

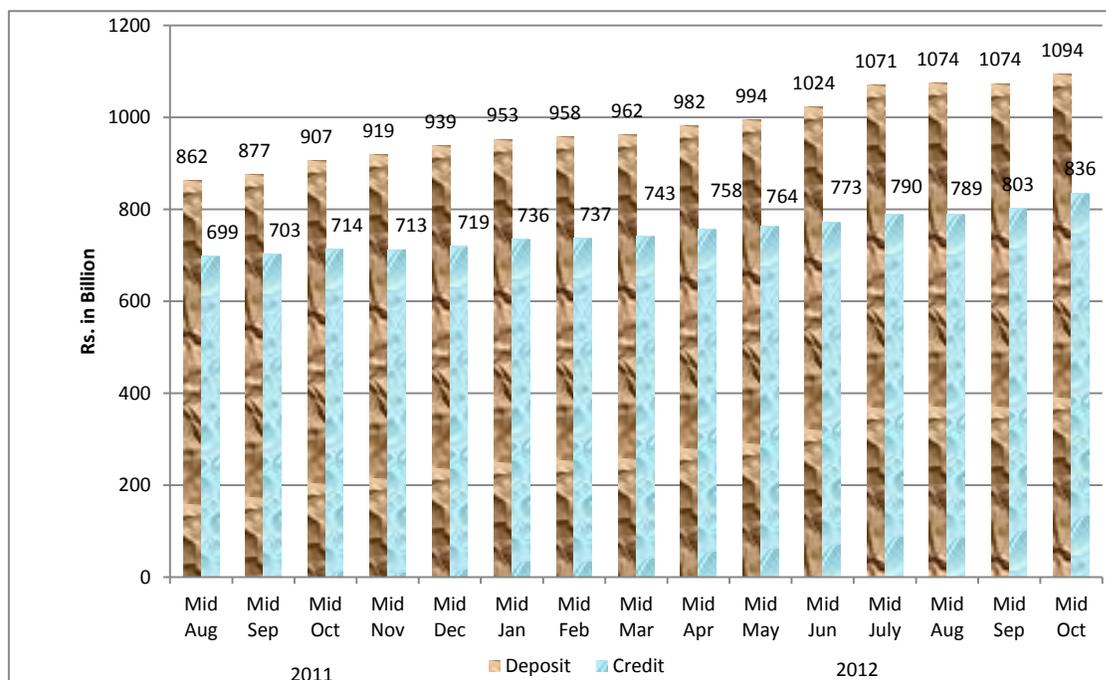
BANKING & FINANCIAL STATISTICS

Monthly

NEPAL RASTRA BANK

Bank & Financial Institution Regulation Department

Statistics Division



2069 Asoj
(Mid October 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	89	67	23	211
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 Asoj End, 2069

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	56.6	8.6	5.0	70.2
2	Total Credit/GDP	42.2	7.0	4.4	53.6
3	Total Credit/ Total Deposit	74.7	81.7	87.5	76.4
4	Lcy Credit/Lcy Deposit & Core Capital	70.6	67.0	68.0	69.9
5	Fixed Deposit/Total Deposit	33.0	30.8	47.4	33.7
6	Saving Deposit/Total Deposit	37.4	48.6	45.2	39.3
7	Current Deposit/Total Deposit	9.9	1.8	0.04	8.2
8	NPL/ Total Loan	2.9	5.5	11.7	4.0
9	Total LLP/Total Loan	3.7	4.7	11.6	4.4
10	Deprived SectorLoan/Total Loan	3.8	3.6	2.8	3.7
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	15.5	34.5	33.3	19.1
2	Investment in Gov. Security/Total Deposit	14.9	2.7	2.8	12.5
3	Total Liquid Assets/Total Deposit	30.4	37.1	36.1	31.6
C. Capital Adequacy Ratios					
1	Core Capital/RWA (%)	11.6	9.8	24.0	11.9
2	Total Capital/RWA (%)	13.2	10.2	24.9	13.2
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-Sep	Mid-Oct	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	127,883.9	127,941.9	37.0	11.4	0.0
a. Paid-up Capital	78,357.1	98,418.2	104,303.8	103,795.1	104,949.2	25.6	6.0	1.1
b. Statutory Reserves	14,234.2	17,727.3	22,068.1	23,422.0	23,982.4	24.5	24.5	2.4
c. Retained Earning	(27,003.3)	(24,280.9)	(24,321.8)	(14,116.7)	(15,944.6)	(10.1)	0.2	12.9
d. Others Reserves	9,897.9	11,543.0	13,112.8	14,783.5	14,954.9	16.6	13.6	1.2
2 BORROWINGS	27,377.6	34,058.7	17,805.9	18,300.1	21,648.2	24.4	(47.7)	18.3
a. NRB	7,559.8	13,307.2	4,286.7	593.7	841.0	76.0	(67.8)	41.7
b. "A"Class Licensed Institution	9,794.3	10,916.0	3,297.0	3,956.1	7,630.7	11.5	(69.8)	92.9
c. Foreign Banks and Fin. Ins.	2,043.5	2,232.3	2,507.9	2,190.1	2,129.4	9.2	12.3	(2.8)
d. Other Financial Ins.	4,247.5	1,453.4	781.1	4,632.4	4,313.8	(65.8)	(46.3)	(6.9)
e. Bonds and Securities	3,732.6	6,149.8	6,933.2	6,927.8	6,733.3	64.8	12.7	(2.8)
3 DEPOSITS	785,238.0	869,951.4	1,071,394.1	1,073,862.3	1,093,696.4	10.8	23.2	1.8
a. Current	82,134.1	80,934.3	95,993.1	86,056.0	89,491.8	(1.5)	18.6	4.0
b. Savings	305,780.5	305,589.2	400,723.1	415,228.7	429,829.1	(0.1)	31.1	3.5
c. Fixed	265,134.6	332,726.3	372,137.6	366,890.9	369,037.9	25.5	11.8	0.6
d. Call Deposits	122,927.9	139,308.2	187,998.5	366,891.9	189,185.5	13.3	35.0	(48.4)
e. Others	9,260.9	11,393.4	14,541.8	14,323.6	16,152.1	23.0	27.6	12.8
4 Bills Payable	1,256.4	964.9	1,626.4	1,269.9	2,069.9	(23.2)	68.5	63.0
5 Other Liabilities	93,435.3	106,260.3	123,660.2	144,503.0	140,526.7	13.7	16.4	(2.8)
1. Loan Loss Provision	25,878.4	30,215.8	33,874.0	34,688.4	36,766.9	16.8	12.1	6.0
2. Interest Suspense a/c	27,923.6	28,130.0	26,056.2	31,805.8	28,375.0	0.7	(7.4)	(10.8)
3. Others	39,633.3	47,914.5	63,730.1	78,008.8	75,384.9	20.9	33.0	(3.4)
6 Reconciliation A/c	4,061.7	9,873.0	1,537.8	303.5	6,019.1	143.1	(84.4)	1883.3
7 Profit & Loss A/c	21,114.2	20,201.9	19,776.5	3,128.9	5,010.1	(4.3)	(2.1)	60.1
TOTAL	1,007,969.1	1,144,717.7	1,350,963.9	1,369,251.6	1,396,912.3	13.6	18.0	2.0
Assets								
1 LIQUID FUNDS	150,503.2	147,994.0	236,056.9	219,398.3	209,004.3	(1.7)	59.5	(4.7)
a. Cash Balance	20,454.9	23,950.2	31,020.1	25,053.6	29,029.2	17.1	29.5	15.9
Nepalese Notes & Coins	19,977.5	23,410.2	30,353.3	24,436.5	27,900.4	17.2	29.7	14.2
Foreign Currency	477.4	540.0	666.8	617.1	1,128.8	13.1	23.5	82.9
b. Bank Balance	97,818.2	90,221.7	164,605.2	153,284.6	138,688.8	(7.8)	82.4	(9.5)
1. In Nepal Rastra Bank	54,779.2	54,649.3	120,457.3	108,561.9	93,965.2	(0.2)	120.4	(13.4)
2. "A"Class Licensed Institution	23,351.1	15,882.0	26,284.3	25,087.5	23,801.5	(32.0)	65.5	(5.1)
3. Other Financial Ins.	9,394.3	9,176.5	7,649.8	6,926.2	6,558.3	(2.3)	(16.6)	(5.3)
4. In Foreign banks	10,293.7	10,513.9	10,213.8	12,709.0	14,363.9	2.1	(2.9)	13.0
c. Money at Call	32,230.1	33,822.1	40,431.6	41,060.0	41,286.3	4.9	19.5	0.6
2 INVESTMENTS	84,641.5	107,562.4	137,304.4	137,843.6	140,535.3	27.1	27.7	2.0
a. Govt. Securities	81,922.1	105,115.1	133,251.1	134,132.3	136,972.7	28.3	26.8	2.1
b. Others	2,719.3	2,447.2	4,053.3	3,711.3	3,562.5	(10.0)	65.6	(4.0)
3 SHARE & OTHER INVESTMENT	60,629.2	53,582.9	52,851.1	58,141.8	58,046.3	(11.6)	(1.4)	(0.2)
4 LOANS & ADVANCES	609,921.9	698,779.0	779,560.9	794,224.4	826,932.2	14.6	11.6	4.1
a. Private Sector	593,596.8	675,113.9	741,145.0	727,990.0	794,652.2	13.7	9.8	9.2
b. Financial Institutions	12,812.2	17,300.0	31,389.3	41,839.6	18,757.9	35.0	81.4	(55.2)
c. Government Organizations	3,513.0	6,365.1	7,026.6	24,394.8	13,522.1	81.2	10.4	(44.6)
5 BILL PURCHED	2,257.0	5,149.7	9,634.2	8,308.7	8,404.1	128.2	87.1	1.1
6 LOANS AGT. COLLECTED BILLS	98.6	96.0	645.9	603.6	612.2	(2.7)	573.1	1.4
7 FIXED ASSETS	20,405.9	24,260.6	27,146.4	28,652.3	28,780.5	18.9	11.9	0.4
8 OTHER ASSETS	69,231.8	79,138.1	93,318.3	111,451.3	108,024.6	14.3	17.9	(3.1)
a. Accrued Interests	29,133.1	29,689.7	27,621.8	38,314.1	31,018.1	1.9	(7.0)	(19.0)
b. Others	40,098.7	49,448.4	65,696.6	73,137.3	77,006.5	23.3	32.9	5.3
9 Expenses not Written off	617.8	775.3	586.9	743.0	736.8	25.5	(24.3)	(0.8)
10 Non Banking Assets	1,829.1	1,549.7	2,225.1	2,282.4	2,289.6	(15.3)	43.6	0.3
11 Reconciliation Account	7,397.6	21,980.3	8,638.9	4,047.9	11,714.0	197.1	(60.7)	189.4
12 Profit & Loss A/c	435.5	3,849.8	2,994.9	3,554.3	1,831.7	784.0	(22.2)	(48.5)
TOTAL	1,007,969.1	1,144,717.7	1,350,963.9	1,369,251.6	1,396,911.7	13.6	18.0	2.0

Statement of Assets and Liabilities of Commercial Banks

Rs in million

	Liabilities	Mid-July			Mid-Sep	Mid-Oct	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	88,594.3	89,241.4	45.1	30.6	0.7
	a. Paid-up Capital	46,630.4	58,294.9	65,983.3	65,366.4	66,389.4	25.0	13.2	1.6
	b. Statutory Reserves	12,146.3	14,925.9	18,708.7	19,852.5	20,197.7	22.9	25.3	1.7
	c. Retained Earning	(26,722.0)	(24,831.2)	(19,595.1)	(10,064.7)	(10,911.0)	(7.1)	(21.1)	8.4
	d. Others Reserves	8,665.1	10,674.8	12,045.6	13,440.1	13,565.4	23.2	12.8	0.9
2	BORROWINGS	19,783.9	24,852.8	15,507.2	15,944.2	18,845.2	25.6	(37.6)	18.2
	a. NRB	6,752.6	10,226.1	4,286.7	593.7	841.0	51.4	(58.1)	41.7
	b. "A"Class Licensed Institution	4,816.8	6,321.0	1,970.7	2,132.1	5,319.3	31.2	(68.8)	149.5
	c. Foreign Banks and Fin. Ins.	1,933.3	1,868.1	2,175.8	2,190.1	2,129.4	(3.4)	16.5	(2.8)
	d. Other Financial Ins.	2,553.4	379.9	146.2	4,100.4	3,827.6	(85.1)	(61.5)	(6.7)
	e. Bonds and Securities	3,727.8	6,057.8	6,927.8	6,927.8	6,727.8	62.5	14.4	(2.9)
3	DEPOSITS	630,880.8	687,587.9	867,978.3	865,004.2	881,529.0	9.0	26.2	1.9
	a. Current	80,606.2	78,982.9	93,304.4	84,018.0	87,104.0	(2.0)	18.1	3.7
	b. Savings	237,709.3	231,094.4	304,786.8	317,427.3	329,306.6	(2.8)	31.9	3.7
	c. Fixed	200,058.5	253,586.4	298,835.7	289,140.4	290,638.1	26.8	17.8	0.5
	d. Call Deposits	105,687.2	116,624.7	161,784.1	164,967.8	163,942.9	10.3	38.7	(0.6)
	e. Others	6,819.7	7,299.5	9,267.2	9,450.7	10,537.4	7.0	27.0	11.5
4	Bills Payable	1,226.0	942.9	1,599.4	1,258.3	2,060.4	(23.1)	69.6	63.7
5	Other Liabilities	77,413.0	84,386.3	92,665.2	109,188.3	108,000.2	9.0	9.8	(1.1)
	1. Loan Loss Provision	21,631.8	21,340.1	22,094.0	22,791.3	23,735.8	(1.3)	3.5	4.1
	2. Interest Suspense a/c	24,101.3	23,249.4	19,491.9	23,242.9	20,957.3	(3.5)	(16.2)	(9.8)
	3. Others	31,679.9	39,796.8	51,079.3	63,154.1	63,307.2	25.6	28.4	0.2
6	Reconciliation A/c	1,234.6	5,931.6	(3,672.9)	(6,301.8)	7.3	380.4	(161.9)	(100.1)
7	Profit & Loss A/c	16,042.8	15,598.5	15,876.8	2,978.6	4,046.0	(2.8)	1.8	35.8
	TOTAL	787,300.9	878,364.5	1,067,096.6	1,076,666.1	1,103,729.6	11.6	21.5	2.5

Assets

1	LIQUID FUNDS	102,749.0	98,071.7	161,785.5	143,836.1	136,763.6	(3.1)	(4.6)	(4.9)
	a. Cash Balance	17,573.1	20,265.2	26,026.9	20,729.7	23,916.7	10.9	15.3	15.4
	Nepalese Notes & Coins	17,137.2	19,765.0	25,398.0	20,145.5	22,857.0	14.1	15.3	13.5
	Foreign Currency	435.9	500.3	628.9	584.2	1,059.7	(47.1)	14.8	81.4
	b. Bank Balance	69,551.5	63,293.3	127,706.2	113,577.7	101,991.8	(7.8)	(9.0)	(10.2)
	1. In Nepal Rastra Bank	49,542.7	48,727.4	110,572.6	96,264.8	82,916.8	(10.8)	(1.6)	(13.9)
	2. "A"Class Licensed Institution	8,460.4	3,826.0	6,784.5	4,704.9	4,621.6	(26.5)	(54.8)	(1.8)
	3. Other Financial Ins.	1,333.7	284.6	187.7	7.6	216.6	221.1	(78.7)	2763.3
	4. In Foreign banks	10,214.7	10,455.2	10,161.4	12,600.4	14,236.8	28.0	2.4	13.0
	c. Money at Call	15,624.4	14,513.2	8,052.4	9,528.7	10,855.1	6.2	(7.1)	13.9
2	INVESTMENTS	81,343.8	102,655.9	131,017.9	132,113.0	134,742.2	17.4	26.2	2.0
	a. Govt. Securities	79,079.6	100,267.3	127,213.0	128,591.7	131,233.0	14.8	26.8	2.1
	b. Others	2,264.2	2,388.6	3,804.8	3,521.3	3,509.2	530.0	5.5	(0.3)
3	SHARE & OTHER INVESTMENT	52,697.3	46,901.4	50,254.8	55,151.4	54,775.9	(14.4)	(11.0)	(0.7)
4	LOANS & ADVANCES	467,107.2	522,853.3	612,322.6	622,123.6	649,141.3	17.3	11.9	4.3
	a. Private Sector	453,049.0	503,339.4	577,113.2	558,804.5	624,605.4	16.9	11.1	11.8
	b. Financial Institutions	11,270.6	13,362.3	28,302.7	39,943.3	15,371.4	41.0	18.6	(61.5)
	c. Government Organizations	2,787.6	6,151.5	6,906.7	23,375.9	9,164.4	6.9	120.7	(60.8)
5	BILL PURCHED	2,172.6	5,073.8	9,607.0	8,295.2	8,384.0	(42.0)	133.5	1.1
6	LOANS AGT. COLLECTED BILLS	98.6	96.0	645.9	603.6	605.8	452.2	(2.7)	0.4
7	FIXED ASSETS	13,896.1	16,098.8	19,818.7	21,040.1	21,151.3	26.3	15.9	0.5
8	OTHER ASSETS	60,702.9	66,675.1	76,147.9	91,932.7	90,300.3	2.6	9.8	(1.8)
	a. Accrued Interests	25,188.4	24,341.4	20,790.3	29,528.0	23,387.4	(12.5)	(3.4)	(20.8)
	b. Others	35,514.6	42,333.7	55,357.6	62,404.7	66,912.9	16.9	19.2	7.2
9	Expenses not Written off	458.8	600.7	447.8	513.8	513.3	(3.4)	30.9	(0.1)
10	Non Banking Assets	1,616.6	1,376.6	1,638.5	1,625.7	1,627.6	(14.4)	(14.8)	0.1
11	Reconciliation Account	4,457.9	17,961.1	3,410.1	(2,583.9)	5,724.1	(95.3)	302.9	(321.5)
12	Profit & Loss A/c	0.0	0.0	0.0	2,014.9	0.0	(100.0)	0.0	(100.0)
	TOTAL	787,300.9	878,364.5	1,067,096.6	1,076,666.1	1,103,729.5	(3.1)	11.6	2.5

