196.39	154.39	58.67	79.92	39.38	34.00	473.69	168.00	23.26	6.73	117.78	39.93	67.76	62.61	19.48	42.75	41.18
11	Finance, Insurance and Real Estate	62.04	467.79		14.80	9.50		27.54	4.65			19.02		79.35	16.22			2.25
12	Hotel or Restaurant		51.18		3.81	13.94	3.82	232.73	4.31	3.90	0.39	4.30	2.77	178.58	20.76		4.03	5.42
13	Other Services	7.76	36.65	4.48	9.69	25.27	4.91	96.65	25.76		16.44			6.09	12.53	22.81	5.73	3.82
14	Consumption Loans	39.63	262.47	12.67	9.73	36.34	10.42	259.51	3.47	5.52	9.27	35.74		66.31	11.74	10.18	58.43	6.39
15	Local Government																	
16	Others	35.73	127.86	9.53	17.04	117.97	11.17	423.16	125.71	13.10	7.73	40.31	35.29	120.88	68.40	24.05	31.68	36.23
	Total	641.41	1799.35	148.95	203.81	434.09	96.09	2182.71	524.23	76.20	45.05	382.85	88.86	589.45	325.03	103.10	213.14	163.46

Product wise credit

1	Term Loan	25.32	233.20	30.14	132.99	52.66		86.13	137.01	11.47		69.84	0.03	148.61	1.39	28.57	11.81	14.65
2	Overdraft	187.88	297.80	44.12	2.91	124.38	35.95	1116.04	164.23	35.06	0.23	106.46	3.84	217.90	85.05	22.93	27.12	19.87
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan		251.31			47.31	24.19	155.14	1.20	2.05	30.37		81.65		2.49		16.97	30.09
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	101.32	33.48		11.12	51.16	8.78	178.42	40.54	3.87	1.33			11.32	31.29	5.19	35.37	13.75
6	Real Estate Loan	62.04	445.87	11.68	14.80	3.39	5.81	147.59	6.18			33.44		110.31	14.49			
7	Margin Nature Loan		14.91	0.23		10.00		3.88				4.48		64.03				
8	Hire Purchase Loan	190.40	243.14	14.70	8.11	94.85	1.92	231.30	26.09	19.68	0.78	124.91	0.37	18.58	20.09	17.69	25.84	11.05
9	Deprived Sector Loan	16.12	59.50	5.27	13.65	12.88	2.98	61.31	12.60	1.73	1.87	12.47	0.91	17.47	12.88	12.50	6.36	4.24
10	Bills Purchased																	
11	Other Product	58.34	220.13	42.82	20.24	37.46	16.47	202.90	136.37	2.35	10.48	31.26	2.51	1.24	157.35	16.23	89.67	69.82
	TOTAL LOAN & ADVANCES	641.41	1799.35	148.95	203.81	434.09	96.09	2182.71	524.23	76.20	45.05	382.85	89.31	589.45	325.03	103.10	213.14	163.46

Security wise credit

1	Gold and Silver			9.93		22.49	7.42	188.73			39.82	29.20				6.48	56.05	
2	Government Securities																	
3	Non Governmental Securities		14.91	0.17		10.00		3.88						64.03				
4	Fixed Deposit Receipts	5.13	220.13	0.06	1.62	5.48	1.09	8.53	2.72	2.35	0.18	2.06		1.24	1.54	0.27	0.81	0.26
4.1	Own	5.13	220.13	0.06	1.62	5.48	1.09	8.53	2.72	2.35	0.18	2.06		1.24	1.54	0.27	0.81	0.26
4.2	Other Licences Institutions																	
5	Collateral of Properties	636.21	1430.36	135.85	199.08	390.11	76.42	1951.44	513.43	73.85	4.57	351.59	89.31	511.19	315.96	84.89	156.28	161.46
5.1	Fixed Assets	636.21	1430.36	135.85	199.08	390.11	76.42	1951.44	513.43	73.85	4.57	351.59	89.31	511.19	315.96	84.89	156.28	161.46
5.2	Current Assets																	
6	Against security of Bill																	
6.1	Domestic Bills																	
6.2	Foreign Bills																	
7	Against Guarantee	0.07	59.50	2.94	3.10	6.00		28.53	8.08		0.49			13.00		11.36		1.75
7.1	Government Guarantee		5.12															
7.2	Institutional Guarantee		54.38			6.00		20.00	0.50					13.00				1.75
7.3	Personal Guarantee	0.07			3.10			7.01	7.58									
7.4	Collective Guarantee			2.94				1.52								11.36		
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee									0.49								
8	Credit Card																	
9	Others		74.45				11.17	1.60							7.53	0.11		
	Total	641.41	1799.35	148.95	203.81	434.09	96.09	2182.71	524.23	76.20	45.05	382.85	89.31	589.45	325.03	103.10	213.14	163.46

Statement of Loans and Advances

as on Bhadau 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	21.21	4.87	5.79			34.80	4.68	110.74	41.79	6.38		17.55		6.11		151.14	84.53
2	Fishery			12.20					1.75									
3	Mining							2.50			71.00						6.40	
4	Agriculture, Forestry & Beverage Production	13.50	5.65	61.66				5.32	99.61	61.40			1.40		0.50		85.56	17.24
5	Non-food Production	22.68	0.15	233.61			35.74	35.30	106.74	40.48	4.77		2.65		91.86	5.52	11.29	62.42
6	Construction	26.65	5.63	527.06		371.00	93.64	59.54	564.32	249.19	281.22		43.67		222.64	55.87	222.37	152.02
7	Electricity, Gas and Water			2.70			24.34	5.90		23.08							3.70	0.13
8	Metal Products, Machinery & Electronic Equipment & Assemblage	16.77		116.14				2.00	25.69	3.45					57.73	0.08	9.80	10.25
9	Transport, Communication and Public Utilities	57.54	5.43	857.34			2.01	46.21	114.83		1.08		11.98		66.23	25.19	121.61	122.73
10	Wholesaler & Retailer	21.55	12.70	728.97	0.84		207.22	319.04	445.79	67.36	122.32		59.53		15.28	17.02	259.06	97.45
11	Finance, Insurance and Real Estate			555.02				174.70	261.56	238.17			33.01		66.98	35.38	38.33	338.41
12	Hotel or Restaurant	2.27	4.40	353.90	0.50		38.48	85.98	48.91	39.83	82.09		4.13		6.96	7.50	22.09	31.64
13	Other Services	14.90		228.18	0.25		1.40	5.79	88.78				2.38		21.09	1.16	29.11	40.69
14	Consumption Loans	46.81	5.63	146.72	0.05	26.10	48.01	156.79	82.58	307.48	26.97		80.71		214.18	32.79	84.89	176.18
15	Local Government									33.18			7.65					
16	Others	60.91	17.25	649.16			133.37	110.79	1297.93	361.55	28.25		70.34		160.49	94.61	378.17	251.17
	Total	304.81	61.71	4478.44	1.64	397.10	619.02	1014.52	3249.25	1466.97	624.08		334.99		930.03	275.10	1423.51	1384.85

Product wise credit

1	Term Loan	4.24	29.20	466.80	0.20		0.94	342.44	670.16	227.92	157.86		91.82		213.40		687.59	343.15
2	Overdraft	110.68	11.99	673.39	1.34													
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	3.74		866.97			339.64	185.61	789.64	384.63			68.44		120.56	132.67	225.20	
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	25.38	5.63	527.06		319.00	73.29	102.10	599.04	49.34	23.73		43.67		116.80	46.73	87.38	150.12
6	Real Estate Loan	26.65		526.40		38.60	20.35	152.36	316.03	360.11	403.26		33.01		131.22	34.54	123.88	337.91
7	Margin Nature Loan			10.21			37.79	109.04	45.81	66.92	11.57		65.96		161.14	25.68	4.10	56.19
8	Hire Purchase Loan	81.22	11.06	956.88			2.09	46.72	129.06	214.63	8.43		11.97		75.22	25.19	135.66	122.73
9	Deprived Sector Loan	1.40	0.66	76.48	0.05	13.40	16.84	19.36	81.43	95.68	6.38		7.65		21.76	9.13	48.52	34.88
10	Bills Purchased																	
11	Other Product	51.49	3.17	374.25	0.05	26.10	128.07	56.88	618.07	67.72	12.85		12.47		89.94	1.16	111.18	339.87
	TOTAL LOAN & ADVANCES	304.81	61.71	4478.44	1.64	397.10	619.02	1014.52	3249.25	1466.97	624.08		334.99		930.03	275.10	1423.51	1384.85