Statement of Assets and Liabilities of Development Banks

Rs in million

Liabilities	Mid July			Mid-Sep	Mid-Oct	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	24,352.5	23,969.7	64.4	46.9	(1.6)	
a. Paid-up Capital	14,535.3	20,895.1	21,224.2	21,397.2	21,542.8	59.0	43.8	0.7	
b. Statutory Reserves	697.9	1,138.3	1,555.7	1,712.0	1,787.2	185.1	63.1	4.4	
c. Retained Earning	(443.9)	67.7	(764.1)	420.6	(163.2)	(1.3)	(115.2)	(138.8)	
d. Others Reserves	538.9	423.6	686.4	822.7	802.9	38.4	(21.4)	(2.4)	
2 BORROWINGS	4,442.8	4,700.0	1,193.0	1,557.2	1,608.1	69.4	5.8	3.3	
a. NRB	660.7	2,433.7	0.0	0.0	0.0	683.7	268.4	(100.0)	
b. "A"Class Licensed Institution	2,858.6	1,334.0	651.1	1,059.6	1,138.5	45.1	(53.3)	7.4	
c. Foreign Banks and Fin. Ins.	110.2	364.2	332.1	0.0	0.0	189.2	230.5	0.0	
d. Other Financial Ins.	808.6	557.1	204.4	497.6	464.2	52.9	(31.1)	(6.7)	
e. Bonds and Securities	4.8	11.0	5.4	0.0	5.4	152.0	130.1	0.0	
3 DEPOSITS	76,950.8	96,886.7	127,300.1	130,975.6	133,643.0	60.3	25.9	2.0	
a. Current	1,417.4	1,860.5	2,657.1	2,016.2	2,358.7	172.7	31.3	17.0	
b. Savings	36,106.4	42,968.3	60,924.7	62,513.6	65,014.0	36.0	19.0	4.0	
c. Fixed	24,242.1	31,162.9	37,454.3	40,423.4	41,202.7	68.2	28.5	1.9	
d. Call Deposits	14,605.3	20,407.7	25,427.8	25,471.0	24,442.1	144.4	39.7	(4.0)	
e. Others	579.5	487.3	836.2	551.4	625.4	7.4	(15.9)	13.4	
4 Bills Payable	6.0	17.8	18.9	6.2	5.0	(78.1)	196.1	(20.1)	
5 Other Liabilities	8,151.2	10,858.3	13,438.0	15,834.4	14,494.0	46.0	33.2	(8.5)	
1. Loan Loss Provision	1,921.5	3,520.4	4,781.5	4,684.5	5,129.0	(11.1)	83.2	9.5	
2. Interest Suspense a/c	2,821.7	3,189.4	3,068.9	4,237.5	3,184.7	193.5	13.0	(24.8)	
3. Others	3,407.9	4,148.5	5,587.6	6,912.4	6,180.3	38.5	21.7	(10.6)	
6 Reconciliation A/c	1,412.6	2,577.4	3,894.2	5,065.0	4,365.7	60.9	82.5	(13.8)	
7 Profit & Loss A/c	2,168.2	2,171.4	2,347.4	74.6	656.9	38.1	0.1	780.5	
TOTAL	108,459.7	139,736.2	170,893.8	177,865.5	178,742.4	59.5	28.8	0.5	
Assets									
1 LIQUID FUNDS	26,036.3	29,411.3	47,387.4	47,818.7	46,074.4	62.7	13.0	(3.6)	
a. Cash Balance	1,932.3	2,465.0	3,646.2	3,202.3	3,880.0	47.6	27.6	21.2	
Nepalese Notes & Coins	1,891.5	2,427.0	3,609.1	3,170.2	3,811.9	48.3	28.3	20.2	
Foreign Currency	40.7	38.1	37.1	32.1	68.1	21.2	(6.5)	112.3	
b. Bank Balance	13,190.5	13,229.8	20,316.7	20,185.0	19,648.7	21.0	0.3	(2.7)	
1. In Nepal Rastra Bank	2,698.2	3,511.9	5,968.6	6,780.3	6,718.9	10.5	30.2	(0.9)	
2. "A"Class Licensed Institution	6,785.6	5,973.6	10,461.5	10,106.6	9,665.5	9.7	(12.0)	(4.4)	
3. Other Financial Ins.	3,627.7	3,685.7	3,834.1	3,189.6	3,137.3	60.1	1.6	(1.6)	
4. In Foreign banks	79.0	58.6	52.5	108.5	127.0	777.7	(25.8)	17.1	
c. Money at Call	10,913.5	13,716.4	23,424.5	24,431.4	22,545.7	188.0	25.7	(7.7)	
2 INVESTMENTS	2,073.1	2,519.6	3,728.2	3,525.0	3,561.5	669.5	21.5	1.0	
a. Govt. Securities	1,633.3	2,497.0	3,701.2	3,522.8	3,560.1	536.0	52.9	1.1	
b. Others	439.8	22.6	27.0	2.2	1.4	3390.7	(94.9)	(34.3)	
3 SHARE & OTHER INVESTMENT	4,728.7	3,343.5	1,626.0	1,989.9	2,079.8	1.8	(29.3)	4.5	
4 LOANS & ADVANCES	65,827.9	88,923.3	100,611.1	104,811.9	109,119.9	57.4	35.1	4.1	
a. Private Sector	65,642.9	88,169.2	99,510.9	102,616.1	104,421.1	56.9	34.3	1.8	
b. Financial Institutions	177.8	609.7	1,022.5	1,212.9	2,734.1	0.0	243.0	125.4	
c. Government Organizations	7.2	144.4	77.6	982.9	1,964.7	0.0	1898.8	99.9	
5 BILL PURCHED	10.2	45.7	10.7	5.8	13.6	103.4	349.5	135.3	
6 LOANS AGT. COLLECTED BILLS	0.0	0.0	0.0	0.0	6.4	0.0	0.0	0.0	
7 FIXED ASSETS	2,774.8	3,828.1	3,904.5	4,052.6	4,079.2	110.0	38.0	0.7	
8 OTHER ASSETS	5,186.0	7,635.1	8,164.9	9,423.6	8,345.0	88.1	47.2	(11.4)	
a. Accrued Interests	2,903.6	3,339.1	3,247.8	4,378.8	3,332.7	1011.6	15.0	(23.9)	
b. Others	2,282.4	4,296.0	4,917.1	5,044.8	5,012.3	(8.6)	88.2	(0.6)	
9 Expenses not Written off	79.2	110.6	68.9	137.1	139.7	(7.1)	39.7	1.9	
10 Non Banking Assets	24.3	12.7	276.0	284.9	293.2	(78.3)	(47.7)	2.9	
11 Reconciliation Account	1,511.7	2,617.5	3,917.2	5,098.5	4,351.6	94.0	73.1	(14.6)	
12 Profit & Loss A/c	207.5	1,288.8	1,198.8	717.6	677.5	(0.1)	521.1	(5.6)	
TOTAL	108,459.7	139,736.2	170,893.7	177,865.6	178,741.8	59.5	28.8	0.5	

Statement of Assets and Liabilities of Finance Companies

Rs in million

	Liabilities	Mid July			Mid-Sep	Mid-Oct	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	14,937.1	14,730.7	84.4	12.2	(1.4)
	a. Paid-up Capital	17,191.3	19,228.2	17,096.2	17,031.4	17,017.0	84.4	11.8	(0.1)
	b. Statutory Reserves	1,390.0	1,663.1	1,803.7	1,857.5	1,997.5	37.7	19.6	7.5
	c. Retained Earning	162.6	482.6	(3,962.5)	(4,472.6)	(4,870.4)	(154.6)	196.7	8.9
	d. Others Reserves	693.9	444.5	380.8	520.8	586.6	36.6	(35.9)	12.6
2	BORROWINGS	3,151.0	4,505.8	1,105.7	798.8	1,194.9	(39.3)	43.0	49.6
	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	764.4	1,172.9	(47.1)	53.9	53.4
	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	34.4	22.0	(18.4)	(41.7)	(36.1)
	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	77,882.5	78,524.4	35.6	10.4	0.8
	a. Current	110.5	90.9	31.6	21.7	29.0	(77.5)	(17.7)	33.5
	b. Savings	31,964.8	31,526.5	35,011.7	35,287.9	35,508.5	16.1	(1.4)	0.6
	c. Fixed	40,834.0	47,977.0	35,847.5	37,327.1	37,197.1	49.1	17.5	(0.3)
	d. Call Deposits	2,635.4	2,275.9	786.6	924.3	800.5	169.4	(13.6)	(13.4)
	e. Others	1,861.8	3,606.6	4,438.4	4,321.5	4,989.3	170.6	93.7	15.5
4	Bills Payable	24.4	4.2	8.1	5.4	4.5	2449.2	(82.8)	(16.4)
5	Other Liabilities	7,871.1	11,015.7	17,557.0	19,480.2	18,032.5	(25.5)	40.0	(7.4)
	1. Loan Loss Provision	2,325.1	5,355.3	6,998.5	7,212.6	7,902.1	13.3	130.3	9.6
	2. Interest Suspense a/c	1,000.5	1,691.2	3,495.4	4,325.3	4,233.0	22.7	69.0	(2.1)
	3. Others	4,545.5	3,969.2	7,063.1	7,942.3	5,897.4	(40.9)	(12.7)	(25.7)
6	Reconciliation A/c	1,414.6	1,364.0	1,316.5	1,540.3	1,646.1	27.2	(3.6)	6.9
7	Profit & Loss A/c	2,903.2	2,432.0	1,552.2	75.8	307.2	(1.6)	(16.2)	305.5
	TOTAL	112,208.5	126,617.0	112,973.5	114,720.0	114,440.3	28.3	12.8	(0.2)

Assets

1	LIQUID FUNDS	21,717.9	20,511.0	26,884.0	27,743.5	26,166.3	32.4	(5.6)	(5.7)
	a. Cash Balance	949.5	1,219.9	1,347.0	1,121.7	1,232.5	56.8	28.5	9.9
	Nepalese Notes & Coins	948.7	1,218.3	1,346.2	1,120.8	1,231.5	57.0	28.4	9.9
	Foreign Currency	0.8	1.7	0.8	0.9	1.0	(37.6)	108.0	18.1
	b. Bank Balance	15,076.2	13,698.6	16,582.4	19,522.0	17,048.3	44.6	(9.1)	(12.7)
	1. In Nepal Rastra Bank	2,538.3	2,410.0	3,916.1	5,516.9	4,329.4	12.0	(5.1)	(21.5)
	2. "A"Class Licensed Institution	8,105.1	6,082.4	9,038.3	10,276.0	9,514.5	36.0	(25.0)	(7.4)
	3. Other Financial Ins.	4,432.8	5,206.2	3,628.0	3,729.1	3,204.4	101.7	17.4	(14.1)
	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	7,099.9	7,885.5	5.9	(1.8)	11.1
2	INVESTMENTS	1,224.6	2,386.8	2,558.3	2,205.7	2,231.5	50.1	94.9	1.2
	a. Govt. Securities	1,209.3	2,350.8	2,336.9	2,017.8	2,179.6	53.9	94.4	8.0
	b. Others	15.3	36.0	221.4	187.9	51.9	(49.2)	136.0	(72.4)
3	SHARE & OTHER INVESTMENT	3,203.2	3,337.9	970.3	1,000.5	1,190.6	30.8	4.2	19.0
4	LOANS & ADVANCES	76,986.8	87,002.3	66,627.2	67,288.9	68,671.0	28.5	13.0	2.1
	a. Private Sector	74,904.8	83,605.2	64,520.9	66,569.5	65,625.6	65.8	11.6	(1.4)
	b. Financial Institutions	1,363.8	3,327.9	2,064.0	683.4	652.4	(70.3)	144.0	(4.5)
	c. Government Organizations	718.2	69.2	42.3	36.0	2,392.9	(92.9)	(90.4)	6546.0
5	BILL PURCHED	74.3	30.2	16.5	7.7	6.5	(52.7)	(59.4)	(16.2)
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	3,559.6	3,550.0	39.5	16.0	(0.3)
8	OTHER ASSETS	3,342.9	4,828.0	9,005.5	10,095.1	9,379.3	15.6	44.4	(7.1)
	a. Accrued Interests	1,041.1	2,009.2	3,583.6	4,407.2	4,298.0	20.0	93.0	(2.5)
	b. Others	2,301.8	2,818.8	5,421.9	5,687.9	5,081.3	13.7	22.5	(10.7)
9	Expenses not Written off	79.7	64.0	70.2	92.1	83.9	27.7	(19.7)	(8.9)
10	Non Banking Assets	188.2	160.4	310.6	371.8	368.7	(38.4)	(14.8)	(0.8)
11	Reconciliation Account	1,428.0	1,401.7	1,311.6	1,533.3	1,638.3	32.2	(1.8)	6.8
12	Profit & Loss A/c	228.0	2,561.1	1,796.1	821.8	1,154.2	(65.5)	1023.2	40.5
	TOTAL	112,208.5	126,617.0	112,973.6	114,720.0	114,440.3	28.3	12.8	(0.2)

Statement of Assets and Liabilities

as on Asoj End, 2069

Rs. In million

Liabilities	Class "A"	Class "B"	Class "C"	Total
1 CAPITAL FUND	89,241.4	23,969.7	14,730.7	127,941.9
a. Paid-up Capital	66,389.4	21,542.8	17,017.0	104,949.2
b. Calls in Advance	4,325.3	234.6	124.2	4,684.1
c. Proposed Bonus Share	782.6	262.6	249.6	1,294.7
d. General Reserves	20,197.7	1,787.2	1,997.5	23,982.4
e. Share Premium	217.1	59.1	63.1	339.3
f. Retained Earning	-10,911.0	-163.2	-4,870.4	-15,944.6
g. Others Reserves Fund	8,240.4	246.7	149.7	8,636.7
2 BORROWINGS	18,845.2	1,608.1	1,194.9	21,648.2
a. NRB	841.0			841.0
b. Interbank Borrowing	5,319.3	1,138.5	1,172.9	7,630.7
d. Foreign Banks and Fin. Ins.	2,129.4			2,129.4
e. Other Financial Ins.	3,827.6	464.2	22.0	4,313.8
f. Bonds and Securities	6,727.8	5.4		6,733.3
3 DEPOSITS	881,529.0	133,643.0	78,524.4	1,093,696.4
a. Current	87,104.0	2,358.7	29.0	89,491.8
Domestic	76,250.8	2,298.8	29.0	78,578.6
Foreign	10,853.2	59.9		10,913.2
b. Savings	329,306.6	65,014.0	35,508.5	429,829.1
Domestic	323,254.2	64,948.8	35,508.5	423,711.5
Foreign	6,052.4	65.3		6,117.6
c. Fixed	290,638.1	41,202.7	37,197.1	369,037.9
Domestic	259,200.9	40,876.4	36,886.5	336,963.8
Foreign	31,437.2	326.3	310.6	32,074.1
d. Call Deposits	163,942.9	24,442.1	800.5	189,185.5
Domestic	152,495.5	24,436.8	800.5	177,732.9
Foreign	11,447.4	5.3		11,452.7
e. Others	10,537.4	625.4	4,989.3	16,152.1
Domestic	9,253.8	625.4	4,989.3	14,868.5
Foreign	1,283.6			1,283.6
4 Bills Payable	2,060.4	5.0	4.5	2,069.9
5 Other Liabilities	108,000.2	14,494.0	18,032.5	140,526.7
1. Sundry Creditors	25,379.0	516.6	534.2	26,429.9
2. Loan Loss Provision	23,735.8	5,129.0	7,902.1	36,766.9
3. Interest Suspense a/c	20,957.3	3,184.7	4,233.0	28,375.0
4. Others	37,928.1	5,663.7	5,363.2	48,955.0
6 Reconciliation A/c	7.3	4,365.7	1,646.1	6,019.1
7 Profit & Loss A/c	4,046.0	656.9	307.2	5,010.1
TOTAL LIABILITIES	1,103,729.6	178,742.4	114,440.3	1,396,912.3

Assets	Class "A"	Class "B"	Class "C"	Total
1 LIQUID FUNDS	136,763.6	46,074.4	26,166.3	209,004.3
a. Cash Balance	23,916.7	3,880.0	1,232.5	29,029.2
Nepalese Notes & Coins	22,857.0	3,811.9	1,231.5	27,900.4
Foreign Currency	1,059.7	68.1	1.0	1,128.8
b. Bank Balance	101,991.8	19,648.7	17,048.3	138,688.8
1. In Nepal Rastra Bank	82,916.8	6,718.9	4,329.4	93,965.2
Domestic Currency	82,079.6	6,710.5	4,329.4	93,119.5
Foreign Currency	837.3	8.4	0.0	845.7
2. "A"Class Licensed Institution	4,621.6	9,665.5	9,514.5	23,801.5
Domestic Currency	4,143.9	9,649.5	9,258.3	23,051.7
Foreign Currency	477.6	16.0	256.2	749.8
3. Other Financial Ins.	216.6	3,137.3	3,204.4	6,558.3
4. In Foreign Banks	14,236.8	127.0		14,363.9
c. Money at Call	10,855.1	22,545.7	7,885.5	41,286.3
Domestic Currency	5,161.4	22,389.5	7,885.5	35,436.5
Foreign Currency	5,693.7	156.2		5,849.9
2 INVESTMENT IN SECURITIES	134,742.2	3,561.5	2,231.5	140,535.3
a. Govt.Securities	131,233.0	3,560.1	2,179.6	136,972.7
b. NRB Bond	2,749.2			2,749.2
c. Govt.Non-Fin. Ins.	270.8	0.1		270.9
d. Other Non-Fin Ins.	120.0	1.3	51.6	172.9
e. Non Residents	369.2		0.3	369.5
3 SHARE & OTHER INVESTMENT	54,775.9	2,079.8	1,190.6	58,046.3
a. Interbank Lending	2,043.7	300.9	13.7	2,358.3
b. Non Residents	1.8		45.8	47.6
c. Others	52,730.4	1,778.9	1,131.1	55,640.4
4 LOANS & ADVANCES	649,141.3	109,119.9	68,671.0	826,932.2
a. Private Sector	624,605.4	104,421.1	65,625.6	794,652.2
b. Financial Institutions	15,371.4	2,734.1	652.4	18,757.9
c. Government Organizations	9,164.4	1,964.7	2,392.9	13,522.1
5 BILL PURCHASED	8,384.0	13.6	6.5	8,404.1
a. Domestic Bills Purchased	2,773.2	6.4	6.5	2,786.0
b. Foreign Bills Purchased	2,536.0	7.3		2,543.3
c. Import Bills & Imports	3,074.8			3,074.8
6 LOANS AGAINST COLLECTED BILLS	605.8	6.4		612.2
a. Against Domestic Bills	579.7			579.7
b. Against Foreign Bills	26.2	6.4		32.6
7 FIXED ASSETS	21,151.3	4,079.2	3,550.0	28,780.5
8 OTHER ASSETS	90,300.3	8,345.0	9,379.3	108,024.6
a. Accrued Interest:	23,387.4	3,332.7	4,298.0	31,018.1
Financial Institutions	166.4	6.0	8.1	180.5
Government Enterprises	1,621.2	138.8	244.2	2,004.2
Private Sector	21,599.9	3,187.9	4,045.6	28,833.4
b. Staff Loans / Adv.	14,791.0	623.7	344.2	15,759.0
c. Sundry Debtors	24,317.6	1,034.6	2,336.9	27,689.1
d. Cash In Transit	1,096.0	1.3	2.6	1,100.0
e. Others	26,708.3	3,352.7	2,397.6	32,458.5
9 Expenses not Written off	513.3	139.7	83.9	736.8
10 Non Banking Assets	1,627.6	293.2	368.7	2,289.6
11 Reconciliation Account	5,724.1	4,351.6	1,638.3	11,714.0
12 Profit & Loss A/c		677.5	1,154.2	1,831.7
TOTAL ASSETS	1,103,729.5	178,741.8	114,440.3	1,396,911.7

Aggregate Profit & Loss Account

Upto Asoj End, 2069

Rs. In million

Expenses	Class "A"	Class "B"	Class "C"	Total
1 Interest Expenses	11,919.3	3,089.9	2,056.2	17,065.4
1.1 Deposit Liabilities	11,824.3	3,041.7	2,041.8	16,907.8
1.1.1 Saving A/c	3,372.7	1,290.5	815.9	5,479.2
1.1.2 Fixed A/c	6,596.6	1,289.9	1,197.4	9,084.0
1.1.2.1 Upto 3 Months Fixed A/c	295.4	22.8	32.1	350.3
1.1.2.2 3 to 6 Months fixed A/c	356.2	55.0	49.4	460.5
1.1.2.3 6 Months to 1 Year Fixed A/c	2,452.0	709.8	622.5	3,784.3
1.1.2.4 Above 1 Year	3,493.0	502.3	493.5	4,488.8
1.1.3 Call Deposit	1,845.6	461.3	28.3	2,335.2
1.1.4 Certificate of Deposits	9.4		0.1	9.4
1.2 Others	95.0	48.2	14.5	157.6
2 Commission/Fee Expense	64.8	1.4	0.6	66.7
3 Employees Expenses	3,248.0	461.1	244.0	3,953.1
4 Office Operating Expenses	2,007.1	504.5	269.3	2,780.9
5 Exchange Fluctuation Loss	83.3	0.9	8.5	92.6
5.1 Due to Change in Exchange Rates	83.0	0.8	8.5	92.3
5.2 Due to Foreign Currency Transactions	0.2	0.1		0.4
6 Non-Operating Expenses	522.4	21.7	0.3	544.5
7. Provision for Risk	2,597.9	795.5	1,230.9	4,624.3
7.1 Loan loss Provision	2,487.0	788.1	1,225.0	4,500.0
7.1.1 General Loan loss Provision	686.7	121.0	54.9	862.6
7.1.2 Special Loan Loss Provision	1,795.8	667.0	1,098.3	3,561.2
7.1.3 Additional Loan Loss Provision	4.4	0.1	71.8	76.2
7.2. Provision for Non-Banking Assets	111.0	7.3	1.1	119.3
7.3. Provision for Loss on Investment		0.2	4.7	4.9
7.4. Provision for Loss of Other Assets		0.0	0.1	0.1
8 Loan Written Off	14.0	0.7	0.1	14.8
9 Provision for Staff Bonus	428.6	37.7	10.0	476.2
10 Provision for Income Tax	1,265.3	108.3	29.1	1,402.7
11 Others	0.7	0.0		0.7
12 Net Profit	4,045.9	416.3	307.1	4,769.3
TOTAL EXPENSES	26,197.3	5,438.0	4,156.1	35,791.4

Income	Class "A"	Class "B"	Class "C"	Total
1. Interest Income	20,978.9	4,185.8	2,310.8	27,475.5
1.1. On Loans and Advance	19,550.2	3,733.1	2,064.8	25,348.2
1.2. On Investment	1,003.6	34.0	24.4	1,062.0
1.2.1 Government Bonds	890.8	32.8	21.6	945.1
1.2.2 Foreign Bonds	13.0			13.0
1.2.3 NRB Bonds	89.4	0.9	0.3	90.6
1.2.4 Deventure & Bonds	10.5	0.3	2.6	13.4
1.3 Agency Balance	216.0	29.3	32.3	277.6
1.4 On Call Deposit	74.8	303.3	110.3	488.5
1.5 Others	134.3	86.0	78.9	299.2
2. Comission & Discount	1,604.6	164.7	52.1	1,821.4
2.1 Bills Purchase & Discount	68.1	0.1		68.3
2.2 Comission	1,191.7	84.6	21.3	1,297.6
2.3 Others	344.8	80.0	30.8	455.6
3 Income From Exchange Fluctuation	796.4	4.5	0.3	801.2
3.1 Due to Change in Exchange Rate	-590.1	0.2	0.3	-589.7
3.2 Due to Foreign Currency Trans.	1,386.5	4.3		1,390.8
4 Other Operating Income	663.6	247.9	132.6	1,044.1
5 Non Operating Income	573.4	10.6	24.5	608.4
6 Provision Written Back	1,321.2	357.7	472.3	2,151.2
7 Recovery from Written off Loan	178.6	16.8	9.3	204.7
8 Income from Extra Ordinary Expenses	80.6	12.2		92.8
9 Net Loss		437.9	1,154.2	1,592.1
TOTAL INCOME	26,197.3	5,438.0	4,156.1	35,791.3

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

as on Asoj End, 2069

Rs. In million

Sectorwise		Class "A"	Class "B"	Class "C"	Total
1	Agricultural and Forest Related	24,185.8	5,053.0	1,857.3	31,096.1
2	Fishery Related	1,809.5	79.4	21.4	1,910.4
3	Mining Related	2,311.4	168.8	181.0	2,661.2
4	Agriculture, Forestry & Beverage Production Related	41,732.8	3,451.8	2,280.1	47,464.7
5	Non-food Production Related				
6	Construction	62,806.6	12,874.4	8,742.1	84,423.1
7	Electricity, Gas and Water	14,427.5	1,552.7	191.3	16,171.5
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8,544.9	1,714.1	933.7	11,192.7
9	Transport, Communication and Public Utilities	26,536.4	9,932.6	5,568.3	42,037.3
10	Wholesaler & Retailer	139,588.0	23,274.6	10,976.1	173,838.7
11	Finance, Insurance and Real Estate	63,622.1	10,838.7	7,891.3	82,352.1
12	Hotel or Restaurant	16,641.6	4,200.3	1,809.8	22,651.7
13	Other Services	32,086.7	5,728.2	2,926.9	40,741.8
14	Consumption Loans	39,513.1	6,684.2	5,562.7	51,760.1
15	Local Government	764.9	33.6	52.7	851.1
16	Others	71,193.8	20,202.9	16,279.3	107,676.0
TOTAL		658,131.1	110,023.1	68,279.4	836,433.6

Product wise		Class "A"	Class "B"	Class "C"	Total
1	Term Loan	91,592.2	13,762.7	10,301.6	115,656.5
2	Overdraft	121,723.7	29,346.7		151,070.4
3	Trust Receipt Loan / Import Loan	39,704.7			39,704.7
4	Demand & Other Working Capital Loan	165,912.8	13,928.2	17,751.2	197,592.2
5	Residential Personal Home Loan (Up to Rs. 80 Lakh)	37,684.0	10,239.4	5,385.9	53,309.3
6	Real Estate Loan	67,763.1	12,341.4	10,791.5	90,896.0
7	Margin Nature Loan	6,311.2	2,206.9	2,352.1	10,870.2
8	Hire Purchase Loan	31,945.6	11,358.5	6,861.5	50,165.6
9	Deprived Sector Loan	24,874.6	3,899.1	1,858.7	30,632.4
10	Bills Purchased	8,307.4	6.4	6.5	8,320.2
11	Other Product	62,311.8	12,933.9	12,970.4	88,216.1
TOTAL LOAN & ADVANCES		658,131.1	110,023.1	68,279.4	836,433.6

Collateral Wise		Class "A"	Class "B"	Class "C"	Total
1	Gold and Silver	21,532.2	2,216.4	435.8	24,184.3
2	Government Securities	1,789.7	21.5	13.1	1,824.3
3	Non Governmental Securities	5,078.6	1,540.1	1,301.8	7,920.5
4	Fixed Deposit Receipts	7,465.2	1,296.4	1,684.7	10,446.3
4.1	Own	6,928.4	1,296.4	1,684.7	9,909.4
4.2	Other Licences Institutions	536.9			536.9
5	Collateral of Properties	555,118.0	99,569.4	61,116.3	715,803.7
5.1	Fixed Assets	438,071.7	99,086.2	60,637.9	597,795.8
5.2	Current Assets	117,046.3	483.1	478.4	118,007.8
6	Against security of Bill	10,245.9	12.5		10,258.3
6.1	Domestic Bills	653.4	4.5		657.9
6.2	Foreign Bills	9,592.4	8.0		9,600.4
7	Against Guarantee	14,864.6	1,984.3	929.4	17,778.3
7.1	Government Guarantee	2,034.6	104.6	85.6	2,224.8
7.2	Institutional Guarantee	9,566.0	747.9	338.5	10,652.4
7.3	Personal Guarantee	632.7	144.6	337.1	1,114.4
7.4	Collective Guarantee	193.7	973.1	25.9	1,192.7
7.5	International Rated Foreign Bank's Guarantee	142.5			142.5
7.6	Other Guarantee	2,295.2	13.9	142.3	2,451.5
8	Credit Card	458.4			458.4
9	Others	41,578.6	3,383.1	2,798.2	47,759.9
Total		658,131.2	110,023.5	68,279.4	836,434.0

Statement of Assets and Liabilities

as on Asoj end 2069

Rs. in million

	NBL	RBB	NABIL	NBL	SCBNL	HBL	NSBI	NBBL	EBL	BOK	NCC	NIC
1 CAPITAL FUND	-2677.41	-2711.98	5450.89	6578.71	4122.17	5550.87	3302.16	2953.97	4177.32	2700.84	2009.73	2062.24
a. Paid-up Capital	1772.83	1172.30	2435.72	3012.92	1610.17	2400.00	2093.99	2009.40	1391.64	1604.19	1400.00	1311.55
b. Calls in Advance		4325.31										
c. General Reserves					241.53				369.49			
d. Share Premium	1634.40	2659.64	2176.50	1324.53	1870.12	1191.42	475.78	1118.74	1021.57	787.05	342.26	488.04
e. Retained Earning			0.07	11.85				35.87	18.56		0.08	41.87
f. Others Reserves Fund	-6784.09	-12234.32	559.83	1509.49	8.94	1588.33	484.35	-345.99	437.52	40.39	224.99	30.88
g. Exchange Fluctuation Fund	699.45	1365.09	278.76	719.92	391.42	371.12	248.03	135.96	938.54	269.21	42.40	189.90
2 BORROWINGS	2129.42	2890.80	300.00	1365.16		500.00	2350.03	50.94		650.06	200.00	327.35
a. NRB				89.40								
b. "A"Class Licensed Institution				225.76			1750.03	50.94		650.00	200.00	127.35
c. Foreign Banks and Fin. Ins.	2129.42											
d. Other Financial Ins.		2890.80										
e. Bonds and Securities			300.00	1050.00		500.00	600.00			0.06		200.00
3 DEPOSITS	56113.89	87659.66	59488.69	54434.89	34993.69	48153.05	51697.95	15763.22	50050.86	24592.55	17699.42	20606.93
a. Current	10063.00	18218.41	6543.13	5497.45	11848.86	4339.40	3731.77	1125.44	6730.86	2548.75	624.64	812.07
Domestic	9828.00	18195.62	5135.74	4576.52	5787.45	3498.12	3354.96	996.29	6656.62	2337.07	604.14	778.86
Foreign	235.00	22.79	1407.38	920.93	6061.41	841.28	376.81	129.15	74.24	211.68	20.50	33.21
b. Savings	31382.00	46701.39	19983.15	18386.12	16791.54	23579.52	11284.85	7138.43	18617.90	8746.26	5472.97	5148.07
Domestic	31374.00	46680.67	18487.60	17789.41	14580.95	22871.86	11199.75	7124.57	18533.60	8582.57	5388.14	5111.70
Foreign	8.00	20.72	1495.54	596.70	2210.59	707.66	85.10	13.86	84.30	163.69	84.83	36.37
c. Fixed	13049.12	19010.92	13522.92	15257.30	3568.36	11868.00	33662.16	3050.85	13764.51	7156.34	5699.71	8683.79
Domestic	13049.00	19010.92	12041.18	14006.04	2725.18	11008.58	14531.70	2954.13	13644.54	6025.92	5614.81	8201.49
Foreign	0.12		1481.74	1251.25	843.18	859.42	19130.46	96.72	119.97	1130.43	84.90	482.30
d. Call Deposits	1191.00	2835.84	18677.79	13795.81	2092.40	7314.72	2774.56	4123.64	10220.54	5740.05	5743.40	5808.98
Domestic	1191.00	2828.91	14425.62	12778.21	2082.23	6574.79	2682.03	4069.41	8605.78	5631.15	5703.41	5236.52
Foreign		6.93	4252.17	1017.59	10.17	739.93	92.53	54.23	1614.76	108.90	39.99	572.46
e. Others	428.77	893.10	761.71	1498.22	692.54	1051.42	244.60	324.85	717.04	401.15	158.70	154.03
Domestic	428.77	893.10	696.75	1372.06	275.13	674.44	194.63	324.42	717.04	343.57	157.90	152.01
Foreign			64.96	126.15	417.41	376.98	49.98	0.42		57.58	0.80	2.02
4 Bills Payable	73.00	17.41	253.51	2.92	105.76	140.96	80.28	19.57	954.74	58.56	10.43	140.10
5 Other Liabilities	10191.68	17983.76	17694.57	4999.69	2943.35	2759.57	1939.32	3122.10	1660.62	1618.74	1587.74	1892.48
1. Sundry Creditors	3975.51	871.88	12358.76	763.15	335.18	97.01	438.56	166.29	145.75	130.75	140.70	135.55
2. Loan Loss Provision	1969.03	3416.40	1166.20	764.99	245.07	1090.50	368.76	583.00	730.30	508.22	549.93	286.76
3. Interest Suspense a/c	3526.58	11192.26	326.18	377.00	163.66	631.23	86.68	306.20	159.12	63.58	181.26	90.18
4. Others	720.57	2503.22	3843.43	3094.55	2199.43	940.83	1045.31	2066.62	625.45	916.18	715.85	1379.99
6 Reconciliation A/c	-127.01			42.90		30.32	0.93	37.50	8.02			8.51
7 Profit & Loss A/c	27.91	202.20	589.00	477.36	331.82	323.57	168.84	102.38	327.65	152.80	47.00	124.56
TOTAL LIABILITIES	65731.47	106041.85	83776.65	67901.63	42496.79	57458.34	59539.50	22049.68	57179.20	29773.55	21554.33	25162.16

Assets

1 LIQUID FUNDS	13759.73	11878.78	7004.49	8533.59	7403.57	5081.70	5339.22	3379.48	9328.14	2887.16	1792.72	3617.32
a. Cash Balance	1827.23	1781.69	1034.73	1711.92	765.81	877.51	1511.49	631.95	1061.84	636.51	494.71	462.75
Nepalese Notes & Coins	1795.28	1733.29	990.05	1616.08	701.42	795.66	1488.78	577.84	1040.48	601.24	485.24	452.86
Foreign Currency	31.95	48.40	44.67	95.84	64.39	81.85	22.71	54.11	21.36	35.27	9.47	9.89
b. Bank Balance	11532.48	9488.09	4994.14	6610.79	3870.85	4140.38	3827.73	2747.53	8266.30	2233.73	1298.02	2804.56
1. In Nepal Rastra Bank	9910.29	8829.52	3626.43	5438.07	2579.74	2498.22	2739.03	2489.10	8194.19	1416.88	1033.23	2079.98
Domestic Currency	9802.36	8772.26	3596.46	5352.85	2513.39	2429.51	2674.05	2433.10	8172.57	1381.88	1053.45	2058.58
Foreign Currency	1079.93	57.26	29.97	85.22	66.35	68.71	64.98	56.00	21.62	35.00	-20.22	21.40
2. "A"Class Licensed Institution	299.72	112.11	47.06	138.72	106.04	107.45	132.12	46.62	67.42	147.71	112.26	99.65
Domestic Currency	299.72	108.04	47.06	125.11	106.04	106.49	126.85	45.74	67.36	145.21	111.75	99.18
Foreign Currency		4.07		13.61		0.96	5.27	0.89	0.06	2.49	0.51	0.47
3. Other Financial Ins.								0.72				
4. In Foreign Banks	1322.47	546.46	1320.65	1034.00	1185.07	1534.71	956.58	211.08	4.69	669.15	152.53	624.93
c. Money at Call	400.02	609.00	975.62	210.88	2766.91	63.81				16.92		350.01
Domestic Currency	400.02	609.00	500.00	200.00								350.01
Foreign Currency			475.62	10.88	2766.91	63.81				16.92		
2 INVESTMENT IN SECURITIES	6760.40	26303.51	9707.38	6239.62	7583.83	9477.73	4150.18	3874.97	6685.38	6206.23	2918.92	3442.62
a. Govt. Securities	6760.40	26091.19	9495.46	6239.62	7575.34	6728.49	4150.18	3874.97	6685.38	6206.23	2818.92	3285.36
b. NRB Bond						2749.24						
c. Govt. Non-Fin. Ins.		212.32			8.49							
d. Other Non-Fin. Ins.											100.00	
e. Non Residents			211.91									157.26
3 SHARE & OTHER INVESTMENT	2553.29	3042.72	7943.04	4105.27	6359.82	1177.75	19127.07	309.68	1304.86	202.77	186.90	854.89
a. Non Residents			1.79									
b. Others	2553.29	3042.72	7474.57	4105.27	6359.82	1177.75	19127.07	209.67	1304.86	202.77	166.50	854.89
4 LOANS & ADVANCES	29721.19	41186.74	42288.84	43848.19	18607.79	35688.70	28303.60	11374.84	37497.35	17538.80	14628.84	15731.31
a. Private Sector	29721.19	40150.35	39958.66	42538.53	17544.67	34851.49	27411.36	10950.90	30451.10	16335.64	14306.42	15731.31
b. Financial Institutions		687.56	1030.17	760.35	962.90	837.21	892.24	278.31	4372.25	581.13	130.00	
c. Government Organizations		348.83	1300.00	549.32	100.22			145.63	2674.00	622.03	192.42	
5 BILL PURCHASED	97.92	68.21	58.06	559.14	683.13	1526.91	51.91	128.55	312.27	1463.76	23.98	4.35
a. Domestic Bills Purchased	0.01	48.21	30.69	374.02	0.14	130.93		76.22	2.85		7.09	
b. Foreign Bills Purchased	5.53	19.91	27.37	71.34	682.99	20.02	51.91	52.33	309.42	13.17	16.89	4.35
c. Import Bills & Imports	92.37	0.09		113.77		1375.96				1450.59		
6 LOANS AGAINST COLLECTED BILLS			70.29							26.08		
a. Against Domestic Bills			66.88							26.08		
b. Against Foreign Bills			3.41									
7 FIXED ASSETS	370.28	1082.43	870.36	1098.92	490.02	1946.34	1165.25	233.67	560.87	973.07	538.35	404.36
8 OTHER ASSETS	10439.73	19525.67	15834.20	3516.90	1345.78	2267.81	1354.26	2471.86	1438.53	471.73	631.92	1104.20
a. Accrued Interest:	3526.58	11330.39	696.85	488								

Statement of Assets and Liabilities

as on Asoj end 2069

Rs. in million

	LBL	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	BOA	Sunrise	Grand	NMB
1 Liabilities													
1 CAPITAL FUND	2033.60	2617.79	2489.34	2470.25	2490.16	14323.58	2552.38	2281.76	2846.14	2500.77	2397.67	2406.55	2263.69
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	180.87	285.69	301.30	228.84	2518.06	146.67	153.47	225.06	96.75	66.67	115.19	196.50
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	-52.26	2.90	238.61	533.27	991.80	152.07	6.85	357.69	365.87	280.41	289.49	44.06
g. Exchange Fluctuation Fund	39.89	10.38	592.51	223.18	108.80	1339.42	64.78	16.62	17.64	12.18	3.18	1.88	13.04
2 BORROWINGS	25.35	10.22	400.00	350.00	855.53	3224.87	474.88	41.83	152.21				
a. NRB					58.90	106.96	74.88						
b. "A"Class Licensed Institution	25.35	10.22			50.00			41.83	152.21				
c. Foreign Banks and Fin. Ins.													
d. Other Financial Ins.					118.86	817.91							
e. Bonds and Securities			400.00	350.00	627.77	2300.00	400.00						
3 DEPOSITS	8598.49	21858.09	22542.70	22645.00	25318.51	45982.92	28100.95	17598.82	23206.99	15264.33	20582.72	14889.05	15962.93
a. Current	320.38	803.79	820.85	858.41	872.56	4465.25	1032.94	619.26	836.77	421.30	544.26	482.88	674.06
Domestic	308.12	780.76	789.84	723.42	765.52	4462.81	998.86	599.01	825.63	413.00	501.43	476.95	667.96
Foreign	12.26	23.02	31.01	134.99	107.04	2.44	34.07	20.25	11.14	8.31	42.83	5.93	6.10
b. Savings	2646.62	9574.62	6387.09	4808.45	6263.31	22282.40	12225.25	5085.95	3729.87	3983.09	7826.51	1995.52	3784.07
Domestic	2630.50	9547.88	6324.27	4623.10	6234.55	22282.40	12167.19	5062.72	3719.73	3976.39	7789.59	1978.48	3760.31
Foreign	16.12	26.74	62.82	185.35	28.77		58.06	23.23	10.14	6.70	36.93	17.04	23.76
c. Fixed	3282.03	6501.24	9158.95	9993.17	9622.35	19187.45	9937.43	7171.62	7191.70	6507.94	7521.44	8646.76	6343.69
Domestic	3269.36	6215.88	8345.26	8621.65	9198.35	19154.12	9402.16	6836.44	7107.20	6386.60	6925.32	8384.70	5709.36
Foreign	12.68	285.36	813.68	1371.52	424.00	33.33	535.27	335.19	84.50	121.34	596.13	262.06	634.33
d. Call Deposits	2295.20	4776.18	5922.95	6706.47	8258.86	47.63	4510.06	4630.84	11252.41	4271.43	4373.05	3484.80	5017.98
Domestic	2218.16	4757.83	5878.89	5649.19	8104.44	47.63	4450.91	4617.09	11231.77	3791.49	4337.24	3340.00	4766.32
Foreign	77.04	18.36	44.05	1057.28	154.41		59.15	13.75	20.65	479.94	35.81	144.80	251.66
e. Others	54.26	202.26	252.87	278.50	301.43	0.19	395.28	91.15	196.23	80.58	317.45	279.09	143.13
Domestic	53.62	153.54	252.87	256.15	287.72	0.19	395.28	91.15	196.23	80.58	317.45	234.57	95.71
Foreign	0.63	48.72		22.35	13.71							44.51	47.42
4 Bills Payable	16.72	15.95	41.82	2.72	2.92		7.89	31.94	23.00	20.14	10.52	3.38	4.87
5 Other Liabilities	647.53	1378.29	2131.44	1723.09	2330.65	17715.60	3184.51	1365.59	1146.84	1161.63	1228.45	1135.76	708.76
1. Sundry Creditors	143.20	20.65	868.29	190.30	915.39	1301.72	2175.52	0.08	16.68		7.50		43.89
2. Loan Loss Provision	114.52	560.23	606.95	271.83	515.70	5980.00	534.79	388.26	480.08	433.64	467.14	231.67	412.39
3. Interest Suspense a/c	68.30	229.71	229.94	79.06	172.35	1790.38	142.61	135.12	183.58	130.09	195.56	84.29	94.63
4. Others	321.52	567.71	426.26	1181.90	727.21	8643.50	331.59	842.13	466.51	597.89	558.25	819.80	157.85
6 Reconciliation A/c	5.36												0.28
7 Profit & Loss A/c	24.51	10.58	31.62	87.18	21.58	307.12	63.61	105.37	89.83	6.79	59.81	43.69	141.60
TOTAL LIABILITIES	11351.56	25890.91	27636.93	27278.24	31016.42	81554.09	34384.22	21425.31	27465.00	18953.66	24279.18	18478.70	19081.85

Assets

1 LIQUID FUNDS	2241.34	4395.66	3688.61	3171.48	2938.59	6743.83	3666.38	2690.56	4330.41	2030.16	4127.66	2330.88	2537.76
a. Cash Balance	349.78	1299.98	526.99	346.35	634.35	1815.96	823.80	631.80	904.22	329.29	585.70	496.93	343.08
Nepalese Notes & Coins	331.25	1180.03	506.42	324.06	569.05	1813.35	767.17	613.56	882.69	311.32	570.34	415.44	315.43
Foreign Currency	18.52	119.94	20.57	22.29	65.30	2.61	56.63	18.24	21.53	17.97	15.36	81.49	27.66
b. Bank Balance	1891.56	3095.68	2029.12	2825.13	2016.60	4921.45	2842.57	2040.25	2592.54	1585.47	3411.74	1833.94	2026.21
1. In Nepal Rastra Bank	1698.49	2599.09	1597.53	2156.03	1626.94	4116.58	2341.92	1668.15	2382.02	1050.08	2985.16	858.37	1659.64
Domestic Currency	1695.85	2583.21	1591.63	2131.91	1620.85	4116.58	2297.75	1662.55	2365.88	1029.75	2967.78	845.52	1640.42
Foreign Currency	2.64	15.88	5.90	24.13	6.09		44.17	5.60	16.14	20.33	17.38	12.85	19.22
2. "A"Class Licensed Institution	67.75	182.40	289.94	86.76	35.65	776.94	144.18	71.73	74.34	65.89	301.75	435.14	98.71
Domestic Currency	67.71	174.89	75.89	72.26	30.14	765.97	144.18	69.94	74.34	64.89	292.50	268.16	98.71
Foreign Currency	0.05	7.52	214.06	14.50	5.50	10.97		1.79		1.01	9.25	166.98	
3. Other Financial Ins.		201.13					8.22					1.82	0.06
4. In Foreign Banks	125.31	113.06	141.64	582.34	354.01	27.93	348.26	300.37	136.18	469.50	124.83	538.61	267.81
c. Money at Call		1132.50			287.65	6.42		18.50	833.65	115.40	130.22		168.46
Domestic Currency		550.00			92.50			18.50	828.18		100.00		
Foreign Currency		582.50			195.15	6.42			5.47	115.40	30.22		168.46
2 INVESTMENT IN SECURITIES	335.83	2044.62	2834.69	1778.06	2915.10	10593.94	4212.52	1251.77	1440.49	1836.94	1117.16	2231.67	1396.28
a. Govt. Securities	335.83	2044.62	2834.69	1728.06	2915.10	10593.94	4212.52	1251.77	1440.49	1836.94	1117.16	2231.67	1376.28
b. NRB Bond													
c. Govt. Non-Fin. Ins.				50.00									
d. Other Non-Fin Ins.													20.00
e. Non Residents													
3 SHARE & OTHER INVESTMENT	96.69	258.84	277.37	2284.10	1270.11	659.10	421.53	281.57	19.04	452.24	460.11	285.23	270.43
a. Non Residents													
b. Others	96.69	258.84	277.37	2284.10	1270.11	659.10	421.53	281.57	19.04	452.24	460.11	285.23	270.43
4 LOANS & ADVANCES	8104.27	16947.21	18963.19	17532.27	20900.61	45759.75	22532.75	15497.66	20638.01	13395.35	17246.19	12143.09	13293.46
a. Private Sector	7863.89	16412.76	18571.69	17052.80	20898.06	45452.68	22532.75	14991.65	20218.01	13048.34	16379.13	11723.86	12501.50
b. Financial Institutions	240.38	485.85	391.50	329.71	2.55	307.07		401.57	420.00	347.01	462.49	306.99	291.96
c. Government Organizations		48.60		149.75				104.44			404.58	112.24	500.00
5 BILL PURCHASED	0.68	49.94	52.19	646.51	491.66		435.86	76.82	50.48	14.69	182.34	108.38	1002.25
a. Domestic Bills Purchased		49.94	18.77	58.32			435.86	76.82	50.48	14.69	2.37	108.38	1002.25
b. Foreign Bills Purchased	0.68		33.42	588.19	449.67						179.98		
c. Import Bills & Imports					41.99								
6 LOANS AGAINST COLLECTED BILLS								22.74					
a. Against Domestic Bills													
b. Against Foreign Bills								22.74					
7 FIXED ASSETS													