Security wise credit

1	Gold and Silver	25.41															12.30	
2	Government Securities																	
3	Non Governmental Securities			10.21						66.92	11.57		65.96		161.14	25.68		
4	Fixed Deposit Receipts	0.19		60.21	0.05	26.10	11.54	53.25	59.71	25.93	8.05		14.75		28.25	7.10	35.51	135.39
4.1	Own	0.19		60.21	0.05	26.10	11.54	53.25	59.71	25.93	8.05		14.75		28.25	7.10	35.51	135.39
4.2	Other Licences Institutions																	
5	Collateral of Properties	277.73	61.71	4353.50	1.59	371.00	547.60	886.85	3120.53	1278.43	604.45		254.29		687.73	242.32	1375.68	1185.23
5.1	Fixed Assets	277.73	61.71	4353.50	1.59	371.00	547.60	886.85	3120.53	1278.43	604.45		254.29		687.73	242.32	1375.68	1185.23
5.2	Current Assets																	
6	Against security of Bill																	
6.1	Domestic Bills																	
6.2	Foreign Bills																	
7	Against Guarantee	1.47		53.15						95.68					52.91		0.02	
7.1	Government Guarantee			13.15						33.18					3.25			
7.2	Institutional Guarantee	1.47		20.00											18.16			
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			1.38			59.88	74.42	69.01		0.02							64.24
	Total	304.81	61.71	4478.44	1.64	397.10	619.02	1014.52	3249.25	1466.97	624.08		334.99		930.03	275.10	1423.51	1384.85

Statement of Loans and Advances

as on Bhadau end 2069

Rs. in million

Sector wise credit		Goodwill	Siddhartha FC	Sri Investment	Lumbini	Yeti	ILFCO	Mahalaxmi	Lalitpur	United	General	Progressive	Alpic Everest	Navadurga	Janaki	Pokhara	Central	Premier
1	Agricultural and Forest	75.76		65.44	3.40	33.84	4.11	14.10			3.57	0.00	42.84	43.72	8.08	9.76	2.50	5.44
2	Fishery							4.69					0.62					
3	Mining				0.83		6.40		3.50					0.35			3.10	11.68
4	Agriculture, Forestry & Beverage Production			7.11	2.20	18.55	12.72	61.86		1.59		10.83	39.08	20.47	61.00		33.16	41.03
5	Non-food Production		108.68	149.24	165.08	236.29	277.48	59.80		26.51	10.78	3.00	74.89	279.75	32.87	110.59	100.84	102.97
6	Construction	397.93	136.52	237.79	216.69	120.56	83.97	415.45	72.93	743.73	144.85	19.24	111.43	10.81	156.94	49.99	97.69	130.94
7	Electricity, Gas and Water				4.98								1.61	2.00		3.03	1.07	23.95
8	Metal Products, Machinery & Electronic Equipment & Assemblage	82.83		4.89	0.86	5.58	158.78	7.15		270.09		1.45	6.26	5.26			3.20	49.54
9	Transport, Communication and Public Utilities	118.35	89.88	51.51	138.40	143.80	794.67	212.04		19.02		37.01	42.28	5.95		109.11	78.23	118.61
10	Wholesaler & Retailer	591.12	336.22	191.05	234.97	196.37	172.81	307.94	411.63	12.47	317.62	10.62	54.77	279.42	253.61	415.56	563.01	82.89
11	Finance, Insurance and Real Estate			80.75	91.22	51.84	314.35	349.29	745.36	97.45		25.62	103.08	99.89	41.45	199.24	246.14	206.37
12	Hotel or Restaurant			52.44	181.66	27.94	17.71	57.95					9.43	55.17	11.35	58.80	2.80	10.18
13	Other Services	52.82	14.57	211.82	156.69	18.19	437.10	34.40	144.12	0.96	19.85	25.15	40.47	27.62	64.65	70.80	51.30	7.81
14	Consumption Loans	93.77	34.98	74.45	24.42	128.52	70.84	156.37	130.18	795.55	65.28	17.84	19.17	33.58	50.75	9.82	81.28	27.22
15	Local Government												4.02	1.52	2.18			
16	Others	31.12	151.53		209.82	231.13	113.11	344.81	130.57	149.03	291.40	22.08	144.38	45.91	59.70	362.81	39.03	194.95
Total		1443.70	872.39	1126.50	1431.21	1212.59	2464.06	2025.87	1638.28	2116.39	853.34	172.85	694.31	911.42	742.59	1399.52	1303.35	1013.57

Product wise credit

1	Term Loan	542.11		201.11		72.41	786.45	243.98	411.63			17.71		1.50	347.48	228.04	6.57	58.15
2	Overdraft																	
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan		460.94	364.12	786.52	778.71	200.15	499.50	3.50	86.89		31.47	278.80	773.41		579.95	827.79	347.21
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	306.46	79.22	163.93	104.20	37.04	40.52	284.79	72.93	528.25		8.96	59.00	8.46	134.14	42.99	97.69	281.98
6	Real Estate Loan	283.66	57.30	153.22	210.62	49.85	487.17	419.72	745.36	90.20	144.85	21.66	145.64	90.73	64.25	199.24	246.14	213.58
7	Margin Nature Loan	31.12	18.71	51.64	3.94	12.31	27.74	88.94	27.76	84.03	10.84	13.04	4.74	13.89			39.56	15.18
8	Hire Purchase Loan	150.47	89.88	39.77	76.73	197.32	809.53	231.58	31.23	893.49	14.04	37.01	49.47	2.18	4.79	109.11	14.04	46.58
9	Deprived Sector Loan	62.38	26.81	27.50	29.00	28.12	45.25	48.86	43.32	51.49	11.57	6.78	30.70	21.24	15.53	31.41	39.03	23.36
10	Bills Purchased																	
11	Other Product	67.52	139.53	125.21	220.21	36.84	67.25	208.50	302.56	382.04	672.04	36.21	125.96		176.40	208.77		33.06
TOTAL LOAN & ADVANCES		1443.70	872.39	1126.50	1431.21	1212.59	2464.06	2025.87	1638.28	2116.39	853.34	172.85	694.31	911.42	742.59	1399.52	1303.35	1013.57

Security wise credit

1	Gold and Silver	14.70								6.41								
2	Government Securities																	
3	Non Governmental Securities			51.64			27.74	88.94	27.76		10.84	13.04		13.89			39.56	15.18
4	Fixed Deposit Receipts	79.07	34.98	22.81	21.43	36.80	67.25	58.32	71.19	20.92	65.28	4.80	9.23	19.69	40.95	9.82	41.72	7.63
4.1	Own	79.07	34.98	22.81	21.43	36.80	67.25	58.32	71.19	20.92	65.28	4.80	9.23	19.69	40.95	9.82	41.72	7.63
4.2	Other Licences Institutions																	
5	Collateral of Properties	1235.98	837.40	1051.85	1349.06	1163.48	2323.38	1844.61	1307.96	1905.53	777.23	143.96	672.01	830.41	694.45	1389.69	1222.07	973.98
5.1	Fixed Assets	1235.98	837.40	1051.85	1349.06	1163.48	2323.38	1844.61	849.52	1905.53	777.23	143.96	672.01	830.41	694.45	1389.69	1222.07	973.98
5.2	Current Assets								458.45									
6	Against security of Bill																	
6.1	Domestic Bills																	
6.2	Foreign Bills																	
7	Against Guarantee	82.83		0.20	29.00		45.69	30.37		37.50		10.74	8.34					16.78
7.1	Government Guarantee						15.25						4.02					2.00
7.2	Institutional Guarantee				29.00		30.00	30.02		36.56		3.41						14.00
7.3	Personal Guarantee			0.20			0.44	0.35		0.94		7.33	4.32					0.78
7.4	Collective Guarantee																	
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee	82.83																
8	Credit Card													1.52				
9	Others	31.12			31.72	12.31		3.62	231.37	146.04		0.31	4.74	45.91	7.20			
Total		1443.70	872.39	1126.50	1431.21	1212.59	2464.06	2025.87	1638.28	2116.39	853.34	172.85	694.31	911.42	742.59	1399.52	1303.35	1013.57

Statement of Loans and Advances

as on Bhadau end 2069

Rs. in million

Sector wise credit		Arun	Multipurpose	Butwal	Srijana	Om	CMB	WMBFL	CMBFCL	Crystal	Royal	Guheshwori	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha
1	Agricultural and Forest	19.40	23.92	33.38	4.71	18.39	4.76		376.65		55.88	0.57	7.49	14.05	21.52	7.76	31.20	84.03
2	Fishery			1.50										2.00	0.76		0.00	0.30
3	Mining	14.20		0.75						27.81							0.64	
4	Agriculture, Forestry & Beverage Production		4.25	80.36		34.85	1.99	58.40	881.82		169.55	1.93	13.00	97.99	6.30		51.87	27.72
5	Non-food Production			23.37		47.85	18.11	0.48	0.92		95.99	14.82	14.22	45.58		29.84	183.18	14.02
6	Construction	48.22	20.50	110.94	20.06	252.52	65.21	54.58	13.51	299.28	124.41	222.33	63.70	347.37	84.31	32.75	194.00	106.75
7	Electricity, Gas and Water																24.71	0.59
8	Metal Products, Machinery & Electronic Equipment & Assemblage	6.05		4.16			0.64				41.35	3.69	0.41	30.63	0.90	0.06	32.20	11.93
9	Transport, Communication and Public Utilities			154.78		183.61	59.10	37.70	13.07		42.81	16.42		433.45	159.37	32.12	10.91	185.28
10	Wholesaler & Retailer	49.59	25.61	194.70	78.87	574.18	7.80	82.81	185.68		164.33	4.41	7.99	349.54	4.91	134.94	401.42	93.88
11	Finance, Insurance and Real Estate			82.52		196.17	5.98	250.67	12.85		353.80	74.87	14.97	16.53	0.02	141.96	693.13	67.44
12	Hotel or Restaurant	22.60		41.29		133.36		1.46	100.20		54.13	1.29	0.40	120.88	2.15	37.18	122.00	8.23
13	Other Services	0.13	12.89	299.05	10.65	30.69	20.30	29.45	3.11		20.25	63.61	12.81	84.76	3.96	69.61	23.23	47.11
14	Consumption Loans	9.15	20.40	65.06	11.81	325.24	30.15	38.31	21.27	25.16	65.17	73.05	76.84	78.51	15.20	74.93	118.19	115.82
15	Local Government			1.37													0.00	
16	Others	55.02	2.42	41.07	78.49	783.17	219.17	245.48	883.87	439.04	704.21	227.55	84.48	599.95	49.01	325.07	707.50	376.79
	Total	224.36	110.00	1134.30	204.59	2580.04	433.21	799.33	2492.94	763.49	1919.68	704.54	296.31	2221.22	348.41	886.23	2594.19	1139.90

Product wise credit

1	Term Loan		63.86	410.16	78.87	371.23	20.61	175.53	1386.35	601.95	98.60	172.32		110.94	69.43	587.34	10.67	29.83
2	Overdraft																	0.00
3	Trust Receipt Loan / Import Loan																	0.00
4	Demand & Other Working Capital Loan	91.35		139.89		587.26	99.62	132.13	196.47	16.76	585.76		66.03	658.68	2.15		1594.15	226.71
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	35.69	20.50	146.99		94.13	61.52	0.30	7.28		76.71	160.76	32.60	164.53		10.37	97.06	104.16
6	Real Estate Loan	27.46		253.52		238.05	28.39	239.05	729.43	137.03	351.60	141.17	13.87	153.21	84.31	127.95	528.22	62.26
7	Margin Nature Loan			28.94		3.82	17.95	49.79			53.17	25.17	53.98			55.09	165.44	131.66
8	Hire Purchase Loan	5.79	7.03	88.68	4.62	180.30	22.59	43.53	22.72	7.62	46.46	19.04	1.30	471.04	159.37	42.19	69.25	197.45
9	Deprived Sector Loan	4.59	2.42	31.48	5.19	69.18	12.58	6.30	12.00	0.13	75.35	17.75	6.82	55.92	33.14	30.64	58.18	51.78
10	Bills Purchased												3.80					0.00
11	Other Product	59.49	16.18	34.65	115.91	1036.07	169.95	152.70	138.69		632.02	168.34	117.90	606.89		32.66	71.22	336.04
	TOTAL LOAN & ADVANCES	224.36	110.00	1134.30	204.59	2580.04	433.21	799.33	2492.94	763.49	1919.68	704.54	296.31	2221.22	348.41	886.23	2594.19	1139.90

Security wise credit

1	Gold and Silver					229.30												
2	Government Securities									1.34							11.75	
3	Non Governmental Securities					3.82		19.23			53.17		55.40			55.09		131.38
4	Fixed Deposit Receipts	3.36	13.37	18.96	7.46	76.13	15.45	20.73	9.59	16.20	11.99	29.04	20.10	26.98	21.87	9.61	135.56	16.90
4.1	Own	3.36	13.37	18.96	7.46	76.13	15.45	20.73	9.59	16.20	11.99	29.04	20.10	26.98	21.87	9.61	135.56	16.90
4.2	Other Licences Institutions																	
5	Collateral of Properties	165.98	96.63	1115.34	4.62	2270.79	393.94	698.23	2470.44	745.94	1780.58	645.23	209.23	2194.23	326.39	790.77	2199.56	962.71
5.1	Fixed Assets	165.98	96.63	1115.34	4.62	2270.79	393.94	698.23	2470.44	745.94	1780.58	645.23	209.20	2194.23	326.39	790.77	2199.56	962.71
5.2	Current Assets												0.03					
6	Against security of Bill																	
6.1	Domestic Bills																	
6.2	Foreign Bills																	
7	Against Guarantee						0.06	45.89	12.00		39.82	0.30	7.43			0.12	39.14	28.90
7.1	Government Guarantee																	4.85
7.2	Institutional Guarantee						0.06	34.22	12.00		36.70		4.01				13.00	7.20
7.3	Personal Guarantee							11.66			3.12	0.30	3.42			0.12	25.15	16.85
7.4	Collective Guarantee																	0.99
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee																	
8	Credit Card																	
9	Others	55.02			192.51		23.77	15.25	0.91		34.12	29.96	4.15		0.15	30.64	208.17	
	Total	224.36	110.00	1134.30	204.59	2580.04	433.21	799.33	2492.94	763.49	1919.68	704.54	296.31	2221.22	348.41	886.23	2594.19	1139.90