Statement of Assets and Liabilities

as on Asoj end 2069

Rs. in million

Liabilities	Kist	Janata	Mega	CTBNL	Civil Bank	Century	Sanima	NIDC	Malika	SDBL	UDBL	MDBL	Narayani
1 CAPITAL FUND	2243.57	2060.55	1784.77	1438.52	1231.84	1159.47	2129.58	1254.30	319.21	662.99	14.29	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	80.40	1000.00	55.57
b. Calls in Advance													6.12
c. General Reserves													10.05
d. Share Premium	78.42	19.54	19.24	4.55	5.68	1.65	93.95	423.60	22.62	38.07	1.84	83.82	17.52
e. Retained Earning							10.56		0.34				
f. Others Reserves Fund	158.07	40.90	75.26	31.05	22.61	6.49	6.21	327.44	91.42	-21.86	-67.95	-136.22	21.99
g. Exchange Fluctuation Fund	7.08	0.11	59.27	2.91	3.54	71.34	2.86	87.44		1.78		-0.54	9.76
2 BORROWINGS	169.38	99.80	1583.49	16.94	254.70		422.25				5.45		18.50
a. NRB	158.41	15.00					337.50						
b. "A"Class Licensed Institution	10.97	84.80	1583.49	16.94	254.70		84.75						18.50
c. Foreign Banks and Fin. Ins.													
d. Other Financial Ins.													
e. Bonds and Securities											5.45		
3 DEPOSITS	20130.49	9204.46	10925.42	7381.85	10336.31	6998.13	12746.06	1070.38	1869.96	5134.90	54.56	2679.68	969.11
a. Current	459.29	327.05	249.76	124.35	646.16	179.12	281.77	15.93	58.77	81.58		95.22	
Domestic	453.66	323.89	218.99	116.72	626.20	168.48	280.11	15.93	58.77	81.36		91.85	
Foreign	5.63	3.16	30.77	7.63	19.95	10.64	1.66			0.21		3.37	
b. Savings	11631.39	1880.14	4211.43	1008.63	1221.91	1626.99	3901.15	116.88	1447.12	2551.48	54.05	771.74	622.49
Domestic	11628.69	1879.84	4192.72	1007.58	1215.93	1622.02	3885.50	116.88	1447.12	2551.48	54.05	771.72	622.49
Foreign	2.70	0.30	18.71	1.05	5.98	4.97	15.65					0.02	
c. Fixed	5541.41	4140.46	2273.51	4202.91	5400.55	2945.24	6774.25	577.11	171.88	1474.45	0.50	869.78	345.31
Domestic	5450.62	4140.46	2156.28	4160.56	5315.65	2945.24	6662.22	577.11	171.88	1474.45	0.50	869.78	345.31
Foreign	90.79		117.24	42.35	84.90		112.04						
d. Call Deposits	2371.33	2790.88	4049.90	1961.10	2936.33	2209.93	1756.88	360.46	188.79	1024.53		929.04	
Domestic	2328.68	2790.88	3958.71	1926.38	2526.64	2209.93	1754.31	360.46	188.79	1024.53		929.04	
Foreign	42.66		91.18	34.72	409.68		2.57						
e. Others	127.06	65.94	140.82	84.86	131.37	36.85	32.00		3.39	2.86		13.91	1.31
Domestic	127.06	65.94	140.82	75.57	130.73	36.85	32.00		3.39	2.86		13.91	1.31
Foreign				9.29	0.64								
4 Bills Payable	12.72	2.41	5.41	1.07	2.61								
5 Other Liabilities	1107.38	408.92	566.19	538.70	269.90	283.85	573.56	2510.37	134.48	528.40	67.51	419.08	88.78
1. Sundry Creditors	71.43	4.55	9.86	3.43	2.99	27.22	17.25	64.94	0.51	62.26	15.62		8.54
2. Loan Loss Provision	444.77	99.28	153.97	69.96	92.47	64.06	134.89	506.81	35.51	344.24	11.07	101.88	20.59
3. Interest Suspense a/c	178.50	19.88	44.55	6.06	21.94	11.61	35.23	1310.71	12.74	95.57	21.96	83.35	29.99
4. Others	412.68	285.21	357.81	459.26	152.50	180.95	386.19	627.91	85.72	26.34	18.86	233.86	29.65
6 Reconciliation A/c	0.50							5.05					310.28
7 Profit & Loss A/c	11.40	27.11	26.02	20.34	35.62	2.86	54.24	55.21	8.91		14.59	3.60	
TOTAL LIABILITIES	23675.44	11803.26	14891.29	9396.35	12129.44	8446.92	15925.69	4895.30	2332.56	6326.29	156.39	4049.42	1507.67
Assets													
1 LIQUID FUNDS	2617.09	1367.73	2964.20	1117.40	1454.92	633.24	1709.78	1279.11	788.65	1646.60	38.46	728.49	280.78
a. Cash Balance	687.37	178.93	269.05	177.83	240.35	213.03	263.76	14.94	86.03	98.86	1.24	82.30	41.71
Nepalese Notes & Coins	670.36	175.43	262.36	164.43	235.29	209.72	261.12	14.94	85.41	98.69	1.24	81.67	41.71
Foreign Currency	17.01	3.51	6.69	13.39	5.06	3.31	2.64		0.62	0.18		0.63	
b. Bank Balance	1783.60	857.10	728.46	614.94	1214.57	420.22	1446.02	1264.17	171.42	432.05	37.22	646.19	239.07
1. In Nepal Rastra Bank	1560.32	709.86	534.08	427.83	569.97	340.51	1199.60	57.87	112.55	408.05	4.44	56.47	0.47
Domestic Currency	1550.80	679.68	531.63	425.71	564.95	339.17	1197.50	57.87	112.55	408.05	4.44	56.47	0.47
Foreign Currency	9.52	30.18	2.45	2.12	5.02	1.33	2.10						
2. "A"Class Licensed Institution	53.27	59.27	71.69	25.59	237.16	21.11	105.41	1198.59	58.87	24.00	1.57	500.98	71.07
Domestic Currency	52.96	59.27	71.69	25.59	220.78	20.90	104.62	1198.59	58.87	23.96	1.57	496.94	71.07
Foreign Currency	0.30				16.38	0.21	0.79			0.05		4.04	
3. Other Financial Ins.				4.60				7.71				31.21	167.53
4. In Foreign Banks	170.02	87.97	122.69	156.92	407.43	58.60	141.01					10.06	
c. Money at Call	146.12	331.69	1966.68	324.64					531.19	1115.68			
Domestic Currency	146.12		1207.10	160.00					531.19	1113.00			
Foreign Currency		331.69	759.58	164.64						2.68			
2 INVESTMENT IN SECURITIES	1960.15	890.70	872.82	606.43	908.06	539.93	1624.29	47.97	61.15	262.33		189.52	
a. Govt. Securities	1960.15	890.70	872.82	606.43	908.06	539.93	1624.29	47.97	61.15	262.33		189.52	
b. NRB Bond													
c. Govt. Non-Fin. Ins.													
d. Other Non-Fin Ins.													
e. Non Residents													
3 SHARE & OTHER INVESTMENT	62.85		21.93		112.85	261.93	111.98	213.59	6.40	38.97		4.05	31.41
a. Non Residents													
b. Others	27.85		21.93		112.85		96.98	213.59	6.40	38.97		4.05	31.41
4 LOANS & ADVANCES	16636.58	9064.16	10380.77	6781.89	8730.02	6406.04	11771.85	1602.73	1232.24	3777.88	63.74	2630.76	685.66
a. Private Sector	16293.40	8616.66	9535.64	6397.79	8220.04	6406.04	11537.15	191.37	1232.24	3777.88	63.74	2559.94	685.66
b. Financial Institutions		163.25	94.97	176.93	234.92		184.71	1388.16				70.82	
c. Government Organizations	343.19	284.25	750.16	207.17	275.06		50.00	23.20					
5 BILL PURCHASED	50.77	4.19		214.01	25.01					1.00			
a. Domestic Bills Purchased	46.09			214.01	25.01					1.00			
b. Foreign Bills Purchased	4.68	4.19											
c. Import Bills & Imports													
6 LOANS AGAINST COLLECTED BILLS					486.72								
a. Against Domestic Bills					486.72								
b. Against Foreign Bills													
7 FIXED ASSETS	1490.36	310.86	402.37	163.14	287.75	224.00	482.13	120.41	64.27	291.75	1.93	138.14	8.27
8 OTHER ASSETS	761.86	165.63	249.21	513.44	121.52	381.79	225.66	1631.49	175.93	169.37	37.10	303.92	178.24
a. Accrued Interest:	209.68	36.34	57.94	9.98	28.48	14.29	50.94	1310.71	14.48	101.98	23.38	90.87	32.13
b. Staff Loans / Adv.	314.41	92.99	86.49	58.29	35.89	57.94	66.83	17.92	45.80	28.42		35.70	7.49
c. Sundry Debtors	36.06	17.22	1.32			249.47	0.76	163.85	0.17	12.71	12.42		129.16
d. Cash In Transit													
e. Others	201.70	19.09	103.46	445.18	57.14	60.09	107.12	139.01	115.48	26.27	1.29	177.35	9.47
9 Expenses not Written off	23.51								0.96				1.22
10 Non Banking Assets	72.26								2.96				

Statement of Assets and Liabilities

as on Asoj end 2069

Rs. in million

		PDBL	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhrikuti	Suvekchha	Bageshwori	Gaurishankar	Gurkha	Gandaki	Infrastructure	Business
1	CAPITAL FUND	373.23	134.54	810.87	105.93	262.92	964.96	430.49	156.87	314.61	256.37	-1051.76	284.46	913.58	1075.41
	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					1.97			0.36	34.30		52.87			
	d. Share Premium	30.69	12.77	17.54	2.69	23.83	45.94	47.59	10.44	12.76	18.57	34.15	27.24	44.79	79.23
	e. Retained Earning	0.54		0.89		19.61	2.11		0.96	1.35		2.38	0.08	5.69	0.38
	f. Others Reserves Fund	0.25	31.64	67.75	23.24	1.28	143.63	61.09	25.42	57.68	25.79	-1802.80	34.02	30.50	152.43
	g. Exchange Fluctuation Fund	5.23	0.13	6.51		0.42	1.28	0.72	1.02	0.62	0.09	0.00	3.11	5.06	1.31
2	BORROWINGS					3.00		25.00							
	a. NRB														
	b. "A"Class Licensed Institution							25.00							
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.					3.00									
	e. Bonds and Securities														
3	DEPOSITS	2442.44	1451.93	1421.90	958.15	2438.77	1855.06	3417.59	1090.93	1761.38	1052.94	981.23	2027.46	2534.74	3371.52
	a. Current	7.08	29.46	21.57		68.33	13.73	42.11	35.10	14.12	20.56	303.73	21.42	25.23	63.18
	Domestic	7.08	29.46	21.57		68.33	13.73	42.11	35.10	14.12	20.56	303.73	21.42	25.23	63.18
	Foreign														
	b. Savings	1437.21	1194.23	333.12	825.93	1132.31	766.72	1771.29	429.22	1052.46	643.73	397.38	955.56	707.67	1314.14
	Domestic	1437.21	1194.23	333.12	825.93	1132.31	766.72	1771.29	429.22	1052.46	643.73	397.32	955.56	707.67	1314.14
	Foreign											0.06			
	c. Fixed	603.72	200.44	291.80	129.49	754.75	449.43	687.40	343.03	221.24	151.23	86.74	589.56	888.30	1294.22
	Domestic	603.72	200.44	291.80	129.49	754.75	449.43	687.40	343.03	221.24	151.23	86.74	589.56	888.30	1294.22
	Foreign														
	d. Call Deposits	390.55	27.80	774.95		480.18	624.89	890.86	283.58	427.80	237.43	188.88	458.89	868.57	695.41
	Domestic	390.55	27.80	774.95		480.18	624.89	890.86	283.58	427.80	237.43	188.79	458.89	868.57	695.41
	Foreign											0.09			
	e. Others	3.88		0.47	2.73	3.20	0.28	25.93		45.78		4.51	2.04	44.97	4.58
	Domestic	3.88		0.47	2.73	3.20	0.28	25.93		45.78		4.51	2.04	44.97	4.58
	Foreign														
4	Bills Payable														
5	Other Liabilities	121.27	55.55	118.73	44.51	134.08	327.99	88.26	66.20	36.06	52.09	3632.47	83.01	201.67	231.68
	1. Sundry Creditors	5.68	8.88	7.41	1.05	44.34	0.91	2.66	15.41	4.80	2.69	1.05	2.05	2.33	11.97
	2. Loan Loss Provision	36.09	17.33	54.19	15.47	28.72	159.50	38.21	27.74	24.14	22.04	1599.79	18.95	86.72	101.69
	3. Interest Suspense a/c	7.48	5.97	36.84	21.58		35.81	13.85	7.45	5.04	7.32	479.14	10.57	65.71	74.86
	4. Others	72.02	23.37	20.29	6.42	61.02	131.77	33.53	15.60	2.07	20.04	1552.50	51.44	46.91	43.17
6	Reconciliation A/c		1.63	35.94		732.49		1046.53	9.49	-1.92	0.02				0.68
7	Profit & Loss A/c	0.71	5.81	1.70		79.67		10.01	2.23	9.47	1.85		13.09		
	TOTAL LIABILITIES	2937.64	1649.46	2389.13	1108.59	3650.93	3148.01	5017.87	1325.72	2119.61	1363.27	3561.95	2408.02	3650.67	4678.61

Assets

1	LIQUID FUNDS	742.77	541.33	908.29	283.13	732.04	1289.73	918.46	343.26	621.83	375.12	155.02	683.84	1159.20	825.32
	a. Cash Balance	95.39	26.75	38.37	70.65	49.85	57.38	136.55	59.24	71.68	35.70	22.22	59.90	84.65	69.04
	Nepalese Notes & Coins	95.39	26.75	38.37	70.65	49.84	57.38	136.55	59.24	70.80	35.70	21.56	57.95	84.29	68.65
	Foreign Currency					0.01				0.88		0.66	1.95	0.36	0.39
	b. Bank Balance	26.98	104.81	869.92	26.10	198.46	788.38	170.42	284.02	183.11	42.25	5.06	623.94	1074.56	205.22
	1. In Nepal Rastra Bank	5.63	79.90	218.32	26.10	4.26	116.24	117.78		119.12	0.99	5.06	118.01	324.89	201.05
	Domestic Currency	5.63	79.90	218.32	26.10	4.26	116.24	117.78		119.12	0.99	4.77	118.01	324.39	201.05
	Foreign Currency											0.30		0.50	
	2. "A"Class Licensed Institution	20.95	24.91	406.13		190.96	672.15	49.71	140.77		17.54		333.41	606.16	4.17
	Domestic Currency	20.95	24.91	406.13		190.96	672.15	49.71	140.77		17.54		333.41	605.24	4.17
	Foreign Currency													0.93	
	3. Other Financial Ins.	0.40		245.47		3.25		2.94	143.25		23.72		172.53	143.51	
	4. In Foreign Banks								64.00						
	c. Money at Call	620.40	409.77		186.38	483.73	443.97	611.48		367.04	297.18	127.74			551.06
	Domestic Currency	620.40	409.77		186.38	483.73	443.97	611.48		367.04	297.18	127.44			551.06
	Foreign Currency											0.29			
2	INVESTMENT IN SECURITIES	5.00				21.32	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.					1.32									
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	5.67		1.90	3.00	8.43	1.67	0.10	0.50		2.36	67.06		89.91	13.20
	a. Non Residents														
	b. Others	5.67		1.90	3.00	8.43	1.67	0.10	0.50			67.06		89.91	13.20
4	LOANS & ADVANCES	2067.79	1073.79	1281.85	673.27	1973.36	1508.72	2951.29	914.70	1415.23	846.28	2082.52	1557.71	2199.28	3330.12
	a. Private Sector	2067.79	1073.79	392.62	673.27	1973.36	506.81	2951.29	914.70	1415.23	846.28	2082.52	1557.71	2199.28	3330.12
	b. Financial Institutions			14.99											
	c. Government Organizations			874.24			1001.91								
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	62.14	9.00	43.54	31.17	63.82	45.37	39.11	34.87	34.43	62.81	165.80	114.39	62.82	220.95
8	OTHER ASSETS	54.20	25.32	110.40	104.69	48.75	150.30	37.26	29.42	47.21	76.69	817.53	52.09	133.07	154.89
	a. Accrued Interest:	7.59	5.97	36.84	21.58		35.81	13.85	7.45	5.04	7.32	479.14	10.57	75.40	81.66
	b. Staff Loans / Adv.	29.63	4.89	6.23	34.26	11.32	1.35	2.57	2.78	11.86	3.45	31.47	10.83	1.38	0.13
	c. Sundry Debtors	9.71	11.87	23.61	23.13	18.55	7.93	15.52	8.22	15.60	53.03	5.94	5.13	22.98	33.70
	d. Cash In														

Statement of Assets and Liabilities

as on Asoj 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	168.09	90.10	1052.68	239.31	637.81	1381.15	124.14	131.58	262.06	282.95	165.80	107.01	157.69
	a. Paid-up Capital	173.36	104.00	60.00	897.93	200.00	582.45	1088.00	90.29	100.00	200.00	200.00	115.00	91.21	150.00
	b. Calls in Advance			21.60									9.82		1.77
	c. General Reserves	20.81										45.00	24.21		
	d. Share Premium	20.82	24.22	6.38	66.32	8.62	29.08	37.11	4.29	3.63	9.99	28.13	16.32	1.94	7.52
	e. Retained Earning	1.07					1.79	5.41			12.86			0.03	
	f. Others Reserves Fund	1.21	38.89	2.12	85.40	30.58	24.42	236.15	5.35	27.95	39.20	4.74	0.44	13.84	-5.59
	g. Exchange Fluctuation Fund	2.81	0.98		3.02	0.11	0.07	14.48	24.22			5.08			3.99
2	BORROWINGS				1.45		27.12	304.41			6.86	98.13			
	a. NRB														
	b. "A"Class Licensed Institution														
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.				1.45		27.12	304.41			6.86	98.13			
	e. Bonds and Securities														
3	DEPOSITS	2726.57	2411.85	784.11	7429.94	535.04	4513.43	6372.46	759.47	1359.04	997.08	2829.72	2046.62	466.56	687.95
	a. Current	40.87	27.18	10.58	99.38	6.03	80.43	117.36	8.77	12.78	10.27	44.83	27.00	7.27	2.47
	Domestic		27.18	10.58	99.38	6.03	80.38	115.73	8.77	12.78	10.27	44.83	27.00	7.27	2.47
	Foreign	40.87					0.05	1.62							
	b. Savings	1518.44	1624.85	496.55	3151.28	445.10	2015.84	1787.68	444.29	559.50	520.91	1935.89	1039.05	263.69	273.39
	Domestic	1518.44	1624.85	496.55	3151.28	445.10	2015.12	1738.99	444.29	559.50	520.91	1935.89	1039.05	263.69	273.39
	Foreign						0.71	48.69							
	c. Fixed	875.33	447.03	150.16	3000.36	83.75	1439.46	3286.86	239.33	651.91	284.03	617.70	575.76	73.52	309.56
	Domestic	875.33	447.03	150.16	3000.36	83.75	1439.46	2960.59	239.33	651.91	284.03	617.70	575.76	73.52	309.56
	Foreign							326.27							
	d. Call Deposits	288.11	312.09	126.43	1148.40		968.59	1120.22	67.08	134.85	181.37	229.22	404.28	121.84	102.53
	Domestic	288.11	312.09	126.43	1148.40		968.59	1119.07	67.08	134.85	181.37	229.22	404.28	121.84	102.53
	Foreign						0.01	1.14							
	e. Others	3.82	0.71	0.39	30.52	0.15	9.12	60.34			0.51	2.08	0.53	0.25	
	Domestic	3.82	0.71	0.39	30.52	0.15	9.12	60.34			0.51	2.08	0.53	0.25	
	Foreign														
4	Bills Payable				0.20		0.27	1.99							
5	Other Liabilities	92.51	76.93	11.74	357.15	42.69	279.74	229.59	14.22	53.94	77.47	187.70	62.36	14.61	52.91
	1. Sundry Creditors	12.26	8.70	1.30	8.61	2.64	24.38	13.24	1.55	0.93	1.17	0.22	1.28	0.42	5.77
	2. Loan Loss Provision	28.92	23.15	10.20	166.20	23.53	79.32	87.39	8.13	12.37	26.80	36.98	14.04	5.84	15.37
	3. Interest Suspense a/c	3.77	6.21		69.41	10.42	71.25	21.83	1.27	4.73	16.00	14.11	9.12	1.29	7.85
	4. Others	47.56	38.87	0.24	112.92	6.09	104.79	107.13	3.28	35.91	33.49	136.38	37.91	7.06	23.92
6	Reconciliation A/c			3.05	2.37		-3.66		69.57			-0.61			
7	Profit & Loss A/c	10.08	1.26		15.07			14.85	9.12	2.62	4.88	22.13	0.76	2.83	
	TOTAL LIABILITIES	3049.23	2658.12	889.00	8858.85	817.04	5454.71	8304.45	976.53	1547.18	1348.35	3420.02	2275.53	591.01	898.55