Statement of Loans and Advances

as on Bhadau end 2069

Rs. in million

Sector wise credit		Civil	Prabhu	Imperial	Kuber	NEFL	Valley	Seti	hama	reliable	Api	Namaste	Kaski	Zenith	Unique	Manjushree	Subhalaxmi	Jebis
1	Agricultural and Forest		146.67		1.10	3.41	0.49	16.79	2.99	9.80	14.86	3.40	28.63	14.98	7.28	17.97	9.11	11.99
2	Fishery											0.49		0.00				0.05
3	Mining			6.50	4.98									0.00				
4	Agriculture, Forestry & Beverage Production		27.77	37.13	10.56	15.40		18.78			59.65		32.47	16.10	4.30		1.35	1.80
5	Non-food Production		160.63	18.50	11.77	28.98		0.20		2.99			21.45	62.34	7.80	81.67	24.15	
6	Construction	17.51	334.44	44.34	56.72	33.67	37.78	4.61	5.37	244.19	72.75	18.73	169.90	58.52	21.44	59.65	42.91	78.65
7	Electricity, Gas and Water		53.58											0.00				
8	Metal Products, Machinery & Electronic Equipment & Assemblage		5.55	8.38		5.38						0.30		5.98		27.20	1.25	0.25
9	Transport, Communication and Public Utilities	253.86	199.22	37.52	7.73	90.73			49.49	60.03	123.76	2.22	247.89	19.62	63.76	62.32	46.11	29.89
10	Wholesaler & Retailer		304.60	119.82	69.29	51.82	229.62	69.35	20.17	314.33	225.12	10.18	285.16	57.15	49.89	83.51	89.92	61.02
11	Finance, Insurance and Real Estate	86.52	1079.49	75.35	321.71	43.13	28.78		109.16	95.14		0.56	40.69	70.56	10.50	71.66	9.00	16.49
12	Hotel or Restaurant		260.38	8.00	3.07	4.62			2.10				0.34	21.95		12.16	10.65	6.55
13	Other Services	1.88	327.93	7.60	66.22	8.02	0.83	9.13	42.84	16.89	11.48	0.20	2.22	21.09		26.62	69.42	2.24
14	Consumption Loans	8.42	297.01	25.10	48.93	19.79	100.65	4.62	4.25	140.63	39.81	1.76	12.78	84.49	11.89	139.38	64.77	80.13
15	Local Government					1.30								1.44				
16	Others	103.77	880.16	204.33	250.94	173.60	309.52	24.99	137.35	469.87	157.94	40.50	332.22	294.94	311.17	255.71	200.20	98.40
	Total	471.96	4077.42	592.56	853.02	479.84	707.67	148.47	373.71	1350.88	708.36	78.34	1173.74	729.16	488.02	837.85	568.83	387.45

Product wise credit

1	Term Loan	0.03	95.78		15.46	179.71	281.11	1.84	15.42	48.81	21.09	11.73	19.75	49.89		30.42		3.45
2	Overdraft																	
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	330.27	1504.69	350.14	248.53	88.63	192.31	115.47	179.73	241.31	405.91		319.32	147.50	201.76	464.75	207.27	78.19
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	21.07	95.41	33.34	48.23	32.95	27.16	4.61	1.02	79.78	62.75	18.73	149.25		19.46	19.00	35.53	70.26
6	Real Estate Loan	86.52	962.07	114.46	144.35	44.98	58.86		94.06	160.97	10.00	0.56	61.34	111.77	100.09	107.31	50.41	15.69
7	Margin Nature Loan	13.99	88.06	20.41	14.99	8.38	20.47		5.35	55.13				59.85	22.47	132.52	38.25	63.73
8	Hire Purchase Loan	12.48	372.08	41.25	30.55	100.23	27.56	3.46	58.19	96.09	131.00	3.16	247.89	28.98	58.86	57.82	85.15	39.59
9	Deprived Sector Loan	5.73	91.55	11.59	5.01	19.91	26.28	3.76	15.10	51.64	16.47	2.48	28.63	20.22	10.78	16.60	18.36	10.63
10	Bills Purchased		0.06		2.60					2.50						1.25		
11	Other Product	1.88	867.72	21.37	343.30	5.06	73.92	19.34	4.84	614.67	61.14	41.68	347.55	310.95	74.58	8.19	133.86	105.92
	TOTAL LOAN & ADVANCES	471.96	4077.42	592.56	853.02	479.84	707.67	148.47	373.71	1350.88	708.36	78.34	1173.74	729.16	488.02	837.85	568.83	387.45

Security wise credit

1	Gold and Silver		8.38				64.89			44.93	18.20							
2	Government Securities																	
3	Non Governmental Securities				11.26	8.38				55.13				59.85	22.47	132.52		
4	Fixed Deposit Receipts	8.42	27.76	21.37	15.18	1.92	8.20	2.19	4.25	4.51	14.38	0.82	12.78	9.58	8.59	6.87	22.56	4.21
4.1	Own	8.42	27.76	21.37	15.18	1.92	8.20	2.19	4.25	4.51	14.38	0.82	12.78	9.58	8.59	6.87	22.56	4.21
4.2	Other Licences Institutions																	
5	Collateral of Properties	421.46	3602.50	539.19	817.41	451.25	634.58	146.28	341.22	622.00	675.79	77.42	1148.35	648.30	298.66	658.37	508.02	307.27
5.1	Fixed Assets	421.46	3602.50	539.19	817.31	451.25	634.58	146.28	341.22	612.22	675.79	77.42	1148.35	648.30	298.66	658.37	508.02	307.27
5.2	Current Assets				0.10					9.78								
6	Against security of Bill																	
6.1	Domestic Bills																	
6.2	Foreign Bills																	
7	Against Guarantee	18.16	186.25		2.86				22.89				12.60	11.43				12.15
7.1	Government Guarantee												1.60	1.44				
7.2	Institutional Guarantee		9.72		0.51				15.10					8.00				4.00
7.3	Personal Guarantee	11.27	166.39		2.35				7.79					1.99				7.53
7.4	Collective Guarantee		10.14										11.00					0.62
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee	6.89																
8	Credit Card																	
9	Others	23.93	252.54	32.00	6.31	18.30			5.35	624.30		0.10		158.29	40.10	38.25	63.83	
	Total	471.96	4077.42	592.56	853.02	479.84	707.67	148.47	373.71	1350.88	708.36	78.34	1173.74	729.16	488.02	837.85	568.83	387.45

Statement of Loans and Advances

as on Bhadau end 2069

Rs. in million

Sector wise credit		Reliance	Lotus	Baibhav	Bhaktapur
1	Agricultural and Forest		0.75	4.54	14.84
2	Fishery				
3	Mining				
4	Agriculture, Forestry & Beverage Production		11.50		17.72
5	Non-food Production	17.80	1.59	0.07	2.56
6	Construction	104.09	32.09	5.90	34.52
7	Electricity, Gas and Water			4.50	
8	Metal Products, Machinery & Electronic Equipment & Assemblage	14.97			
9	Transport, Communication and Public Utilities	156.55			2.67
10	Wholesaler & Retailer	46.34	33.02	35.30	50.18
11	Finance, Insurance and Real Estate	14.00	5.30	10.90	5.00
12	Hotel or Restaurant	9.44		1.30	1.50
13	Other Services	1.08	2.88	14.60	8.97
14	Consumption Loans	36.29	117.53	21.55	14.33
15	Local Government				
16	Others	272.01	81.02	62.48	3.60
	Total	672.57	285.67	161.13	155.89

Product wise credit

1	Term Loan		21.05	2.50	20.10
2	Overdraft				
3	Trust Receipt Loan / Import Loan				
4	Demand & Other Working Capital Loan		22.96	56.10	67.69
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	110.45		5.90	20.73
6	Real Estate Loan	57.44	32.09	6.40	
7	Margin Nature Loan	6.00	10.49	13.55	
8	Hire Purchase Loan	172.10	99.10	1.83	24.92
9	Deprived Sector Loan	20.80	12.15	2.41	5.00
10	Bills Purchased				
11	Other Product	305.79	87.82	72.45	17.44
	TOTAL LOAN & ADVANCES	672.57	285.67	161.13	155.89

Security wise credit

1	Gold and Silver			0.04	5.95
2	Government Securities				
3	Non Governmental Securities				
4	Fixed Deposit Receipts	12.49	1.88	0.28	0.60
4.1	Own	12.49	1.88	0.28	0.60
4.2	Other Licences Institutions				
5	Collateral of Properties	626.68	255.82	141.06	143.24
5.1	Fixed Assets	626.68	255.82	141.06	143.24
5.2	Current Assets				
6	Against security of Bill				
6.1	Domestic Bills				
6.2	Foreign Bills				
7	Against Guarantee	20.06	22.52	6.10	1.10
7.1	Government Guarantee				
7.2	Institutional Guarantee	14.00	5.30		
7.3	Personal Guarantee	5.95	7.03	6.10	1.10
7.4	Collective Guarantee	0.11			
7.5	Int. Rtd. Foreign Bank's Guarantee				
7.6	Other Guarantee		10.19		
8	Credit Card				
9	Others	13.34	5.45	13.65	5.00
	Total	672.57	285.67	161.13	155.89

Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities		Mid July			Mid-Aug	Mid-Sep	Percentage changes		
		2010	2011	2012	2012	2012	Column	Column	Column
		1	2	3	4	5	2/1	3/2	5/4
1	CAPITAL FUND	2,174.7	2,408.8	2,816.6	3,217.4	3,253.3	10.8	16.9	1.1
	a. Paid-up Capital	1,272.7	1,546.3	1,717.2	1,796.4	1,830.4	21.5	11.1	1.9
	b. Statutory Reserves	162.9	245.6	288.3	367.9	372.3	50.7	17.4	1.2
	c. Retained Earning	125.2	(25.6)	107.6	302.5	286.8	(120.4)	(520.7)	(5.2)
	d. Others Reserves	613.8	642.5	703.6	750.6	763.7	4.7	9.5	1.8
2	BORROWINGS	10,753.8	13,037.6	16,586.4	15,534.1	15,283.0	21.2	27.2	(1.6)
	a. NRB	210.4	200.9	198.4	264.1	266.6	(4.5)	(1.3)	0.9
	f. Others	10,543.4	12,836.7	16,388.0	15,270.0	15,016.4	21.8	27.7	(1.7)
3	DEPOSITS	2,574.3	3,537.4	5,235.2	5,312.0	5,439.0	37.4	48.0	2.4
4	Other Liabilities	1,415.5	1,818.6	2,502.9	2,634.2	2,825.7	28.5	37.6	7.3
	a. Loan Loss Provision	388.8	436.3	505.5	518.3	526.6	12.2	15.9	1.6
	b. Interest Suspense a/c	275.4	354.0	410.0	450.3	476.4	28.5	15.8	5.8
	c. Others	751.3	1,028.4	1,587.5	1,665.6	1,822.7	36.9	54.4	9.4
5	Reconciliation A/c	1,726.4	223.2	2,236.6	1,566.1	1,457.6	(87.1)	902.1	(6.9)
6	Profit & Loss A/c	277.4	470.7	629.8	123.5	190.8	69.7	33.8	54.6
Total Assets		18,922.1	21,496.4	30,007.5	28,387.4	28,449.4	13.6	39.6	0.2
Assets									
1	LIQUID FUNDS	2,172.8	3,272.2	5,843.5	5,018.6	4,496.2	50.6	78.6	(10.4)
	a. Cash Balance	24.9	31.8	44.2	35.0	38.6	27.5	39.0	10.1
	b. Bank Balance	1,691.9	2,632.4	3,253.9	1,603.8	1,467.5	55.6	23.6	(8.5)
	c. Money at Call	456.0	608.1	2,545.4	1,603.8	1,467.5	33.4	318.6	(8.5)
2	INVESTMENT IN SECURITIES EXCEPT SHARES	111.2	164.7	128.7	53.2	53.2	48.1	(21.9)	
3	SHARE & OTHER INVESTMENT	2,424.6	1,560.5	2,040.6	2,236.1	2,515.1	(35.6)	30.8	12.5
4	LOANS & ADVANCES	11,117.0	14,649.9	17,738.3	17,643.0	17,890.6	31.8	21.1	1.4
	Institutional	11,117.0	14,649.9	6,194.1	6,076.7	6,152.7	31.8	(57.7)	1.3
	Individual			11,544.2	11,566.3	11,737.8			1.5
5	FIXED ASSETS	225.5	259.3	340.2	348.8	352.2	15.0	31.2	1.0
6	OTHER ASSETS	907.8	1,253.2	1,594.9	1,588.0	1,665.6	38.0	27.3	4.9
7	Expenses not Written off	1.5	1.1	0.7	10.7	10.6	(28.8)	(35.1)	(0.9)
8	Reconciliation Account	1,712.1	253.0	2,234.8	1,451.4	1,420.4	(85.2)	783.3	(2.1)
9	Profit & Loss A/c	249.7	82.5	85.8	37.6	45.5	(67.0)	4.1	21.1
USES OF FUNDS		18,922.2	21,496.4	30,007.5	28,387.4	28,449.4	13.6	39.6	0.2

Statement of Assets and Liabilities
as on Bhadau end 2069

Liabilities		PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	Swabalamban	Samaksan
1	CAPITAL FUND	42.38	-164.48	156.94	41.21	107.94	311.24	1048.80	221.71	261.83	267.12	488.53
	a. Paid-up Capital	60.00	58.50	100.00	73.57	100.00	211.70	320.00	106.14	126.02	124.78	140.00
	b. Statutory Reserve	5.33	1.36	18.55	6.30	5.81	42.70	108.23	25.77	54.89	50.30	27.52
	c. Retained Earning	-30.55	-224.34	32.27	-41.51		13.83	305.12	84.42	47.01	8.76	78.78
	d. Others Reserve fund	7.60		6.12	2.85	2.13	43.01	315.44	5.38	33.91	83.27	242.24
2	BORROWINGS	682.15	176.22	789.18	601.43	585.95	2088.66	2492.77	1006.82	1379.52	1322.37	2876.08
	a. NRB	55.22	16.45	3.65	7.24	41.99	3.12		11.35	14.37		10.42
	b. Others	626.93	159.77	785.53	594.20	543.96	2085.54	2492.77	995.47	1365.15	1322.37	2865.66
3	DEPOSITS	77.84	57.87	305.13	239.83	241.50	983.21		328.89	1738.13	1004.79	
4	OTHER LIABILITIES	262.43	263.16	238.73	91.94	202.24	355.71	250.36	80.74	203.94	373.72	318.67
	1. Loan Loss Provision	47.87	52.68	64.27	38.23	6.87	59.13	76.22	23.29	26.62	43.83	55.91
	2. Interest Suspense a/c	163.45	110.23	55.90	19.42	42.88	30.45	27.69	5.70		12.00	1.47
	3. Others	51.11	100.25	118.57	34.29	152.49	266.13	146.45	51.75	177.32	317.89	261.29
5	RECONCILIATION A/C		75.37	8.09	3.07	-1.02			-3.20	846.65	30.19	0.04
6	PROFIT & LOSS A/C	3.30	0.07	20.56	20.03	27.64	20.38	15.34	25.29	19.30		19.34
	TOTAL LIABILITIES	1068.10	408.21	1518.64	997.50	1164.25	3759.20	3807.26	1660.25	4449.37	2998.19	3702.66
Assets												
1	LIQUID FUNDS	77.80	5.51	274.94	201.12	222.10	707.63	293.14	311.01	762.42	401.91	764.78
	a. Cash Balance	1.15	1.87	2.95	3.46	2.60	8.38	0.02	0.96	2.49	7.94	0.43
	b. Bank Balance	11.84	3.65	271.99	74.99	219.50	65.45	293.13	24.08	759.93	131.26	764.35
	c. Money at Call	64.81			122.67		633.80		285.97		262.71	
2	INVESTMENT IN SECURITIES EXCEPT SHARES						38.73	12.50				
3	SHARES & OTHER INVESTMENT	0.80	10.80	115.13	1.15	1.02	105.51	1564.87	10.01	81.31	315.89	140.55
4	LOANS & ADVANCES	737.37	149.45	957.39	657.75	774.40	2610.02	1779.80	1240.92	2522.56	2070.40	2697.98
	Institutional							1779.80	1240.92			2697.98
	Individual	737.37	149.45	957.39	657.75	774.40	2610.02			2522.56	2070.40	
5	FIXED ASSETS	13.79	1.88	7.39	13.48	18.23	120.16	2.42	11.58	95.96	18.86	9.01
6	OTHER ASSETS	228.64	165.91	163.80	108.61	148.50	176.81	154.53	86.73	140.47	167.54	90.35
7	EXPENSES NOT WRITTEN OFF	9.71										
8	RECONCILIATION A/C		74.66				0.35			846.65		
9	PROFIT & LOSS A/C				15.38							23.59
	TOTAL ASSETS	1068.10	408.21	1518.64	997.50	1164.25	3759.20	3807.26	1660.25	4449.37	2998.19	3702.66

Statement of Assets and Liabilities
as on Bhadau end 2069

Liabilities		NERUDE	Naya Nepal	Summit	Sworogir	First	Nagbell	Kalika	Mirmire	Janauthan	Mithila	Womi	Laxmi	ILFCO
1	CAPITAL FUND	90.77	15.96	32.83	12.17	105.86	12.25	18.80	11.20	10.58	18.01	10.20	70.39	61.02
	a. Paid-up Capital	56.00	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	16.91	1.96	1.69	0.22	4.33	0.18	0.29		-0.42	0.31		0.04	
	c. Retained Earning	2.51		5.99	0.95	1.53	1.67	0.59	-2.80		1.20		0.34	1.02
	d. Others Reserve fund	15.34		0.14			0.39	5.92						
2	BORROWINGS	451.59	88.98	98.14	96.62	406.17	69.61	30.36	28.40	5.79	6.17			
	a. NRB				96.62						6.17			
	b. Others	451.59	88.98	98.14		406.17	69.61	30.36	28.40	5.79				
3	DEPOSITS	301.41	24.04	50.59	41.20		14.76	15.46	1.59	6.24	4.99	0.39	1.00	0.15
4	OTHER LIABILITIES	98.93	4.78	10.69	11.65	42.87	1.34	2.79	4.71	0.99	4.23	0.14	0.44	0.53
	1. Loan Loss Provision	15.21	3.31	0.50	1.96	4.06	0.90	0.52	2.10	0.42	2.55	0.01	0.13	0.02
	2. Interest Suspense a/c	4.25			0.08	0.00		0.03	1.72		0.99	0.02	0.14	0.01
	3. Others	79.47	1.48	10.19	9.61	38.81	0.44	2.24	0.88	0.57	0.70	0.10	0.18	0.51
5	RECONCILIATION A/C	369.42		111.65					5.69		11.67			
6	PROFIT & LOSS A/C	5.74	1.27	1.19	0.50	1.96	1.33	0.85		0.30	6.45			
	TOTAL LIABILITIES	1317.85	135.03	305.10	162.13	556.86	99.29	68.25	51.59	23.91	51.52	10.73	71.83	61.71
Assets														
1	LIQUID FUNDS	156.00	53.71	25.79	19.15	86.58	10.84	14.62	11.91	0.20	2.84	4.50	33.96	53.77
	a. Cash Balance	2.69	0.00	1.33	0.06		0.74	1.15	0.04	0.01	0.28	0.01	0.01	
	b. Bank Balance	153.31	1.60	0.86	0.89	86.58	10.10	13.47	11.87	0.20	2.56	4.49	33.95	50.1
	c. Money at Call		52.11	23.59	18.20									3.67412
2	INVESTMENT IN SECURITIES EXCEPT SHARES											1.99		
3	SHARES & OTHER INVESTMENT	70.00	14.01			50.00			14.00	0.09			20.00	
4	LOANS & ADVANCES	696.59	64.65	163.02	137.15	411.32	85.63	51.66	12.94	22.74	29.42	2.73	12.90	1.80
	Institutional					411.32				22.74				
	Individual	696.59	64.65	163.02	137.15		85.63	51.66	12.94		29.42	2.73	12.90	1.8
5	FIXED ASSETS	9.47	1.21	2.00	2.57	6.74	2.17	1.67	3.33	0.76	0.53	0.70	3.44	4.83227
6	OTHER ASSETS	16.32	1.23	2.24	3.26	2.22	0.65	0.30	3.17	0.12	1.88	0.07	1.25	1.02298
7	EXPENSES NOT WRITTEN OFF			0.39					0.31			0.20		
8	RECONCILIATION A/C	369.48	0.22	111.65					5.69		11.67			
9	PROFIT & LOSS A/C								0.24		5.19	0.55	0.27	0.27836
	TOTAL ASSETS	1317.85	135.03	305.10	162.13	556.86	99.29	68.25	51.59	23.91	51.52	10.73	71.83	61.71

Profit and Loss Account
upto Bhadau 2069

Expenses	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	Swabalamban	Senakisan
1 Interest Expenses	0.07	0.00	0.01	1.68	0.09	42.46	13.61	0.21	52.62	31.64	8.95
1.1 Deposit Liabilities	0.07	0.00		1.07	0.01	11.83		0.00	30.32	12.55	
1.2 On Borrowing			0.01	0.61	0.08	30.63	13.61	0.21	22.30	19.09	8.95
2 Commission/Fee Expense					0.00						5.83
3 Employees Expenses	9.00	3.20	8.86	7.49	0.06	27.54	2.12	11.14	21.97	12.30	2.32
4 Office Operating Expenses	1.48	0.58	2.31	3.03	0.01	6.08	0.82	3.59	10.53	2.95	1.55
5 Non-Operating Expenses											
6. Provision for Risk					0.00	2.61		5.84	1.93	8.00	
6.1 Loan loss Provision					0.00	2.61		5.84	1.93	8.00	
6.1.1 General Loan loss Provision					0.00			5.84	1.88	8.00	
6.1.2 Special Loan Loss Provision						2.61			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											
7 Loan Written Off											
8 Provision for Staff Bonus											2.76
9 Provision for Income Tax											8.29
10 Net Profit	3.30	0.07	20.56	8.79	0.03	20.38	15.34	25.29	19.30		19.34
TOTAL EXPENSES	13.85	3.85	31.75	20.99	0.20	99.08	31.89	46.07	106.35	54.89	49.04
Income											
1. Interest Income	12.54	3.69	28.36	19.62	0.16	91.49	30.84	43.06	80.24	31.20	49.00
1.1 On Loans and Advances	12.54	3.66	28.33	19.11	0.13	84.79	0.00	42.78	79.04	25.46	48.90
1.2 On Investment						0.43	0.14				
1.5 Others		0.03	0.03	0.51	0.03	6.27	30.70	0.28	1.20	5.74	0.10
2. Comission & Discount		0.16	0.02			0.04		2.92	1.20		0.02
2.1 Bills Purchase & Discount											
2.2 Comission			0.02						0.74		0.00
2.3 Others		0.16				0.04		2.92	0.46		0.02
3 Other Operating Income	1.30		3.37		0.04	6.87	1.05	0.09	24.76	0.10	0.02
4 Non Operating Income				1.37		0.68					
5 Provision Written Back					0.00				0.15		
6 Recovery from Written off Loan											
7 Income from Extra Ordinary Expenses											
8 Net Loss										23.59	
TOTAL INCOME	13.85	3.85	31.75	20.99	0.20	99.08	31.89	46.07	106.35	54.89	49.04