Assets

1	LIQUID FUNDS	735.96	1216.17	374.62	1858.82	256.72	1184.87	2051.10	221.33	429.83	374.97	762.58	796.68	166.14	139.68
	a. Cash Balance	64.15	93.96	25.16	230.92	13.59	140.72	117.72	14.00	47.33	47.54	63.20	62.40	29.23	18.27
	Nepalese Notes & Coins	64.13	93.92	25.16	229.59	13.29	139.13	116.49	14.00	47.33	47.54	63.19	62.31	29.23	18.27
	Foreign Currency	0.02	0.04		1.33	0.30	1.59	1.24				0.00	0.09		
	b. Bank Balance	409.31	160.17	69.21	1627.90	33.61	262.21	134.23	42.61	318.49	63.88	153.95	734.28	31.02	39.96
	1. In Nepal Rastra Bank	407.69	0.21	0.03	428.97	32.11	256.66	46.98	18.11	175.30	5.14	153.95	467.14	0.05	38.98
	Domestic Currency	407.69	0.21	0.03	428.97	32.11	256.64	45.71	18.11	175.30	5.14	153.95	467.14	0.05	38.98
	Foreign Currency						0.02	1.27							
	2. "A"Class Licensed Institution	1.62	159.96	69.18	966.48	0.24	5.28	41.19	24.49	114.19	58.74		168.04	30.95	0.97
	Domestic Currency	1.62	159.96	69.18	966.20	0.24	5.19	40.54	24.49	114.19	58.74		168.04	30.95	0.97
	Foreign Currency				0.28		0.08	0.65							
	3. Other Financial Ins.				232.45	1.26	0.27			29.01			99.11	0.02	
	4. In Foreign Banks							46.06							
	c. Money at Call	262.51	962.04	280.26		209.53	781.93	1799.15	164.72	64.00	263.54	545.43		105.89	81.46
	Domestic Currency	262.51	962.04	280.26		209.53	781.80	1678.18	164.72	64.00	263.54	545.43		105.89	81.46
	Foreign Currency						0.13	120.97							
2	INVESTMENT IN SECURITIES	121.00		10.00	380.85	20.00	178.60	385.05					10.10		2.50
	a. Govt. Securities	121.00		10.00	380.85	20.00	178.60	385.05					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	102.88	431.00	0.10	2.63	30.10	162.50	0.20	0.10	34.04
	a. Non Residents														
	b. Others	11.10		0.50	16.15	11.06	82.88	431.00	0.10	2.63	0.10	32.50	0.20	0.10	34.04
4	LOANS & ADVANCES	2050.00	1381.36	452.78	6149.40	464.34	3535.75	5099.50	671.93	1061.73	877.00	2395.10	1403.62	392.27	648.92
	a. Private Sector	2050.00	707.48	452.78	6102.31	464.34	3535.75	5016.24	671.93	1061.73	877.00	2395.10	1403.62	392.27	648.92
	b. Financial Institutions		673.88		47.08			83.26							
	c. Government Organizations														
5	BILL PURCHASED				3.20		1.85								
	a. Domestic Bills Purchased				3.20		1.85								
	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	27.69	32.27	238.31	29.64	245.37	117.42	7.04	27.20	28.25	44.15	30.92	15.36	23.85
8	OTHER ASSETS	76.84	32.84	15.52	200.78	32.43	182.89	220.38	6.57	17.85	38.03	55.69	31.83	13.64	29.67
	a. Accrued Interest:	3.77	6.21		78.54	10.42	85.77	28.69	1.27	4.73	17.16	14.11	9.07	1.29	7.85
	b. Staff Loans / Adv.	22.52	2.46	8.71	39.23	6.79	3.71	4.60	2.52	3.95	1.77	1.68	10.13	0.20	8

Statement of Assets and Liabilities

as on Asoj end 2069

Rs. in million

		Mahakali	Ace	Bhargav	Shangrila	Resunga	Rara	diyalo	Country	Alpine	Nilgiri	Kashmandap	Garima	City	Bishow
1	CAPITAL FUND	44.25	894.14	103.52	381.20	97.21	250.96	128.02	358.25	120.14	70.10	762.20	282.82	283.23	254.19
	a. Paid-up Capital	40.00	797.74	94.49	320.00	70.38	200.10	100.00	320.00	100.00	50.00	651.93	200.00	220.00	240.00
	b. Calls in Advance			5.51											
	c. General Reserves													33.00	
	d. Share Premium	3.27	87.65	0.97	19.39	8.33	4.66	4.94	8.20	4.21	3.67	22.74	14.24	25.43	10.61
	e. Retained Earning	0.26				1.28						0.11			
	f. Others Reserves Fund	0.22	4.67	2.55	38.08	16.36	46.19	22.92	29.35	15.15	16.44	87.28	68.58	2.22	0.56
	g. Exchange Fluctuation Fund	0.50	4.08		3.73	0.87		0.16	0.70	0.77		0.14		2.58	3.03
2	BORROWINGS		570.00												
	a. NRB														
	b. "A"Class Licensed Institution		570.00												
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	303.38	5701.27	259.64	2627.18	1384.91	423.65	608.23	1343.68	593.52	522.40	4532.08	2271.50	2462.91	2572.80
	a. Current		97.90	1.27				3.87	15.35	15.10	1.33	56.03	34.91	12.44	28.14
	Domestic		95.45	1.27				3.87	15.35	15.10	1.33	56.02	34.91	12.44	28.14
	Foreign		2.45									0.01			
	b. Savings	252.50	3144.65	143.53	1637.25	1269.50	354.28	176.56	260.15	335.56	281.31	2117.26	1383.96	1474.92	877.73
	Domestic	252.50	3137.24	143.53	1637.25	1269.50	354.28	176.51	260.15	335.56	281.31	2115.15	1383.96	1474.92	877.73
	Foreign		7.41					0.05				2.11			
	c. Fixed	50.87	2136.45	69.06	688.88	115.12	65.60	210.27	519.77	125.79	172.39	1413.31	571.21	789.87	1062.72
	Domestic	50.87	2136.45	69.06	688.88	115.12	65.60	210.27	519.77	125.79	172.39	1413.31	571.21	789.87	1062.72
	Foreign														
	d. Call Deposits		308.85	43.01	296.90			217.19	548.41	116.94	66.83	943.30	281.42	179.34	604.21
	Domestic		308.55	43.01	296.90			217.19	548.41	116.94	66.83	943.30	281.42	179.34	604.21
	Foreign		0.30												
	e. Others		13.42	2.76	4.15	0.28	3.76	0.35		0.12	0.53	2.18		6.34	
	Domestic		13.42	2.76	4.15	0.28	3.76	0.35		0.12	0.53	2.18		6.34	
	Foreign														
4	Bills Payable														0.52
5	Other Liabilities	17.04	432.12	13.55	111.53	43.20	13.62	18.45	47.06	55.46	32.21	217.93	110.57	180.27	197.78
	1. Sundry Creditors	1.73	2.54	1.26	0.66	4.38	0.46	1.00	1.02	26.02	0.21	18.51	23.26	0.14	1.87
	2. Loan Loss Provision	3.92	142.86	4.23	40.02	12.78	7.07	5.04	20.39	12.54	5.28	64.50	20.08	27.16	23.53
	3. Interest Suspense a/c	2.05	66.66	2.31	22.44	6.93	3.69	5.48	11.95	9.45	6.74	40.80	13.98	19.44	13.49
	4. Others	9.33	220.05	5.74	48.41	19.12	2.39	6.94	13.70	7.46	19.99	94.11	53.25	133.52	158.88
6	Reconciliation A/c	1.27	0.00	35.66	0.14	644.52	70.22			7.20	0.77	605.98	594.71		
7	Profit & Loss A/c	0.04	3.91		9.46	0.07		2.21		0.78	0.83	165.74	7.22	6.74	9.14
	TOTAL LIABILITIES	365.96	7601.45	412.36	3129.51	2169.91	758.45	756.91	1748.99	777.10	626.31	6283.93	3266.81	2933.67	3033.91

Assets

1	LIQUID FUNDS	122.35	2261.76	125.75	722.62	778.95	300.19	167.74	468.87	154.83	167.61	1458.04	740.23	641.03	798.66
	a. Cash Balance	7.12	111.56	10.04	54.50	25.08	15.43	5.47	45.37	18.76	21.88	96.49	80.06	63.28	31.80
	Nepalese Notes & Coins	7.12	108.19	10.02	54.11	25.08	15.43	5.47	45.37	18.64	21.39	95.89	80.06	63.26	31.80
	Foreign Currency	0.00	3.37	0.02	0.39					0.12	0.49	0.60		0.02	
	b. Bank Balance	115.23	336.53	115.72	668.12	39.30	87.16	149.25	113.73	39.36	32.01	1361.55	149.51	490.14	135.96
	1. In Nepal Rastra Bank	4.97	324.25	15.04	149.60	4.63		9.92	79.31	1.49	0.01	166.66	149.51	138.69	135.96
	Domestic Currency	4.97	323.58	15.04	149.60	4.63		9.92	79.31	1.49	0.01	166.66	149.51	138.69	135.96
	Foreign Currency		0.67												
	2. "A"Class Licensed Institution	28.80	7.37	68.92	437.71	34.60	22.01	60.02	34.26	34.71	32.00	528.55		326.30	
	Domestic Currency	28.80	7.37	68.92	437.71	34.60	22.01	60.02	34.26	34.71	32.00	518.63		326.30	
	Foreign Currency											9.92			
	3. Other Financial Ins.	81.45	0.03	31.76	80.81	0.07	65.15	79.32	0.16	3.16		666.34		25.15	
	4. In Foreign Banks		4.88												
	c. Money at Call		1813.68			714.57	197.59	13.02	309.77	96.70	113.73		510.66	87.61	630.91
	Domestic Currency		1807.13			714.57	197.59	13.02	309.77	96.70	113.73		510.66	87.61	630.91
	Foreign Currency		6.55												
2	INVESTMENT IN SECURITIES	2.06	337.55	3.20	45.00			10.00	73.11	10.00		247.51		59.58	
	a. Govt. Securities	2.06	337.55	3.20	45.00			10.00	73.11	10.00		247.51		59.58	
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents														
3	SHARE & OTHER INVESTMENT	0.50	166.77		1.00		0.50	110.00	0.50	0.50		43.06		39.23	1.50
	a. Non Residents														
	b. Others	0.50	145.27		1.00		0.50	110.00	0.50	0.50		43.06		4.80	1.50
4	LOANS & ADVANCES	223.63	4373.55	232.45	2255.62	706.81	360.07	447.85	1135.31	540.36	427.82	3482.46	1835.32	2073.34	2118.59
	a. Private Sector	223.18	4258.62	232.45	2255.62	706.81	360.07	447.85	1121.33	540.36	427.82	3374.00	1835.32	2069.27	2118.59
	b. Financial Institutions		114.93						2.12			108.47			
	c. Government Organizations	0.44							11.86					4.07	
5	BILL PURCHASED														
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	3.65	142.02	5.99	44.52	10.25	11.70	7.66	31.64	16.94	8.88	141.16	26.01	61.31	66.71
8	OTHER ASSETS	13.78	319.20	6.43	55.39	29.37	13.68	13.64	30.34	54.47	22.01	129.50	70.06	59.17	48.46
	a. Accrued Interest:	2.05	84.10	2.31	29.83	6.93	3.69	5.48	18.53	8.60	6.74	55.50	13.98	19.44	18.16
	b. Staff Loans / Adv.	2.87	25.53	1.37	11.90		0.02	0.71	1.09	1.39	0.87	12.99	0.78	6.19	
	c. Sundry Debtors	5.67	3.96	0.41	5.68	14.27	2.36	0.04	1.49	35.84	0.60	24.86	0.46	0.16	4.55
	d. Cash In Transit														
	e. Others	3.19	205.60	2.34	7.9										

Statement of Assets and Liabilities

as on Asoj end 2069

Rs. in million

		Professional	Kabelli	Kamana	Corporate	Pathibhara	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL
1	CAPITAL FUND	112.47	26.53	221.25	248.27	123.03	117.98	817.84	52.25	44.97	24.09	255.00	73.15	28.49	529.15
	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							18.28					
	c. General Reserves											34.00			
	d. Share Premium	2.05	4.16	16.69	15.05	2.60	2.65	28.91		0.57		17.36	2.63	0.10	8.08
	e. Retained Earning					0.14									
	f. Others Reserves Fund	10.31	0.87	3.56	33.17	19.98	15.33	45.53	2.25	4.62	6.09	2.24	10.52	0.39	68.40
	g. Exchange Fluctuation Fund	0.11		1.00	0.05	0.31		3.41		0.50		1.41			4.67
2	BORROWINGS				100.00										300.00
	a. NRB														
	b. "A"Class Licensed Institution				100.00										300.00
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	277.65	329.56	1655.33	1224.61	1105.34	989.03	3607.21	149.39	302.73	312.02	2332.46	431.49	161.88	3375.66
	a. Current	5.72	6.42	21.91		11.33	37.10	122.22	1.65	21.27	1.08	84.51	4.10		46.54
	Domestic	5.72	6.42	21.91		11.33	37.10	122.17	1.65	21.27	1.08	84.51	4.10		46.54
	Foreign							0.05							
	b. Savings	109.88	250.07	896.14	450.74	658.03	556.02	1665.67	100.90	159.90	235.04	1173.03	256.71	148.17	1737.86
	Domestic	109.88	250.07	896.14	450.74	658.03	556.02	1659.72	100.90	159.90	235.04	1173.03	256.71	148.17	1737.86
	Foreign							5.94							
	c. Fixed	48.72	57.16	460.28	630.43	142.52	263.79	1007.54	19.41	78.82	51.63	531.16	46.36	13.71	1220.65
	Domestic	48.72	57.16	460.28	630.43	142.52	263.79	1007.54	19.41	78.82	51.63	531.16	46.36	13.71	1220.65
	Foreign														
	d. Call Deposits	113.33	15.91	277.00	128.21	293.46	131.70	750.01	27.08	42.73	24.26	542.91	124.15		354.25
	Domestic	113.33	15.91	277.00	128.21	293.46	131.70	747.00	27.08	42.73	24.26	542.91	124.15		354.25
	Foreign							3.01							
	e. Others				15.23		0.40	61.77	0.34			0.85	0.17		16.35
	Domestic				15.23		0.40	61.77	0.34			0.85	0.17		16.35
	Foreign														
4	Bills Payable			0.47											0.55
5	Other Liabilities	13.83	5.76	91.03	128.45	27.80	25.40	264.75	4.69	5.56	3.14	57.51	8.14	4.03	186.72
	1. Sundry Creditors	8.21	0.50	1.49	23.17	0.33	3.42	4.58	0.14	1.40	0.27	11.48	0.42	0.04	8.26
	2. Loan Loss Provision	2.57	2.48	16.78	40.50	16.27	8.44	73.86	1.41	2.38	2.11	23.10	4.05	1.90	82.84
	3. Interest Suspense a/c	1.13	1.14	15.20	35.78	3.32	4.44	36.00	0.24	0.49	0.31	2.83	1.00	1.02	44.75
	4. Others	1.92	1.66	57.57	28.99	7.89	9.10	150.30	2.90	1.28	0.45	20.11	2.67	1.08	50.87
6	Reconciliation A/c					145.31									10.09
7	Profit & Loss A/c	1.29	1.09	8.10	45.60	0.01		7.29	0.45	0.79	0.82	12.33	5.54	0.20	
	TOTAL LIABILITIES	405.24	362.95	1976.18	1746.93	1401.48	1132.41	4697.09	206.77	354.05	340.06	2657.30	518.32	204.69	4392.08

Assets

1	LIQUID FUNDS	173.09	173.29	470.21	553.86	305.79	466.95	1179.53	61.97	92.24	118.12	561.74	96.63	37.16	1787.84
	a. Cash Balance	10.65	14.21	31.09	5.23	55.13	32.45	68.93	9.52	9.17	11.02	43.67	13.21	4.04	180.24
	Nepalese Notes & Coins	10.65	14.21	30.97	5.23	55.13	32.45	68.48	9.52	9.17	10.99	43.67	13.21	4.04	179.35
	Foreign Currency			0.12				0.45			0.03			0.00	0.89
	b. Bank Balance	13.62	23.37	439.11	548.62	70.68	61.92	273.99	12.03	32.09	107.10	133.82	32.94	3.00	188.89
	1. In Nepal Rastra Bank	0.09	2.59	106.24	6.63	3.18	58.63	208.24		0.09		0.10	14.01		153.96
	Domestic Currency	0.09	2.59	106.24	6.63	3.18	58.63	208.24		0.09		0.10	14.01		153.96
	Foreign Currency														
	2. "A"Class Licensed Institution	13.32	20.79	193.56	451.65	67.49	3.29	65.76	11.85	32.00	72.20	130.37	18.86	3.00	31.69
	Domestic Currency	13.32	20.79	193.56	451.65	67.49	3.29	65.71	11.85	32.00	72.20	130.37	18.86	3.00	31.69
	Foreign Currency							0.05							
	3. Other Financial Ins.	0.22		139.31	90.34	0.01			0.18		34.90	3.34	0.06		1.20
	4. In Foreign Banks														2.04
	c. Money at Call	148.82	135.71			179.98	372.59	836.61	40.41	50.98		384.25	50.48	30.12	1418.71
	Domestic Currency	148.82	135.71			179.98	372.59	827.65	40.41	50.98		384.25	50.48	30.12	1418.29
	Foreign Currency							8.96							0.42
2	INVESTMENT IN SECURITIES							166.98		1.00		10.08			68.43
	a. Govt. Securities							166.98		1.00		10.08			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			23.62
	a. Non Residents														
	b. Others	0.10		1.00	14.63			0.10		1.88	0.10	1.00			1.00
4	LOANS & ADVANCES	213.82	167.23	1421.86	1082.57	914.59	631.59	3090.70	134.09	238.31	211.33	2031.72	405.02	147.31	2263.62
	a. Private Sector	213.82	167.23	1421.86	1082.56	914.59	631.59	3081.13	134.09	238.31	211.33	2031.72	405.02	147.31	2191.41
	b. Financial Institutions				0.00			9.57							72.20
	c. Government Organizations														
5	BILL PURCHASED							0.08							0.25
	a. Domestic Bills Purchased							0.08							0.25
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	5.71	18.30	36.50	33.80	21.80	16.77	99.25	5.52	14.85	5.59	29.28	7.24	6.76	106.84
8	OTHER ASSETS	12.52	3.80	26.07	62.08	14.00	13.96	157.68	4.51	5.37	4.93	23.49	9.05	2.64	133.53
	a. Accrued Interest:	1.13	1.14	15.20	35.79	3.82	7.90	48.60	0.24	0.49		2.98	1.00	1.02	45.85
	b. Staff Loans / Adv.	0.14	0.12			2.37		18.62	1.09	0.85	0.80	7.64	2.08	0.23	48.64
	c. Sundry Debtors	8.09	0.81	7.19	0.03	5.17	1.03	5.66	0.26	3.34	0.31		3.54	0.00	6.61
	d. Cash In Transit														
	e. Others	3.16	1.74	3.68	26.25	2.64	5.03	84.79	2.92	0.69	3.82	12.86	2.43	1.40	32.42
9	Expenses not Written off		0.32					2.51	0.68	0.41			0.37	0.73	0.29
10	Non Banking Assets														