Profit and Loss Account
upto Bhadau 2069

Expenses	NERUDE	Naya Nepal	Summit	Sworajgar	First	Nagbeli	Kalika	Mirmire	Janauthan	Mithila	Womi	Laxmi	ILFCO
1 Interest Expenses	11.78	0.38	2.85	2.51	6.18	0.54	0.61	0.57	0.11	0.06	0.00	0.01	0.00
1.1 Deposit Liabilities	4.64		0.64	0.69		0.18	0.17	0.00	0.05		0.00	0.01	0.00
1.2 On Borrowing	7.14	0.38	2.22	1.82	6.18	0.37	0.43	0.57	0.06	0.06			
2 Commission/Fee Expense													
3 Employees Expenses	9.47	0.55	1.53	0.84	0.77	0.47	0.39	0.42	0.26	0.15	0.14	0.73	0.45
4 Office Operating Expenses	1.61	0.25	0.87	0.65	0.71	0.43	0.29	0.19	0.10	0.07	0.07	0.38	0.48
5 Non-Operating Expenses													
6. Provision for Risk	2.18		0.06	0.24		0.06	0.04		0.03			0.09	0.02
6.1 Loan loss Provision	2.18		0.06	0.23		0.06	0.04		0.03			0.09	0.02
6.1.1 General Loan loss Provision	0.27		0.04			0.06	0.04		0.03			0.09	0.02
6.1.2 Special Loan Loss Provision	1.91		0.02	0.23									
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				0.01									
7 Loan Written Off													
8 Provision for Staff Bonus					0.28								
9 Provision for Income Tax					0.84								
10 Net Profit	5.74	1.27	1.19	0.50	1.96	1.33	0.85		0.30	0.35			
TOTAL EXPENSES	30.78	2.45	6.51	4.73	10.74	2.84	2.17	1.19	0.80	0.63	0.21	1.21	0.95
Income													
1. Interest Income	27.78	2.02	5.12	4.36	10.29	2.54	1.59	0.84	0.62	0.52	0.05	0.83	0.67
1.1 On Loans and Advances	27.52	2.02	5.12	4.08	8.30	2.54	1.59	0.49	0.62		0.05	0.19	
1.2 On Investment													
1.5 Others	0.26			0.28	2.00	0.00		0.34				0.64	0.67
2. Comission & Discount							0.03		0.00				
2.1 Bills Purchase & Discount													
2.2 Comission							0.03		0.00				
2.3 Others										0.10			
3 Other Operating Income	3.00	0.43	1.39	0.37	0.45	0.30	0.56	0.11	0.18		0.02	0.11	
4 Non Operating Income													
5 Provision Written Back													
6 Recovery from Written off Loan													
7 Income from Extra Ordinary Expenses													
8 Net Loss								0.24		0.63	0.15	0.27	0.28
TOTAL INCOME	30.78	2.45	6.51	4.73	10.74	2.84	2.17	1.19	0.80	0.00	0.21	1.21	0.95

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

	BFI's Name	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIIDHAN	RMDC	DIPROSC	CHHIMEK	Swabalamban	Sonakisan	NERUDE
विवरण													
1	कार्यक्षेत्र भएको जिल्ला संख्या	6	9	16	15	15	40	75	25	75	38	75	15
2	सेवा पुरोको जिल्ला संख्या	6	8	14	10	10	40	67	25	31	38	45	15
3	सेवा पुरोको गा वि.स./न.पा. संख्या	287	102	394	160	160	1106	0	570	722	790	384	219
4	कुल कर्मचारी संख्या	220	90	217	176	179	571	27	192	397	561	48	246
5	कुल शाखा संख्या	31	21	44	30	30	105	0	54	57	96	8	38
6	कुल केन्द्र संख्या	1276	596	1519	997	1010	7307	0	3753	7768	6293	0	3161
7	कुल समूह संख्या	11265	3121	11634	5653	5457	28727	0	14759	29888	33984	32494	14145
8	निष्क्रिय समूह संख्या	809	1876	825	1431	1488.4	0	0	0	34	0	776	0
9	कुल सदस्य संख्या	34453	19015	57870	30206	28829	172863	0	71531	156944	160431	230900	61709
10	निष्क्रिय सदस्य संख्या	13483	6520	4125	7154	7442	0	0	805	11159	0	13091	0
11	कुल ऋणी संख्या	31453	9648	39501	23052	21170	111996	72	53449	117236	113379	203750	47939
12	कुल कर्जा वितरण	9133.551	1658.68	10125.86	4674.0664	4616.75363	16974.39	6954.53	6725.70	14011.99	16304.87	10772.41	5127.20
13	लघु व्यवसाय कर्जा	7932.384	1230.11	9241.39	3789.5115	3733.31073	15335.93	0.00	6087.40	13257.79	16164.02	10772.41	859.38
14	लघु उचम / धितो कर्जा	1055.898	308.88	805.93	884.5549	883.442897	758.97	0.00	606.97	498.25	140.85	0.00	10.02
15	अन्य कर्जा	145.269	119.69	78.54	0	0	879.49	6954.53	31.33	255.95	0.00	0.00	4257.79
16	कर्जाको साँवा अस्ली	8418.855	1509.24	9140.17	3990.0682	3967.80538	14364.37	5174.73	5428.81	11489.42	14234.47	8161.87	4430.61
17	लघु व्यवसाय कर्जाको साँवा अस्ली	7327.421	1148.22	8377.22	3375.3534	3342.84046	13111.54	0.00	4919.47	11065.16	14144.31	8161.87	700.33
18	लघु उचम / धितो कर्जाको साँवा अस्ली	974.397	242.74	686.12	614.71479	624.964924	534.65	0.00	478.54	211.06	90.16	0.00	7.20
19	अन्य कर्जाको साँवा अस्ली	117.037	118.27	76.83	0	0	718.18	5174.73	30.80	213.20	0.00	0.00	3723.08
20	कुल बाँकी कर्जा	737.367	149.45	957.39	683.99813	0	2610.02	1779.80	1296.89	2522.56	2070.40	2697.98	696.59
21	लघु व्यवसाय कर्जा बाँकी	621.839	81.89	835.87	414.15801	399.276231	2224.39	0.00	1167.93	2192.63	2019.71	2697.98	159.05
22	लघु उचम / धितो कर्जा बाँकी	86.83	66.14	119.81	269.84011	258.477973	224.31	0.00	128.43	287.19	50.69	0.00	2.83
23	अन्य कर्जा बाँकी	28.698	1.42	1.71	0	0	161.31	1779.80	0.53	42.75	0.00	0.00	534.72
24	भाखा नाघेको कर्जा रकम	49.45	56.93	70.95	32.01992	32.0199198	38.48	0.00	9.26	1.54	23.36	23.88	11.47
25	भाखा नाघेको ऋणी संख्या	0	3683	4125	4966	4966.00	5073	0	830	133	3234	16	1582
26	व्याज अस्ली रकम	12.542	54.91	238.93	19.109141	9.36206791	515.63	0.00	64.12	468.89	714.41	1239.60	27.52
27	असुल हुन बाँकी व्याज रकम	163.446	110.23	55.90	22.625479	19.4187427	0.00	27.69	5.63	1.36	17.73	1.47	2.76
28	कर्जा नोक्सानी व्यवस्था	47.872	52.68	64.27	38.229098	38.2290985	57.99	76.22	19.18	26.62	43.83	55.91	15.21
29	कुल वचतकर्ता संख्या	20566	13795	57870	28700	28542.00	167034	0	71531	156944	160431	0	61709
30	कुल वचत रकम	77.837	57.87	305.13	239.67634	239.825057	983.21	0.00	340.04	1738.13	1004.79	0.00	301.41
31	अनिवार्य वचत	12.917	30.14	185.96	117.6555	116.054829	517.00	0.00	154.15	446.97	399.99	0.00	93.78
32	स्वेच्छिक वचत	64.707	25.80	101.58	122.02084	123.770228	240.88	0.00	83.21	367.21	589.73	0.00	207.63
33	अन्य वचत	0.213	1.94	17.59	0	0	115.35	0.00	102.68	750.11	15.07	0.00	0.00
34	सर्वसाधारणबाट संकलन गरेको वचत	0	0.00	0.00	0	0	109.99	0.00	0.00	173.84	0.00	0.00	0.00
35	कुल वचत / कुल कर्जा (%)	10.56%	38.72%	31.87%	35.04%	5%	37.67%	0.00%	26.22%	68.90%	48.53%	0.00%	43.27%
36	लघु उचम कर्जा / कुल कर्जा (%)	11.78%	44.25%	12.51%	39.45%	19.14%	8.59%	0.00%	9.90%	11.38%	2.45%	0.00%	0.41%

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

	BFIs' Name	Naya Nepal	Summit	Swarojgar	Frist	Nagbali	Kailika	Mirmire	Janaudhan	Mithila	Worni	Laxmi	IIFCO
	विवरण												
1	कार्यक्षेत्र भएको जिल्ला संख्या	5	10	3	75	3	5	10	10	3	1	4	1
2	सेवा पुगेको जिल्ला संख्या	5	4	3	34	2	5	3	5	3	1	3	1
3	सेवा पुगेको गा.वि.स. / न.पा. संख्या	53	59	52	0	48	39	37	19	19	5	16	6
4	कुल कर्मचारी संख्या	28	56	52	13	31	25	16	17	11	6	11	9
5	कुल शाखा संख्या	6	8	8	1	4	5	3	2	3	1	3	1
6	कुल केन्द्र संख्या	249	683	572	0	259	218	56	1	109	24	75	14
7	कुल समूह संख्या	630	2143	1760	0	854	723	101	365	332	24	187	35
8	निष्क्रिय समूह संख्या	0	0	0	0	0	0	5	29	0	0	0	0
9	कुल सदस्य संख्या	3199	10496	9399	0	3553	3746	535	2716	1792	322	972	173
10	निष्क्रिय सदस्य संख्या	143	0	33	0	0	0	42	134	0	3	0	0
11	कुल ऋणी संख्या	2700	7934	6985	46	2830	2272	524	1332	1792	162	411	39
12	कुल कर्जा वितरण	284.01	599.27	419.29	839.20	216.31	154.94	22.32	55.88	141.40	2.43	14.01	1.80
13	लघु व्यवसाय कर्जा	261.29	549.13	419.29	839.20	158.98	139.02	7.22	46.62	141.40	2.43	14.01	1.80
14	लघु उच्चम/घिती कर्जा	22.72	50.15	0.00	0.00	43.40	15.92	4.25	9.26	0.00	0.00	0.00	0.00
15	अन्य कर्जा	0.00	0.00	0.00	0.00	13.92	0.00	10.85	0.00	0.00	0.00	0.00	0.00
16	कर्जाको साँवा असुली	219.35	436.25	282.14	435.75	130.68	103.28	9.38	33.14	108.58	0.36	1.11	0.00
17	लघु व्यवसाय कर्जाको साँवा असुली	204.25	417.92	282.14	0.00	111.44	94.19	3.84	26.17	108.58	0.36	1.11	0.00
18	लघु उच्चम/घिती कर्जाको साँवा असुली	15.10	18.34	0.00	0.00	11.09	9.09	0.82	6.98	0.00	0.00	0.00	0.00
19	अन्य कर्जाको साँवा असुली	0.00	0.00	0.00	435.75	8.15	0.00	4.73	0.00	0.00	0.00	0.00	0.00
20	कुल बाँकी कर्जा	64.65	163.02	137.15	411.32	85.63	51.66	12.94	22.74	32.82	2.73	12.90	1.80
21	लघु व्यवसाय कर्जा बाँकी	57.03	131.21	137.15	0.00	48.89	44.83	3.38	20.45	32.82	2.73	12.90	1.80
22	लघु उच्चम/घिती कर्जा बाँकी	7.62	31.81	0.00	0.00	33.45	6.83	3.43	2.28	0.00	0.00	0.00	0.00
23	अन्य कर्जा बाँकी	0.00	0.00	0.00	411.32	3.30	0.00	6.12	0.00	0.00	0.00	0.00	0.00
24	भाषा नाघेको कर्जा रकम	5.82	0.93	1.01	0.00	0.00	0.31	6.64	0.19	2.91	0.00	0.00	0.00
25	भाषा नाघेको ऋणी संख्या	321	73	41	2	0	86	187	1	72	0	0	0
26	व्याज असुली रकम	21.66	28.64	0.00	8.30	0.00	12.80	3.40	3.89	0.52	0.05	0.19	0.00
27	असुल हुन बाँकी व्याज रकम	0.00	0.00	0.08	0.39	0.00	0.03	1.46	0.04	0.99	0.02	0.14	0.00
28	कर्जा नोक्सानी व्यवस्था	6.41	0.50	1.86	4.06	0.90	0.52	2.10	0.42	2.55	0.01	0.13	0.02
29	कुल वचतकर्ता संख्या	0	10496	8819	0	3553	3746	535	2716	1802	319	972	173
30	कुल वचत रकम	24.04	50.59	41.20	0.00	14.76	15.46	1.59	6.24	4.57	0.39	1.00	0.15
31	अनिवार्य वचत	13.32	15.61	4.65	0.00	10.77	2.29	0.91	3.88	1.76	0.28	0.76	0.14
32	स्वैच्छिक वचत	10.72	34.98	13.10	0.00	3.95	3.09	0.14	2.36	2.64	0.12	0.23	0.01
33	अन्य वचत	0.00	0.00	23.45	0.00	0.05	10.08	0.54	0.00	0.17	0.00	0.01	0.00
34	सर्वसाधारणबाट संकलन गरेको वचत	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 वचत/कुल कर्जा (%)	37.19%	31.03%	30.04%	0.00%	17.24%	29.92%	12.27%	27.44%	13.92%	14.32%	7.75%	8.32%
36	लघु उच्चम कर्जा/कुल कर्जा (%)	11.79%	19.51%	0.00%	0.00%	39.06%	13.23%	26.54%	10.04%	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 Universal 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	Paschhimanchal 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	United Finance Co. Limited	United FC
23	General Finance Limited	General
24	Progressive Finance Limited	Progressive
25	Alpic Everest Finance Limited	AEFL
26	Nava Durga Finance Co.Limited	Navadurga
27	Janaki Finance Co. Limited	Janaki
28	Pokhara Finance Limited	Pokhara
29	Central Finance Limited	Central
30	Premier Finance Co. Limited	Premier
31	Arun Finance Limited	Arun
32	Multipurpose Finance Co. Limited	Multipurpose
33	Butwal Finance Limited	Butwal
34	Shrijana Finance Limited	Srijana
35	Om Finance Limited	Om
36	CMB Finance Limited	CMB
37	World Merchant Banking & Finance Limited	WMBFL
38	Capital Merchant Banking & Finance Co. Limited	CMBFCL
39	Crystal Finance Limited	Crystal

SN	Full Name of Bank and Financial Institutions	Short Name
40	Royal Merchant Banking & Finance Limited	Royal
41	Guheshworil Merchant Banking & Finance Limited	Guheshwori
42	Patan Finance Co. Limited	Patan
43	Fewa Finance Limited	Fewa
44	Everest Finance Limited	Everest
45	Prudential Finance Company Limited	Prudential
46	ICFC Finance Limited	ICFC
47	Sagarmatha Merchant Banking and Finance Limited	Sagarmatha
48	Civil Merchant Bittiya Sanstha Limited	Civil
49	Prabhu Finance Co. Limited	Prabhu
50	Imperial Finance Limited	Imperial
51	Kuber Merchant Finance Limited	Kuber
52	Nepal Express Finance Limited	NEFL
53	Valley Finance Limited	Valley
54	Seti Bittiya Sanstha Limited	Seti
55	Hama Merchant & Finance Limited	hama
56	Reliable Finance Limited	reliable
57	Api Finance Limited	Api
58	Namaste Bittiya Sanstha Limited.	Namaste
59	Kaski Finance Limited	Kaski
60	Zenith Finance Limited	Zenith
61	Unique Finance Limited	Unique
62	Manjushree Financial Institution Limited	Manjushree
63	Subhalaxmi Finance Limited	Subhalaxmi
64	Jebil's Finance Limited	Jebils
65	Reliance Finance Limited	Reliance
66	Lotus Investment Finance Limited	Lotus
67	Baibhab Finance Limited	Baibhav
68	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	Sworojgar
16	Frist Microfinance Development Bank Limited	First
17	Nagbeli Microfinance Development Bank Limited	Nagbeli
18	Kalika Microcredit Development Bank Limited	Kalika
19	Mirmire Microfinance Development Bank Limited	Mirmire
20	Janautthan SamudayikMicrofinance Dev. Bank Limited	Janautthan
21	Mithila Laghu Bitta Bikas Banks Limited	Mithila
22	Womi Microfinance Bittiya Sanstha Limited	Womi
23	Laxmi Laghubitta Bittiya Sanstha Limited	Laxmi
24	ILFCO Laghubitta Bittiya Sanstha Limited	ILFCO