Statement of Assets and Liabilities

as on Asoj end 2069

Rs. in million

		Gulmi	Kanchan	Matribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi	Raptiwari	Consumer	Khadbari	Tourism	Mission
1	CAPITAL FUND	30.53	125.50	33.32	119.34	75.96	23.51	112.59	720.44	25.81	83.02	213.83	37.98	664.85	71.22
	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						12.00		140.00	14.00					
	c. General Reserves							6.00							
	d. Share Premium	5.44	1.17	0.43	4.14	0.52	-0.59	4.57	41.82	-2.19	0.30	3.34	2.66	16.89	1.07
	e. Retained Earning														
	f. Others Reserves Fund		24.33	4.29	17.10	9.19		2.02	-268.45		7.34	10.49	0.14	3.35	0.15
	g. Exchange Fluctuation Fund	0.09			0.10		0.10		30.90		0.36		0.17	4.61	
2	BORROWINGS									3.00		30.00		98.04	9.42
	a. NRB														
	b. "A"Class Licensed Institution											30.00		95.00	
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.									3.00				3.04	9.42
	e. Bonds and Securities														
3	DEPOSITS	449.71	756.61	202.83	551.97	787.19	234.92	812.41	2955.06	203.71	206.66	533.50	86.76	2374.32	636.22
	a. Current			0.17	3.64	19.65	4.28	8.76	47.20	1.39	2.84	8.72	3.41	111.05	2.02
	Domestic			0.17	3.64	19.65	4.28	8.76	47.20	1.39	2.84	8.72	3.41	99.75	2.02
	Foreign													11.30	
	b. Savings	404.17	665.76	118.41	135.03	338.88	160.23	402.67	780.41	175.70	133.79	244.59	62.53	1007.79	348.08
	Domestic	404.17	665.76	118.41	135.03	338.88	160.23	402.67	780.41	175.70	133.79	244.59	62.53	1007.54	348.08
	Foreign													0.26	
	c. Fixed	45.53	90.85	45.31	137.10	226.10	24.25	283.66	1477.62	11.78	61.07	179.83	19.11	682.38	141.55
	Domestic	45.53	90.85	45.31	137.10	226.10	24.25	283.66	1477.62	11.78	61.07	179.83	19.11	682.38	141.55
	Foreign														
	d. Call Deposits			38.93	275.97	202.56	46.16	117.32	648.81	13.17	8.96	100.00	1.72	531.70	144.59
	Domestic			38.93	275.97	202.56	46.16	117.32	648.81	13.17	8.96	100.00	1.72	530.96	144.59
	Foreign													0.74	
	e. Others				0.23				1.02	1.67		0.37		41.40	
	Domestic				0.23				1.02	1.67		0.37		41.40	
	Foreign														
4	Bills Payable					0.06			0.81						0.08
5	Other Liabilities	10.51	20.27	8.97	20.80	19.65	3.22	34.47	695.76	4.29	8.88	45.92	3.60	151.50	15.01
	1. Sundry Creditors	0.67	0.37	5.46	0.20	0.19	0.48	3.66	0.54	0.19	0.84	3.55	0.99	0.20	
	2. Loan Loss Provision	2.37	8.04	2.06	6.68	5.94	1.96	6.93	327.48	2.02	4.23	25.30	0.96	31.38	5.42
	3. Interest Suspense a/c	1.73	4.21	0.70	4.03	3.36	0.54	3.80	86.16	1.21	3.12	7.45	0.87	26.87	0.74
	4. Others	5.75	7.65	0.75	9.90	10.15	0.23	20.09	281.57	0.87	0.69	9.61	0.78	93.05	8.86
6	Reconciliation A/c									10.19	28.26		0.45		
7	Profit & Loss A/c	1.33	6.33	0.79	0.43		1.93	3.87		1.19		1.50	1.19	10.58	1.89
	TOTAL LIABILITIES	492.08	908.71	245.91	692.54	882.86	263.58	963.34	4372.08	248.19	326.83	824.75	129.98	3299.37	733.77

Assets

1	LIQUID FUNDS	241.36	253.16	81.03	307.97	262.27	65.63	211.84	754.61	65.22	60.03	304.67	22.00	725.90	168.35
	a. Cash Balance	23.74	19.41	9.23	16.58	19.47	16.63	17.71	58.41	19.56	15.15	9.35	5.74	148.98	18.66
	Nepalese Notes & Coins	23.74	19.41	9.23	16.58	19.47	16.49	17.71	58.41	19.39	15.15	9.35	5.74	98.53	18.66
	Foreign Currency						0.14			0.17				50.44	
	b. Bank Balance	40.66	2.59	10.74	291.39	44.14	25.61	39.45	696.19	25.60	13.46	33.20	10.96	156.29	34.77
	1. In Nepal Rastra Bank	30.00	2.59	0.10	9.92	44.14	23.80	39.45	167.42		13.34	32.05		156.29	3.93
	Domestic Currency	30.00	2.59	0.10	9.92	44.14	23.80	39.45	167.42		13.34	32.05		150.68	3.93
	Foreign Currency													5.61	
	2. "A"Class Licensed Institution	10.65		10.64	163.16		1.70		482.07	25.49		1.03	10.96		30.84
	Domestic Currency	10.65		10.64	163.16		1.70		482.07	25.49		1.03	10.96		30.84
	Foreign Currency														
	3. Other Financial Ins.	0.01			118.30		0.10		46.70	0.11	0.12	0.12	0.01		
	4. In Foreign Banks														
	c. Money at Call	176.96	231.15	61.06		198.66	23.39	154.69		20.05	31.42	262.12	5.30	420.63	114.92
	Domestic Currency	176.96	231.15	61.06		198.66	23.39	154.69		20.05	31.42	262.12	5.30	404.42	114.92
	Foreign Currency													16.21	
2	INVESTMENT IN SECURITIES							35.65	137.82						80.00
	a. Govt. Securities							35.65	137.82						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	236.80	617.76	156.95	354.15	591.89	188.67	692.55	1769.51	161.66	215.58	473.92	96.31	2351.47	543.11
	a. Private Sector	233.80	617.76	156.95	352.40	591.89	188.67	692.55	1601.25	161.66	215.58	467.92	96.31	2351.47	543.11
	b. Financial Institutions	3.00			1.75				119.26			6.00			
	c. Government Organizations								49.00						
5	BILL PURCHASED														7.27
	a. Domestic Bills Purchased														
	b. Foreign Bills Purchased														7.27
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	8.63	21.34	4.10	14.60	18.78	4.31	11.14	56.98	5.41	5.56	22.84	1.53	66.30	18.85
8	OTHER ASSETS	5.29	16.31	3.75	15.72	9.90	4.88	12.16	1313.01	5.53	15.75	23.32	9.73	68.43	3.00
	a. Accrued Interest:	1.73	4.33	0.70	4.03	3.36	0.54	4.75	86.84	1.21	3.12	7.45	0.87	27.45	0.74
	b. Staff Loans / Adv.	0.13	0.29	0.09	6.88	0.45			23.81	0.21	2.25	7.99	0.86	12.32	0.13
	c. Sundry Debtors	0.04	5.07	0.02	2.93	2.27	3.07	0.83	5.83	2.93	9.11	1.65	7.69	4.00	0.68
	d. Cash In Transit														
	e. Others	3.39	6.61	2.95	1.89	3.82	1.27	6.58	1196.54	1.17	1.26	6.23	0.31	24.66	1.45
9	Expenses not Written off			0.08					0.64	0.19			0.40		0.46
10	Non Banking Assets								46.82						
11	Reconciliation Account		0.04						0.00	10.19					

Statement of Assets and Liabilities

as on Asoj end 2069

Rs. in million

	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	268.28	62.33	13.53	67.66	71.40	60.58	51.46	858.90	14.00	243.40	135.12
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							3.15								
c. General Reserves															
d. Share Premium			-3.58	-1.54	2.15				1.40	0.12		129.87		44.30	40.00
e. Retained Earning												1.77			
f. Others Reserves Fund	-2.79	1.07			-116.52	-8.66	-7.12	-2.34		0.45	0.46	17.07		22.60	-49.35
g. Exchange Fluctuation Fund				0.07		0.99				0.01		2.58		0.40	8.61
2 BORROWINGS							7.75								
a. NRB															
b. "A"Class Licensed Institution															
c. Foreign Banks and Fin. Ins.															
d. Other Financial Ins.							7.75								
e. Bonds and Securities															
3 DEPOSITS	119.87	58.85	530.27	112.37	645.08	441.99	114.82	323.14	162.73	501.27	81.33	5370.75	22.68	430.90	574.70
a. Current	6.72	0.04		23.45	1.01	4.68		2.76	2.88	10.08	0.40	51.00	0.10		
Domestic	6.72	0.04		23.45	1.01	4.68		2.76	2.88	10.08	0.40	51.00	0.10		
Foreign															
b. Savings	63.16	50.09	264.61	83.33	127.77	169.84	105.18	179.69	64.42	288.33	23.62	1892.23	15.17	99.30	140.82
Domestic	63.16	50.09	264.61	83.33	127.77	169.84	105.18	179.69	64.42	288.33	23.62	1892.23	15.17	99.30	140.82
Foreign															
c. Fixed	35.59	3.75	82.66	3.55	129.47	125.63	9.64	65.47	47.96	75.09	12.51	2450.10	6.50	290.70	430.10
Domestic	35.59	3.75	82.66	3.55	129.47	125.63	9.64	65.47	47.96	75.09	12.51	2450.10	6.50	290.70	430.10
Foreign															
d. Call Deposits	14.40	4.98		1.80	386.83	141.84		75.22	47.43	127.54	44.80	977.41	0.91		
Domestic	14.40	4.98		1.80	386.83	141.84		75.22	47.43	127.54	44.80	977.41	0.91		
Foreign															
e. Others			182.99	0.24					0.04	0.22				40.90	3.77
Domestic			182.99	0.24					0.04	0.22				40.90	3.77
Foreign															
4 Bills Payable					0.01										
5 Other Liabilities	2.43	4.77	12.35	4.53	162.27	17.31	2.33	4.93	7.35	15.36	2.36	401.24	0.52	108.30	314.55
1. Sundry Creditors	1.30	0.02	2.85				0.27	1.10	0.42	0.02		0.50	0.46	45.60	5.64
2. Loan Loss Provision	0.82	0.47	4.26	1.14	108.14	3.04	1.03	2.51	1.69	3.78	0.80	113.46	0.06	17.30	124.94
3. Interest Suspense a/c	0.07	2.61	2.12	0.33	27.21	1.33	0.20	0.72		0.45	0.21	68.36		17.40	55.84
4. Others	0.24	1.66	3.11	3.06	26.92	12.94	0.83	0.60	5.25	11.12	1.35	218.92	0.00	28.00	128.13
6 Reconciliation A/c							0.02			0.00					-1.00
7 Profit & Loss A/c	0.14	0.45	2.17	2.00	31.69	0.06	0.17		0.58	0.36	0.00	8.22			
TOTAL LIABILITIES	134.65	79.13	592.20	131.43	1107.34	521.68	138.61	395.74	242.06	577.56	135.15	6639.11	37.21	782.60	1023.37

Assets

1 LIQUID FUNDS	42.38	25.89	137.67	35.16	347.96	176.98	34.02	113.43	56.49	178.06	55.98	1426.17	22.29	299.10	112.00
a. Cash Balance	3.16	4.02	13.56	9.74	13.11	7.60	4.65	12.13	7.23	12.45	5.17	139.69	2.81	1.50	5.77
Nepalese Notes & Coins	3.16	4.02	13.52	9.74	13.11	7.60	4.65	12.09	7.23	12.45	5.17	139.21	2.81	1.50	5.73
Foreign Currency			0.04					0.04				0.48			0.04
b. Bank Balance	6.42	3.41	9.81	25.41	334.84	43.44	3.18	23.67	15.89	165.61	4.80	318.77	19.48	259.90	106.23
1. In Nepal Rastra Bank			9.70		86.69	25.88			0.10	28.03		303.14		10.70	57.24
Domestic Currency			9.70		86.69	25.88			0.10	28.03		303.14		10.70	57.24
Foreign Currency															
2. "A"Class Licensed Institution	6.42	3.41	0.10	25.41	73.17	17.56	3.18	23.67	15.75	26.05	4.80	15.63	19.48	194.40	29.34
Domestic Currency	6.42	3.41	0.10	25.41	73.17	17.56	3.18	23.67	15.75	26.05	4.80	15.63	19.48	194.40	29.34
Foreign Currency															
3. Other Financial Ins.		0.00			174.99				0.04	111.53				54.80	19.65
4. In Foreign Banks															
c. Money at Call	32.80	18.47	114.30			125.94	26.19	77.63	33.37		46.01	967.71		37.70	
Domestic Currency	32.80	18.47	114.30			125.94	26.19	77.63	33.37		46.01	967.71		37.70	
Foreign Currency															
2 INVESTMENT IN SECURITIES									0.57			360.89		25.00	24.95
a. Govt. Securities									0.57			360.89		25.00	24.95
b. NRB Bond															
c. Govt. Non-Fin. Ins.															
d. Other Non-Fin Ins.															
e. Non Residents															
3 SHARE & OTHER INVESTMENT					67.73							84.65		0.20	51.71
a. Non Residents															
b. Others					67.73							64.65		0.20	51.71
4 LOANS & ADVANCES	82.44	47.00	426.30	89.88	591.12	304.31	97.67	250.65	169.17	377.46	68.33	4539.25	6.41	398.10	595.42
a. Private Sector	82.44	47.00	426.30	89.88	578.12	304.31	97.67	250.65	167.42	377.46	68.33	4539.25	2.59	398.10	595.42
b. Financial Institutions					13.00				1.75					3.83	
c. Government Organizations															
5 BILL PURCHASED															
a. Domestic Bills Purchased															
b. Foreign Bills Purchased															
c. Import Bills & Imports															
6 LOANS AGAINST COLLECTED BILLS	6.41														
a. Against Domestic Bills															
b. Against Foreign Bills	6.41														
7 FIXED ASSETS		2.56	20.83	4.56	56.75	24.49	5.82	21.50	11.88	17.43	9.45	116.58	3.53	4.40	13.16
8 OTHER ASSETS	2.92	3.56	7.40	1.84	43.78	15.91	1.11	7.92	3.96	4.62	1.38	108.49	3.35	47.00	155.34
a. Accrued Interest:	0.07	2.61	2.12	0.37	27.21	1.33	0.20	0.72		0.45	0.21	79.06	0.03	17.50	56.08
b. Staff Loans / Adv.			0.60	0.01	1.37	0.41		3.48	0.04			10.11	0.12	18.80	0.13
c. Sundry Debtors	1.77	0.19		0.57	0.21		0.01	3.02	2.24	1.38		4.76	2.44	2.80	15.29
d. Cash In Transit												0.72			
e. Others	1.08	0.76	4.68	0.89	14.99	14.17	0.90	0.70	1.69	2.79	1.17	13.85	0.76	7.90	83.84
9 Expenses not Written off	0.49	0.07										3.07	0.50		
10 Non Banking Assets															10.54
11 Reconciliation Account		0.04									0.01				
12 Profit & Loss A/c								2.24						1.13	8.80
TOTAL ASSETS	134.65	79.13	592.20	131.43	1107.34	<									

Statement of Assets and Liabilities

as on Asoj end 2069

Rs. in million

		NIDC Capital	Narayani National	NSMFL	Peoples	Merchantile	Kathmandu	Himalaya	Union	Gorkha	Pashchimanchal	NHMFL	Goodwill	Siddhartha FC	Sri Investment
1	CAPITAL FUND	306.22	816.25	-294.60	-189.21	41.42	197.16		207.55	115.95	321.98	286.02	344.63	247.09	218.20
	a. Paid-up Capital	233.56	647.48	2034.29	289.01	18.00	154.66		176.58	160.74	196.37	220.30	300.00	154.43	160.00
	b. Calls in Advance														
	c. General Reserves										44.04				
	d. Share Premium	77.86	139.95	58.80	26.20	6.07	29.75		33.73	14.11	57.49	50.87	30.56	35.59	56.85
	e. Retained Earning		12.79	2.48	10.74		0.22			0.07		0.22			
	f. Others Reserves Fund	-8.30	11.49	-2399.45	-516.63	6.09	12.54		-6.30	-59.67	22.37	9.47	14.07	55.68	1.34
	g. Exchange Fluctuation Fund	3.09	4.53	9.29	1.47	11.27			3.54	0.70	1.72	5.17		1.38	
2	BORROWINGS			41.56	22.00								155.00		
	a. NRB														
	b. "A"Class Licensed Institution			41.56									155.00		
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.				22.00										
	e. Bonds and Securities														
3	DEPOSITS	1415.33	3359.66	1552.83	370.11		474.90		1049.02	345.31	1762.86	1516.60	1871.03	1195.33	1477.86
	a. Current	4.34							8.95						
	Domestic	4.34							8.95						
	Foreign														
	b. Savings	423.97	1377.89	268.51	54.09		120.68		220.84	63.24	763.16	119.34	838.13	559.73	360.85
	Domestic	423.97	1377.89	268.51	54.09		120.68		220.84	63.24	763.16	119.34	838.13	559.73	360.85
	Foreign														
	c. Fixed	944.64	1876.90	222.41	301.59		349.61		748.49	282.07	999.70	1198.58	1026.50	630.28	1117.00
	Domestic	944.64	1876.90	222.41	301.59		38.97		748.49	282.07	999.70	1198.58	1026.50	630.28	1117.00
	Foreign						310.63								
	d. Call Deposits	42.38		515.81					46.02						
	Domestic	42.38		515.81					46.02						
	Foreign														
	e. Others		104.87	546.10	14.43		4.61		24.72			198.69	6.40	5.32	
	Domestic		104.87	546.10	14.43		4.61		24.72			198.69	6.40	5.32	
	Foreign														
4	Bills Payable								0.22						
5	Other Liabilities	405.50	450.76	3808.16	719.19	1.79	36.22		106.80	119.85	281.20	294.41	119.67	60.54	106.94
	1. Sundry Creditors	28.65	8.03	48.13	19.78		0.80		0.01	1.79	7.46		5.51	4.55	4.98
	2. Loan Loss Provision	174.49	116.54	1066.79	569.66	1.57	14.37		48.05	46.77	57.66	73.48	28.07	14.55	14.04
	3. Interest Suspense a/c	141.14	65.22	915.88	124.07				26.29	18.73	51.11	56.10	13.93	13.76	7.09
	4. Others	61.23	260.96	1777.36	5.67	0.22	21.05		32.45	52.55	164.97	164.83	72.16	27.69	80.83
6	Reconciliation A/c				5.31	1.50									
7	Profit & Loss A/c		5.20	30.95	5.18	0.95				2.20		0.41	5.21		4.89
	TOTAL LIABILITIES	2127.05	4631.86	5144.22	928.76	44.16	708.28		1363.59	583.30	2366.05	2097.44	2495.54	1502.96	1807.88

Assets

1	LIQUID FUNDS	711.78	839.28	371.42	54.80	7.02	287.33		296.33	176.86	605.19	316.41	380.39	521.48	407.88
	a. Cash Balance	5.21	51.34	8.28	5.45	5.82	4.81		4.11	5.23	28.00	7.80	52.17	11.19	8.40
	Nepalese Notes & Coins	5.21	51.34	8.28	5.45	5.82	4.81		4.11	5.23	28.00	7.80	52.17	11.19	8.40
	Foreign Currency														
	b. Bank Balance	706.58	787.94	192.73	39.34	1.20	60.01		80.09	16.80	577.18	87.42	328.22	510.29	399.49
	1. In Nepal Rastra Bank	22.37	83.97	154.23	39.10	0.01	33.92		75.59	13.90	52.90	82.86	97.36	53.17	43.63
	Domestic Currency	22.37	83.97	154.23	39.10	0.01	33.92		75.59	13.90	52.90	82.86	97.36	53.17	43.63
	Foreign Currency														
	2. "A"Class Licensed Institution	429.87	686.79	21.29	0.25	0.05			4.38	2.90	524.28	4.46	230.85	304.87	347.98
	Domestic Currency	429.87	686.79	21.29	0.25	0.05			4.38	2.90	524.28	4.46	230.85	304.87	347.98
	Foreign Currency														
	3. Other Financial Ins.	254.33	17.19	17.22		1.14	26.09		0.13			0.10		152.25	7.88
	4. In Foreign Banks														
	c. Money at Call			170.41	10.00		222.51		212.13	154.83		221.18			
	Domestic Currency			170.41	10.00		222.51		212.13	154.83		221.18			
	Foreign Currency														
2	INVESTMENT IN SECURITIES	30.27	136.32	10.91		3.00	5.00		39.99	12.76	17.50	94.47	123.10	10.00	46.29
	a. Govt. Securities	30.27	136.32	10.91		3.00	5.00		39.99	12.76	17.50	42.90	123.10	10.00	46.29
	b. NRB Bond														
	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	9.42	6.29		8.39	0.97	7.72	17.45	58.23	2.61	0.30
	a. Non Residents														
	b. Others	69.92	30.19	107.42	4.50	9.42	6.29		8.39	0.97	7.72	17.45	58.23	2.61	0.30
4	LOANS & ADVANCES	1007.06	3298.29	1431.17	615.57	22.92	345.16		901.04	268.96	1520.00	1365.69	1582.88	893.66	1201.57
	a. Private Sector	1007.06	3298.29	1335.49	615.57	22.92	345.16		901.04	268.96	1520.00	1365.69	1582.88	893.66	1201.57
	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	44.46	110.08	152.59	120.12	0.68	51.72		32.73	55.19	44.43	131.84	255.37	24.87	123.23
8	OTHER ASSETS	181.86	210.43	3069.52	132.34	1.12	6.62		59.82	24.62	151.62	170.16	82.72	45.06	27.19
	a. Accrued Interest:	141.35	65.22	913.13	124.07				26.95	19.04	53.16	59.18	13.93	13.76	7.24
	b. Staff Loans / Adv.	0.69	20.15	5.60		0.01	0.61		8.31		9.65	9.59	2.09	9.16	0.91
	c. Sundry Debtors	12.95	16.50	1963.24	0.61	0.06	0.45		16.18	0.98	5.10		0.29	8.42	2.30
	d. Cash In Transit										0.15				
	e. Others	26.87	108.56	187.54	7.66	1.04	5.57		8.38	4.61	83.55	101.38	66.41	13.72	16.74
9	Expenses not Written off		3.30				0.33		3.14	0.23			12.85		
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				1.50						0.13			</	

Statement of Assets and Liabilities

as on Asoj end 2069

Rs. in million

		Lumbini	Yeti	IIFCO	Mahabaxmi	Lalitpur	United	General	Progressive	Alpic Everest	Navadurga	Janaki	Pokhara	Central	Premier
1	CAPITAL FUND	615.62	243.53	2315.45	486.43	250.46	461.23	130.23	135.63	181.29	145.74	225.13	419.58	278.20	166.46
	a. Paid-up Capital	268.13	180.32	2008.80	420.00	187.95	350.80	132.23	120.00	115.42	126.63	97.50	312.00	168.36	127.01
	b. Calls in Advance									32.93					
	c. General Reserves											48.75			
	d. Share Premium	86.11	30.09	139.51	65.43	59.72	47.25	15.81	2.82	21.33	18.32	48.76	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	236.99	31.69	163.55	1.00	2.79	60.31	-23.59	6.44	11.61	0.79	30.12	42.48	67.88	20.53
	g. Exchange Fluctuation Fund	19.07					1.37	5.56	1.53					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	1524.83	1487.83	1430.70	2529.02	1796.96	2620.14	631.87	193.89	742.59	1011.04	967.61	1820.32	1608.94	1070.25
	a. Current			12.68	3.06										
	Domestic			12.68	3.06										
	Foreign														
	b. Savings	548.70	591.22	322.32	1013.11	742.41	1143.20	140.44	96.94	413.92	469.34	329.31	940.29	627.94	419.63
	Domestic	548.70	591.22	322.32	1013.11	742.41	1143.20	140.44	96.94	413.92	469.34	329.31	940.29	627.94	419.63
	Foreign														
	c. Fixed	975.16	760.92	1023.75	1409.53	1045.15	1476.93	491.42	96.95	328.67	541.70	618.26	880.03	981.00	544.43
	Domestic	975.16	760.92	1023.75	1409.53	1045.15	1476.93	491.42	96.95	328.67	541.70	618.26	880.03	981.00	544.43
	Foreign														
	d. Call Deposits			56.72	86.46										
	Domestic			56.72	86.46										
	Foreign														
	e. Others	0.97	135.69	15.24	16.87	9.40						20.04			106.20
	Domestic	0.97	135.69	15.24	16.87	9.40						20.04			106.20
	Foreign														
4	Bills Payable										0.37				
5	Other Liabilities	175.04	142.98	537.26	150.10	868.08	186.43	297.11	49.54	143.22	86.74	214.22	298.93	130.46	176.46
	1. Sundry Creditors	2.69	10.85	73.38	8.49	0.78	46.71	12.08	0.27	0.68	2.57	3.64	26.68	6.80	14.77
	2. Loan Loss Provision	75.17	59.02	177.56	59.54	526.79	68.22	181.03	26.13	42.70	16.52	57.27	202.42	40.55	49.41
	3. Interest Suspense a/c	72.46	23.27	163.12	17.40	273.92	37.20	74.97	29.02	54.54	15.58	77.53	65.01	54.99	98.84
	4. Others	24.71	49.83	123.19	64.68	66.60	34.29	29.02	23.13	45.29	52.07	75.78	4.81	28.12	13.44
6	Reconciliation A/c	-4.91			0.14	20.00	366.72	-1.99			0.04				
7	Profit & Loss A/c	4.66	2.57	7.99	2.21						0.33	15.87			
	TOTAL LIABILITIES	2315.24	1876.90	4291.40	3167.91	2935.49	3634.52	1070.72	379.06	1067.10	1244.27	1422.83	2538.83	2017.59	1413.17

Assets

1	LIQUID FUNDS	503.66	423.31	1214.11	745.01	451.24	888.73	29.74	161.89	162.55	241.31	416.42	868.64	553.89	200.31
	a. Cash Balance	4.57	15.94	14.50	25.58	4.34	29.53	4.83	2.01	4.92	11.05	2.25	12.67	12.74	14.43
	Nepalese Notes & Coins	4.57	15.94	14.50	25.58	4.34	29.53	4.83	2.01	4.92	11.05	2.25	12.67	12.74	14.43
	Foreign Currency														
	b. Bank Balance	30.49	39.41	1199.61	250.87	446.90	859.20	24.92	159.88	157.64	230.26	22.61	142.74	92.90	185.88
	1. In Nepal Rastra Bank	28.62	2.33	85.08	141.70	86.97	320.33	12.97	9.73	23.01	23.77	20.55	142.74	91.32	42.42
	Domestic Currency	28.62	2.33	85.08	141.70	86.97	320.33	12.97	9.73	23.01	23.77	20.55	142.74	91.32	42.42
	Foreign Currency														
	2. "A"Class Licensed Institution	1.87	37.00	1080.20	109.16	359.93	432.51	6.49	53.49	39.04	164.85	2.06		1.58	133.80
	Domestic Currency	1.87	37.00	1080.20	109.16	359.93	432.51	6.49	53.49	39.04	164.85	2.06		1.58	133.80
	Foreign Currency														
	3. Other Financial Ins.		0.07	34.32	0.02		106.36	5.46	96.66	95.58	41.64				9.66
	4. In Foreign Banks														
	c. Money at Call	468.60	367.96		468.56							391.55	713.24	448.24	
	Domestic Currency	468.60	367.96		468.56							391.55	713.24	448.24	
	Foreign Currency														
2	INVESTMENT IN SECURITIES	93.63	51.94	167.05	170.97	32.72	62.50	15.00	3.20	30.00	32.86	9.68		30.00	26.60
	a. Govt. Securities	93.63	51.94	167.05	170.97	32.72	62.50	15.00	3.20	30.00	32.86	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	44.08	0.20	51.26	32.75	15.54	0.43	0.10	0.51	2.60	68.83	119.11	0.05	29.16	1.70
	a. Non Residents														
	b. Others	44.08	0.20	51.26	32.75	15.54	0.43	0.10	0.51	0.30	68.83	119.11	0.05	29.16	1.70
4	LOANS & ADVANCES	1453.63	1296.77	2580.82	2134.28	1639.32	2130.96	792.80	168.97	688.41	809.83	768.95	1406.95	1253.05	1002.19
	a. Private Sector	1453.63	1296.77	2550.82	2104.28	1639.32	2130.96	782.80	165.02	688.41	798.44	768.95	1396.95	1253.05	1002.19
	b. Financial Institutions			30.00	30.00			10.00	3.96		9.86				
	c. Government Organizations										1.52		10.00		
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	11.84	36.05	62.55	30.23	50.70	78.38	5.13	4.46	61.28	46.16	15.35	126.36	47.32	47.99
8	OTHER ASSETS	142.92	57.20	182.43	44.80	323.54	74.24	85.76	24.21	77.75	45.29	93.22	94.78	90.73	111.82
	a. Accrued Interest:	72.46	29.98	168.19	17.40	273.92	37.90	74.97	14.74	55.60	15.58	77.53	69.32	55.82	98.84
	b. Staff Loans / Adv.	0.92	1.59		6.06	15.29	2.51	3.67	0.30	0.67	0.45			8.80	
	c. Sundry Debtors		9.41	6.07	12.48	4.64	12.36	7.06	2.29	6.08	23.61	4.92	0.10	10.90	2.20
	d. Cash In Transit		2.50												
	e. Others	69.54	13.72	8.17	8.86	29.69	21.47	0.06	6.87	15.39	5.65	10.77	25.36	15.21	10.79
9	Expenses not Written off			33.13	8.67		3.06			0.80				0.10	
10	Non Banking Assets	65.49													

Statement of Assets and Liabilities

as on Asoj end 2069

Rs. in million

		Arun	Multipurpose	Butwal	Srijana	Om	CMB	WMBFL	CMBFL	Crystal	Royal	Guheshwori	Patan	Fewa	Everest
1	CAPITAL FUND	42.19	34.87	258.54	86.42	325.40	145.39	93.08	-1567.05	150.25	409.01	220.85	84.82	377.95	105.47
	a. Paid-up Capital	150.00	25.00	208.99	28.00	246.75	150.00	181.98	935.07	70.00	329.12	155.68	110.00	300.30	84.21
	b. Calls in Advance	8.00			33.60					24.49					
	c. General Reserves					24.68				10.38		23.35			
	d. Share Premium	1.96	1.44	25.16	6.11	45.49	22.52	20.69	37.10		73.76	30.23	6.40	53.97	8.12
	e. Retained Earning			0.25			0.28	1.36	2.61		0.39		0.48	3.49	0.99
	f. Others Reserves Fund	-117.77	7.47	23.67	18.70	7.76	-46.25	-110.95	-2541.84	28.58	3.46	11.58	-32.06	20.20	12.16
	g. Exchange Fluctuation Fund		0.96	0.47		0.73	18.84			16.80	2.27				
2	BORROWINGS			110.00				30.40	41.85						
	a. NRB														
	b. "A"Class Licensed Institution			110.00				30.40	41.85						
	c. Foreign Banks and Fin. Ins.														
	d. Other Financial Ins.														
	e. Bonds and Securities														
3	DEPOSITS	183.71	70.48	1581.40	226.45	3312.98	519.80	613.01	1180.50	650.72	2260.97	816.95	345.31	2649.52	422.10
	a. Current														
	Domestic														
	Foreign														
	b. Savings	54.88	19.42	828.78	157.85	1520.22	230.56	268.17	421.72	283.19	1359.11	190.45	147.21	1203.71	225.33
	Domestic	54.88	19.42	828.78	157.85	1520.22	230.56	268.17	421.72	283.19	1359.11	190.45	147.21	1203.71	225.33
	Foreign														
	c. Fixed	77.77	51.06	730.30	60.34	1792.76	289.24	344.83	144.89	150.66	899.50	545.23	198.10	1136.16	196.77
	Domestic	77.77	51.06	730.30	60.34	1792.76	289.24	344.83	144.89	150.66	899.50	545.23	198.10	1136.16	196.77
	Foreign														
	d. Call Deposits														
	Domestic														
	Foreign														
	e. Others	51.06		22.32	8.26				613.88	216.88	2.36	81.27		309.66	
	Domestic	51.06		22.32	8.26				613.88	216.88	2.36	81.27		309.66	
	Foreign														
4	Bills Payable					0.17					0.09	3.64			
5	Other Liabilities	140.72	38.01	147.13	22.83	191.92	122.82	330.59	3633.82	266.40	112.84	89.32	114.59	161.49	37.78
	1. Sundry Creditors	0.73	3.21	5.81	1.66	0.61	0.44	2.52	29.45	11.69	0.39	6.56	0.59	0.37	2.69
	2. Loan Loss Provision	98.49	11.68	36.35	3.81	38.08	48.36	142.17	2405.21	102.99	53.34	33.77	60.35	44.41	10.45
	3. Interest Suspense a/c	24.57	12.36	50.45	1.38	28.32	16.64	162.73	625.22	127.07	36.49	8.91	17.69	34.12	8.08
	4. Others	16.94	10.76	54.53	15.97	124.90	57.39	23.17	573.93	24.65	22.63	40.08	35.96	82.58	16.56
6	Reconciliation A/c	16.30													
7	Profit & Loss A/c		0.10		3.70	6.46	2.15		156.70		0.41	10.87		3.82	
	TOTAL LIABILITIES	382.93	143.45	2097.07	339.40	3836.92	790.16	1067.08	3445.81	1067.37	2783.32	1141.63	544.72	3192.78	565.36

Assets

1	LIQUID FUNDS	40.81	13.10	702.81	45.74	858.82	141.64	19.61	116.52	26.57	448.90	280.65	125.65	781.06	145.05
	a. Cash Balance	5.56	2.12	35.02	14.31	39.95	3.30	7.52	2.61	0.02	41.05	5.09	1.60	63.82	10.36
	Nepalese Notes & Coins	5.56	2.12	35.02	14.31	39.95	3.30	7.52	2.61	0.02	41.05	4.86	1.60	63.82	10.36
	Foreign Currency											0.22		0.00	
	b. Bank Balance	35.25	10.98	667.80	13.63	818.88	138.34	12.09	113.91	26.15	129.51	17.67	124.05	117.32	134.69
	1. In Nepal Rastra Bank	13.40	40.97	40.97	9.18	75.99	12.13	0.24	13.77	0.02	115.83	16.96	31.43	109.90	8.69
	Domestic Currency	13.40		40.97	9.18	75.99	12.13	0.24	13.77	0.02	115.83	16.96	31.43	109.90	8.69
	Foreign Currency														
	2. "A"Class Licensed Institution	21.30	10.98	382.22	4.45	650.55	1.65	4.78	43.55	22.74	13.33	0.70	83.22	7.16	85.88
	Domestic Currency	21.30	10.98	382.22	4.45	650.55	1.65	4.78	43.55	22.74	13.33	0.70	83.22	7.16	85.88
	Foreign Currency														
	3. Other Financial Ins.	0.54		244.60		92.33	124.56	7.07	56.59	3.39	0.35	0.00	9.40	0.26	40.12
	4. In Foreign Banks														
	c. Money at Call				17.80					0.40	278.34	257.89		599.92	
	Domestic Currency				17.80					0.40	278.34	257.89		599.92	
	Foreign Currency														
2	INVESTMENT IN SECURITIES			69.96	0.32	104.55	30.00	32.00		0.20	126.23	40.00		0.55	
	a. Govt. Securities			69.96		104.55	30.00	32.00		0.20	126.23	40.00		0.55	
	b. NRB Bond														
	c. Govt. Non-Fin. Ins.														
	d. Other Non-Fin Ins.														
	e. Non Residents				0.32										
3	SHARE & OTHER INVESTMENT	0.10	0.19	7.60		1.03	86.86	0.25	0.03	5.60	45.60	17.89	47.78		0.55
	a. Non Residents									3.10	42.69				
	b. Others	0.10	0.19	7.60		1.03	86.86	0.25	0.03	2.50	1.91	17.89	47.78		0.55
4	LOANS & ADVANCES	224.61	107.49	1155.60	263.64	2737.58	428.50	795.43	2451.52	756.06	1959.82	723.52	290.24	2297.19	372.69
	a. Private Sector	224.61	107.49	1155.60	263.64	2737.58	428.50	795.43	97.58	756.06	1922.92	723.52	284.74	2297.19	372.69
	b. Financial Institutions									7.00	36.90		5.50		
	c. Government Organizations									2346.94					
5	BILL PURCHASED													3.80	
	a. Domestic Bills Purchased													3.80	
	b. Foreign Bills Purchased														
	c. Import Bills & Imports														
6	LOANS AGAINST COLLECTED BILLS														
	a. Against Domestic Bills														
	b. Against Foreign Bills														
7	FIXED ASSETS	29.21	1.99	71.36	4.11	64.44	16.24	26.15	136.07	63.87	141.76	57.76	20.87	43.38	24.10
8	OTHER ASSETS	36.99	20.24	73.36	22.81	66.28	70.70	187.23	741.68	211.68	57.65	21.74	38.83	70.60	19.37
	a. Accrued Interest:	24.57	12.36	50.57	1.38	32.63	17.99	162.73	625.22	127.07	38.19	8.91	24.42	34.12	8.08
	b. Staff Loans / Adv.	0.05	3.68	4.61	2.63	3.30	1.68	11.83	0.08		4.18		1.54	1.06	
	c. Sundry Debtors	3.22	1.37	17.06	4.41	4.90	0.96	0.07	3.14	56.03	0.00	8.79	0.27	11.15	5.70
	d. Cash In Transit														
	e. Others	9.15	2.83	1.12	14.39	25.44	50.06	12.60	113.23	28.58	15.28	4.04	12.61	25.33	4.54
9	Expenses not Written off			0.98	0.09	4.22	1.47				3.36	0.09			
10	Non Banking Assets	7.58	0.44	1.26	0.54	0.00	14.76	0.31					5.66		

Statement of Assets and Liabilities

as on Asoj end 2069

Rs. in million

	Prudential	ICFC	Sagarmatha	Civil	Prabhu	Imperial	Kuber	NEFL	Valley	Seti	hema	reliable	Api	Namaste
1 CAPITAL FUND	258.60	458.98	198.08	185.05	617.33	175.02	105.37	192.71	171.74	58.55	169.69	278.33	154.72	24.40
a. Paid-up Capital	322.39	356.19	165.00	149.50	469.20	149.73	150.00	156.56	143.36	40.00	200.00	221.39	126.00	15.00
b. Calls in Advance							25.23							
c. General Reserves					79.76							18.61		
d. Share Premium	20.29	43.28	17.40	14.01	58.56	12.85	7.61	8.71	8.69	2.59	1.80	33.88	5.29	2.22
e. Retained Earning				0.18	3.41		0.62						0.45	
f. Others Reserves Fund	-84.42	58.42	15.40	21.01	3.95	12.44	-78.13	26.93	13.30	15.96	-32.12	3.07	22.97	7.10
g. Exchange Fluctuation Fund	0.35	1.08	0.27	0.35	2.45		0.04	0.51	6.39			1.38		0.08
2 BORROWINGS	81.60	500.00										199.00		
a. NRB														
b. "A"Class Licensed Institution	81.60	500.00										199.00		
c. Foreign Banks and Fin. Ins.														
d. Other Financial Ins.														
e. Bonds and Securities														
3 DEPOSITS	665.66	3411.64	1418.66	648.18	7351.82	736.51	808.64	668.64	919.71	136.10	336.54	1914.16	1058.79	93.02
a. Current														
Domestic														
Foreign														
b. Savings	347.07	2123.12	501.02	229.27	6158.75	312.31	309.91	443.83	239.73	106.53	131.78	1449.22	676.44	81.29
Domestic	347.07	2123.12	501.02	229.27	6158.75	312.31	309.91	443.83	239.73	106.53	131.78	1449.22	676.44	81.29
Foreign														
c. Fixed	316.73	1285.16	668.04	313.41	1169.13	424.20	498.73	224.68	337.11	29.57	135.01	464.94	382.35	11.70
Domestic	316.73	1285.16	668.04	313.41	1169.13	424.20	498.73	224.68	337.11	29.57	135.01	464.94	382.35	11.70
Foreign														
d. Call Deposits														
Domestic														
Foreign														
e. Others	1.86	3.36	249.59	105.50	23.94			0.13	342.87		69.76			0.04
Domestic	1.86	3.36	249.59	105.50	23.94			0.13	342.87		69.76			0.04
Foreign														
4 Bills Payable														
5 Other Liabilities	429.13	209.78	108.70	48.87	268.77	76.94	246.59	20.93	82.05	18.83	182.09	125.19	28.24	3.12
1. Sundry Creditors	0.77	1.79	0.71	0.75	1.53	1.27	19.73	3.86	4.21	1.22	0.11	19.85	0.80	0.07
2. Loan Loss Provision	255.79	58.00	30.91	13.96	64.05	38.55	88.52	5.38	27.81	4.82	108.63	33.90	11.37	1.72
3. Interest Suspense a/c	69.72	55.65	29.26	17.37	50.52	24.34	123.11	1.71	24.05	4.55	39.17	28.14	6.28	0.18
4. Others	102.86	94.33	47.82	16.80	152.67	12.79	15.23	9.99	25.98	8.24	34.18	43.31	9.79	1.16
6 Reconciliation A/c			514.04			91.86	637.81		0.24					
7 Profit & Loss A/c		2.16	0.68	0.86				1.69		0.69	6.55	0.92		1.19
TOTAL LIABILITIES	1435.00	4582.55	2240.16	882.96	8237.91	1080.34	1798.40	883.96	1173.74	214.16	694.87	2517.60	1241.75	121.73

Assets

1 LIQUID FUNDS	64.85	1573.33	262.26	255.63	2779.85	311.28	95.15	247.36	288.31	55.56	192.60	804.03	354.71	39.37
a. Cash Balance	8.07	90.71	17.69	4.21	280.41	4.47	25.88	14.22	12.27	4.19	1.34	48.23	25.37	2.41
Nepalese Notes & Coins	8.05	90.71	17.69	4.21	279.71	4.47	25.88	14.22	12.27	4.19	1.34	48.23	25.37	2.38
Foreign Currency	0.02				0.70					0.00				0.03
b. Bank Balance	37.08	1482.62	244.58	33.95	1721.89	306.82	30.91	233.14	276.04	51.38	7.14	25.71	23.32	3.22
1. In Nepal Rastra Bank	34.68	133.63	37.73	33.30	1388.21	51.60	28.62	16.42	26.85	0.16	6.97	25.01	21.94	
Domestic Currency	34.68	133.63	37.73	33.30	1388.17	51.60	28.62	16.42	26.85	0.16	6.97	25.01	21.94	
Foreign Currency					0.05									
2. "A"Class Licensed Institution	1.68	989.70	98.15	0.63	311.24	193.08	2.29	143.88	223.55	20.23	0.14	0.70	1.17	3.21
Domestic Currency	1.68	989.70	98.15	0.63	55.06	193.08	2.29	143.88	223.55	20.23	0.14	0.70	1.17	3.21
Foreign Currency					256.17									
3. Other Financial Ins.	0.72	359.29	108.69	0.03	22.44	62.13		72.84	25.64	30.99	0.03		0.21	0.01
4. In Foreign Banks														
c. Money at Call	19.70			217.47	777.54		38.35				184.11	730.09	306.03	33.74
Domestic Currency	19.70			217.47	777.54		38.35				184.11	730.09	306.03	33.74
Foreign Currency														
2 INVESTMENT IN SECURITIES	21.85	1.92	59.96	30.00	81.31			37.50	31.37	1.50	17.05	114.11		
a. Govt. Securities	21.85	1.92	59.96	30.00	81.31			37.50	31.37	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	15.71	17.79	70.47	9.35	4.75	3.22		58.19	0.10	0.10	0.10	1.00	2.50	
a. Non Residents														
b. Others	11.05	17.79	70.47	9.35	4.75			58.19	0.10	0.10	0.10	1.00		
4 LOANS & ADVANCES	854.64	2705.76	1233.49	530.98	4142.62	583.26	853.04	521.40	725.95	145.32	362.30	1405.97	820.54	79.75
a. Private Sector	840.14	2705.76	1228.31	530.98	4142.62	568.07	853.04	503.10	725.95	145.32	347.20	1378.47	820.54	79.75
b. Financial Institutions	14.50		5.18			15.19					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	187.75	80.10	20.52	30.51	341.53	26.37	23.58	9.14	65.51	1.60	15.66	141.87	14.82	1.44
8 OTHER ASSETS	130.29	203.40	50.76	26.69	837.75	37.70	157.35	10.20	39.72	8.90	85.66	44.38	45.93	1.17
a. Accrued Interest:	69.87	66.49	33.04	17.72	53.17	24.34	123.11	3.50	24.05	4.57	39.48	30.08	6.28	0.18
b. Staff Loans / Adv.	11.05	38.77	4.22	0.91	11.93	3.51	3.64	0.79	2.18	0.01	0.24	0.97	25.40	0.07
c. Sundry Debtors	0.87	10.95	2.85	0.44	1.53	0.32	20.09	0.57	6.09	0.74	0.37	6.78	7.28	0.67
d. Cash In Transit														
e. Others	48.50	87.18	10.65	7.61	771.11	9.53	10.52	5.35	7.41	3.58	45.58	6.56	6.97	0.25
9 Expenses not Written off	0.46	0.25						0.17	1.45	0.28		0.67	0.73	
10 Non Banking Assets	45.02		28.63				0.95		10.20	0.90	21.50	3.41		
11 Reconciliation Account			514.07	-0.20	2.04	91.86	621.88		0.20			2.15		
12 Profit & Loss A/c	114.43				48.00	26.65	43.85		10.94				2.51	
TOTAL ASSETS	1435.00	4582.55	2240.16	882.96										

Statement of Assets and Liabilities

as on Asoj end 2069

Rs. in million

Liabilities	Kaski	Zenith	Unique	Manjunshree	Subhalaxmi	Jebils	Reliance	Lotus	Baibhav	Bhaktapur
1 CAPITAL FUND	262.64	222.71	212.01	265.79	211.30	111.09	153.63	134.24	156.49	132.91
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	20.08	16.13	11.76	7.85	10.73	1.93	5.79	2.85	0.24	0.78
e. Retained Earning	0.33									
f. Others Reserves Fund	1.49	0.26	0.25	32.94	0.33	7.16	7.84	11.39	1.68	7.13
g. Exchange Fluctuation Fund		1.00			0.23				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	1421.23	1108.57	432.99	1069.93	646.28	454.80	857.47	301.86	194.65	202.30
a. Current										
Domestic										
Foreign										
b. Savings	825.48	576.27	102.65	107.52	139.74	119.87	174.62	93.97	51.22	86.96
Domestic	825.48	576.27	102.65	107.52	139.74	119.87	174.62	93.97	51.22	86.96
Foreign										
c. Fixed	595.75	220.37	162.64	449.05	407.45	196.78	434.95	153.70	43.43	62.19
Domestic	595.75	220.37	162.64	449.05	407.45	196.78	434.95	153.70	43.43	62.19
Foreign										
d. Call Deposits										53.15
Domestic										53.15
Foreign										
e. Others		311.93	167.70	513.35	99.10	138.15	247.91	54.19	100.01	
Domestic		311.93	167.70	513.35	99.10	138.15	247.91	54.19	100.01	
Foreign										
4 Bills Payable										
5 Other Liabilities	92.40	53.11	27.39	42.12	39.53	23.43	65.51	24.56	8.04	6.49
1. Sundry Creditors	1.37	2.28	7.57	0.69	0.84	0.36	6.33	0.06	0.01	0.00
2. Loan Loss Provision	24.84	11.00	5.62	14.43	8.85	9.00	26.03	9.24	7.35	2.28
3. Interest Suspense a/c	20.25	6.49	1.78	9.58	6.02	7.43	12.38	5.58		
4. Others	45.94	33.34	12.41	17.42	23.83	6.65	20.78	9.68	0.68	4.21
6 Reconciliation A/c										
7 Profit & Loss A/c		2.42	7.06	1.66	0.40	0.62		1.61	5.85	
TOTAL LIABILITIES	1776.26	1386.82	679.45	1379.50	897.51	589.94	1076.62	462.27	365.03	341.70

Assets

1 LIQUID FUNDS	483.91	537.47	227.57	395.59	278.71	128.24	341.21	124.15	161.19	169.00
a. Cash Balance	20.59	22.23	4.04	19.63	7.65	5.49	6.45	2.05	2.88	5.27
Nepalese Notes & Coins	20.59	22.23	4.04	19.63	7.65	5.49	6.45	2.05	2.88	5.27
Foreign Currency										
b. Bank Balance	76.20	515.25	223.53	375.96	271.06	122.74	334.76	122.11	8.21	163.74
1. In Nepal Rastra Bank	73.24	28.61	17.62	16.78	14.69	10.21	25.98	16.96	8.21	11.02
Domestic Currency	73.24	28.61	17.62	16.78	14.69	10.21	25.98	16.96	8.21	11.02
Foreign Currency										
2. "A"Class Licensed Institution	2.90	173.71	86.76	297.36	111.85	45.93	153.72	33.12		83.23
Domestic Currency	2.90	173.71	86.76	297.36	111.85	45.93	153.72	33.12		83.23
Foreign Currency										
3. Other Financial Ins.	0.06	312.93	119.15	61.83	144.53	66.60	155.06	72.03		69.49
4. In Foreign Banks										
c. Money at Call	387.12								150.10	
Domestic Currency	387.12								150.10	
Foreign Currency										
2 INVESTMENT IN SECURITIES		35.00	17.00	30.00	20.00	8.45	4.00	6.00		5.00
a. Govt. Securities		35.00	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	17.33		1.05	13.70	3.73		13.18	
a. Non Residents										
b. Others		3.21	17.33		1.05	13.70	3.73		13.18	
4 LOANS & ADVANCES	1241.64	737.81	404.28	875.06	562.36	405.20	695.64	311.83	176.92	156.93
a. Private Sector	1241.64	737.81	393.68	563.48	551.71	401.20	675.54	306.53	176.92	156.93
b. Financial Institutions			10.60	311.58	10.65	4.00	20.11	5.30		
c. Government Organizations										
5 BILL PURCHASED										
a. Domestic Bills Purchased										
b. Foreign Bills Purchased										
c. Import Bills & Imports										
6 LOANS AGAINST COLLECTED BILLS										
a. Against Domestic Bills										
b. Against Foreign Bills										
7 FIXED ASSETS	17.26	7.13	2.49	21.72	14.91	8.22	8.57	4.45	9.63	5.23
8 OTHER ASSETS	27.82	66.20	10.78	57.13	19.88	25.02	16.65	15.78	4.10	2.81
a. Accrued Interest:	20.25	6.49	2.24	9.58	6.02	7.62	3.18	5.58		0.04
b. Staff Loans / Adv.	5.56	21.41	0.37	28.27	9.20	9.61	4.24	1.03	0.24	
c. Sundry Debtors	0.06	3.66	0.49	1.23	2.68	0.45	2.92	0.48	0.35	0.66
d. Cash In Transit										
e. Others	1.95	34.64	7.68	18.05	1.98	7.34	6.31	8.68	3.51	2.11
9 Expenses not Written off					0.60	1.10				2.31
10 Non Banking Assets										
11 Reconciliation Account							6.81	0.06		0.42
12 Profit & Loss A/c		5.64								
TOTAL ASSETS	1776.26	1386.82	679.45	1379.50	897.51	589.93	1076.62	462.27	365.03	341.70

Profit and Loss Account

upto Asoj 2069

Rs. in million

Expenses	NBL	RBB	NABIL	NIBL	SCBNL	HBL
1 Interest Expenses	472.79	660.63	632.23	766.20	166.63	559.00
1.1 Deposit Liabilities	468.67	660.63	625.71	742.00	165.73	559.00
1.1.1 Saving A/c	206.49	255.19	183.36	155.76	82.02	208.00
1.1.2 Fixed A/c	262.16	387.40	296.86	415.48	62.92	351.00
1.1.2.1 Upto 3 Months Fixed A/c		0.06	44.53	6.58	1.13	73.00
1.1.2.2 3 to 6 Months fixed A/c		7.89	59.37		0.00	
1.1.2.3 6 Months to 1 Year Fixed A/c		267.24	148.43		5.21	
1.1.2.4 Above 1 Year	262.16	112.21	44.53	408.90	56.58	278.00
1.1.3 Call Deposit	0.01	18.04	145.49	170.76	20.79	
1.1.4 Certificate of Deposits						
1.2 Others	4.13		6.53	24.20	0.89	
2 Commission/Fee Expense		24.46	31.90			
3 Employees Expenses	423.99	501.00	144.54	83.03	103.66	336.00
4 Office Operating Expenses	141.11	109.31	115.44	117.45	85.35	
5 Exchange Fluctuation Loss				10.88	56.39	
5.1 Due to Change in Exchange Rates				10.88	56.39	
6 Non-Operatiing Expenses						
7. Provision for Risk	45.64	53.71	122.07	85.53	9.50	115.00
7.1 Loan loss Provision	45.64	53.70	122.07	85.53	9.50	115.00
7.1.1 General Loan loss Provision	45.64	16.20		47.82		115.00
7.1.2 Special Loan Loss Provision		37.50	122.07	37.71	9.50	
7.1.3 Additional Loan Loss Provision						
7.2. Provision for Non-Banking Assets		0.01				
7.3. Provision for Loss on Investment						
7.4. Provision for Loss of Other Assets						
8 Loan Written Off	2.04				8.67	
9 Provision for Staff Bonus	3.60		84.07	68.20	47.40	
10 Provision for Income Tax	8.06		251.73	204.59	142.21	
11 Others	-0.31	0.66				
12 Net Profit	27.91	202.20	589.00	477.36	331.82	323.57
TOTAL EXPENSES	1124.84	1551.97	1970.98	1813.24	951.63	1333.57

Income

1. Interest Income	922.73	1205.63	1434.67	1452.82	621.65	1077.00
1.1. On Loans and Advance	862.17	1061.77	1291.52	1386.99	553.73	983.00
1.2. On Investment	43.78	117.08	82.82	48.25	50.56	88.00
1.2.1 Government Bonds	41.31	112.89	81.77	48.25	50.39	88.00
1.2.2 Foreign Bonds			1.05			
1.2.3 NRB Bonds						
1.2.4 Deventure & Bonds	2.47	4.19			0.17	
1.3 Agency Balance		22.30	0.08	16.91	0.25	6.00
1.4 On Call Deposit	0.02	0.46	45.99	0.66	2.04	
1.5 Others	16.76	4.02	14.26		15.08	
2. Comission & Discount	57.67	119.71	187.58	78.31	63.57	184.00
2.1 Bills Purchase & Discount	0.04	0.22	0.70		2.83	17.00
2.2 Comission	57.64	115.78	186.27	78.31	45.46	124.00
2.3 Others		3.71	0.61		15.27	43.00
3 Income From Exchange Fluctuation	-25.21	-23.19	105.67	73.55	222.39	72.57
3.1 Due to Change in Exchange Rate	-29.79	-37.48	87.42			7.00
3.2 Due to Foreign Currency Trans.	4.58	14.29	18.25	73.55	222.39	65.57
4 Other Operating Income	60.61	97.72		44.15	12.28	
5 Non Operating Income	2.85	1.98	1.85		0.06	
6 Provision Written Back	97.09	108.02	241.08	164.41	16.15	
7 Recovery from Written off Loan	9.10	41.20	0.13		15.54	
8 Income from Extra Ordinary Expenses		0.90				
9 Net Loss						
TOTAL INCOME	1124.84	1551.97	1970.98	1813.24	951.63	1333.57

Profit and Loss Account

upto Asoj 2069

Rs. in million

Expenses	NSBI	NBBL	EBL	BOK	NCC	NIC	LBL
1 Interest Expenses	674.05	265.51	587.73	306.79	279.28	347.96	144.12
1.1 Deposit Liabilities	658.46	265.45	587.26	303.96	279.26	344.33	144.12
1.1.1 Saving A/c	88.63	113.81	168.17	78.17	73.42	59.24	33.13
1.1.2 Fixed A/c	550.03	81.43	300.65	157.38	130.64	221.79	92.06
1.1.2.1 Upto 3 Months Fixed A/c	57.88		66.14				
1.1.2.2 3 to 6 Months fixed A/c	84.75	22.39	75.16				
1.1.2.3 6 Months to 1 Year Fixed A/c	127.37		99.21	157.38	6.22		92.06
1.1.2.4 Above 1 Year	280.03	59.04	60.13		124.42	221.79	
1.1.3 Call Deposit	19.80	70.21	118.44	68.40	75.20	63.30	18.92
1.1.4 Certificate of Deposits							
1.2 Others	15.59	0.06	0.47	2.83	0.02	3.63	0.00
2 Commission/Fee Expense		3.92					
3 Employees Expenses	82.95	54.71	93.69	63.81	34.46	49.81	17.91
4 Office Operating Expenses	107.85	42.14	85.49	89.15	36.08	56.16	10.56
5 Exchange Fluctuation Loss	1.15						
5.1 Due to Change in Exchange Rates	1.15						
6 Non-Operatiing Expenses	0.17					0.08	14.63
7. Provision for Risk	52.90	82.37	24.49	42.29	135.73	5.87	44.47
7.1 Loan loss Provision	52.90	37.57	24.49	42.29	135.73	5.87	44.47
7.1.1 General Loan loss Provision	19.60	26.58	24.49	-3.10	15.94	-18.52	
7.1.2 Special Loan Loss Provision	33.30	10.99		40.43	119.79	24.39	44.47
7.1.3 Additional Loan Loss Provision				4.97			
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	24.12		46.81	22.19	6.09	17.79	
10 Provision for Income Tax	72.36		140.42	69.06	13.90	53.38	
11 Others			0.05				
12 Net Profit	168.84	102.38	327.65	152.80	46.96	124.56	24.51
TOTAL EXPENSES	1184.40	551.03	1306.32	746.08	554.75	655.61	256.20

Income

1. Interest Income	1041.13	355.96	1161.47	597.80	451.37	588.14	241.26
1.1. On Loans and Advance	814.46	325.87	1090.37	554.51	431.15	534.45	235.82
1.2. On Investment	43.12	25.84	71.07	42.66	19.16	45.42	4.96
1.2.1 Government Bonds	43.12	19.13	14.54	42.32	14.04	15.34	4.96
1.2.2 Foreign Bonds			8.87			3.04	
1.2.3 NRB Bonds		6.71	47.66		3.19	27.04	
1.2.4 Deventure & Bonds				0.33	1.94		
1.3 Agency Balance	166.68					0.01	0.45
1.4 On Call Deposit		0.01	0.04	0.05		6.55	
1.5 Others	16.88	4.24		0.59	1.06	1.71	0.04
2. Comission & Discount	111.49	44.11	74.27	51.61	15.19	25.60	5.90
2.1 Bills Purchase & Discount	0.02	3.94	10.63	14.69	1.03	0.12	
2.2 Comission	73.34	38.30	62.94	36.92	14.16	11.17	5.90
2.3 Others	38.13	1.87	0.69			14.31	
3 Income From Exchange Fluctuation	23.66	16.83	14.64	37.73	3.26	26.35	2.18
3.1 Due to Change in Exchange Rate		1.26	18.49		0.63	1.54	-1.16
3.2 Due to Foreign Currency Trans.	23.66	15.57	-3.85	37.73	2.62	24.81	3.35
4 Other Operating Income		16.18	54.53	19.66	24.66	15.51	6.85
5 Non Operating Income	0.81	-1.05	1.36		0.21	0.01	
6 Provision Written Back	5.72	69.20	0.05	39.27	43.29		
7 Recovery from Written off Loan	1.59	49.80					
8 Income from Extra Ordinary Expenses					16.78		
9 Net Loss							
TOTAL INCOME	1184.40	551.03	1306.32	746.08	554.75	655.61	256.20

Profit and Loss Account

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Rs. in million

Expenses	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime
1 Interest Expenses	382.80	392.04	388.67	468.41	679.88	492.81	277.72	454.60
1.1 Deposit Liabilities	382.80	383.87	380.86	467.24	679.80	482.24	277.59	453.78
1.1.1 Saving A/c	134.01	89.12	61.28	101.17	219.01	195.28	56.96	48.34
1.1.2 Fixed A/c	181.65	220.33	235.21	248.76	447.44	218.91	174.37	225.76
1.1.2.1 Upto 3 Months Fixed A/c	0.06			18.23	0.21	1.74	4.53	0.00
1.1.2.2 3 to 6 Months fixed A/c	0.98		0.45	44.69	1.34	0.78	3.82	6.17
1.1.2.3 6 Months to 1 Year Fixed A/c	90.54		104.17	93.67	40.19	15.86	110.59	202.28
1.1.2.4 Above 1 Year	90.07	220.33	130.60	92.17	405.70	200.53	55.43	17.31
1.1.3 Call Deposit	67.15	74.42	84.36	117.30	5.27	68.05	46.26	179.68
1.1.4 Certificate of Deposits					8.08			
1.2 Others		8.17	7.81	1.17	0.08	10.57	0.13	0.82
2 Commission/Fee Expense						3.36	0.13	
3 Employees Expenses	64.84	50.41	58.41	42.12	553.81	67.62	39.75	20.77
4 Office Operating Expenses	86.27	51.81	47.49	82.60	79.15	88.43	53.86	43.79
5 Exchange Fluctuation Loss	3.68				2.11			
5.1 Due to Change in Exchange Rates	3.68				1.87			
6 Non-Operatiing Expenses		0.00			0.01		507.54	
7. Provision for Risk	282.67	142.18	55.08	125.98	324.34	128.35	102.47	147.98
7.1 Loan loss Provision	258.46	142.18	55.08	125.98	324.34	108.39	102.47	147.98
7.1.1 General Loan loss Provision	8.59	5.49	13.83	125.98	40.94	2.40	7.48	8.10
7.1.2 Special Loan Loss Provision	249.86	136.69	41.25		283.40	105.99	95.00	139.88
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets	24.21					19.96		
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		4.52	12.45	3.08	30.71	9.09		12.83
10 Provision for Income Tax		13.55	37.36	9.25	76.78	27.26		38.50
11 Others					0.31			
12 Net Profit	10.58	31.62	87.18	21.58	307.12	63.61	105.37	89.83
TOTAL EXPENSES	830.83	686.13	686.64	753.01	2054.95	880.54	1086.85	808.30

Income

1. Interest Income	573.76	603.84	588.40	651.07	1618.13	743.30	511.52	643.07
1.1. On Loans and Advance	560.18	581.95	578.30	615.99	1521.32	705.85	494.37	633.92
1.2. On Investment	5.93	5.75	10.10	26.92	87.21	34.43	15.75	
1.2.1 Government Bonds	5.93	5.75	9.12	26.92	87.21	34.27	15.75	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds						0.16		
1.2.4 Deventure & Bonds			0.98					
1.3 Agency Balance				0.04			0.01	
1.4 On Call Deposit				8.12		0.31	1.40	
1.5 Others	7.66	16.14			9.60	2.70		9.16
2. Comission & Discount	13.01	44.93	58.81	64.77	24.56	92.59	57.90	32.29
2.1 Bills Purchase & Discount	0.26	0.23	5.73			0.10	1.06	2.12
2.2 Comission	12.75	44.70	51.41	28.97	16.69	39.44	15.99	30.17
2.3 Others			1.67	35.80	7.87	53.05	40.86	
3 Income From Exchange Fluctuation	7.76	15.11	30.27	37.17	2.18	18.13	0.35	14.71
3.1 Due to Change in Exchange Rate		5.18	3.53	10.08	2.18	12.92	-3.50	10.83
3.2 Due to Foreign Currency Trans.	7.76	9.93	26.74	27.09		5.21	3.85	3.88
4 Other Operating Income	50.23				108.34	3.76	6.58	31.65
5 Non Operating Income	9.17	0.02	4.05		0.10	22.77	510.50	
6 Provision Written Back	176.89	22.23	3.68		178.85			86.57
7 Recovery from Written off Loan			1.20		60.07			
8 Income from Extra Ordinary Expenses			0.22		62.73			
9 Net Loss								
TOTAL INCOME	830.83	686.13	686.64	753.01	2054.95	880.54	1086.85	808.30

Profit and Loss Account

upto Asoj 2069

Rs. in million

Expenses	BOA	Sunrise	Grand	NIMB	Kist	Janata	Mega	CTBNL
1 Interest Expenses	280.25	315.05	311.43	265.98	340.14	167.83	165.72	139.20
1.1 Deposit Liabilities	280.25	315.03	311.39	265.97	340.06	166.99	164.84	139.02
1.1.1 Saving A/c	49.95	101.29	186.79	50.49	166.40	25.44	63.46	15.66
1.1.2 Fixed A/c	179.16	172.77	71.96	156.18	139.52	106.63	67.89	101.73
1.1.2.1 Upto 3 Months Fixed A/c		0.24		3.18	0.02	7.26	9.03	0.02
1.1.2.2 3 to 6 Months fixed A/c		11.39		0.87	9.51	2.27	8.51	8.91
1.1.2.3 6 Months to 1 Year Fixed A/c		161.13	63.74	49.26	107.81	86.28	50.15	71.98
1.1.2.4 Above 1 Year	179.16		8.21	102.88	22.18	10.81	0.19	20.83
1.1.3 Call Deposit	51.14	40.96	51.36	59.30	34.14	34.92	33.50	21.63
1.1.4 Certificate of Deposits			1.28					
1.2 Others		0.02	0.04	0.01	0.09	0.85	0.88	0.19
2 Commission/Fee Expense		1.06						
3 Employees Expenses	38.94	55.88	20.95	33.91	64.67	27.41	36.40	15.61
4 Office Operating Expenses	48.61	71.62	27.70	42.57	80.37	29.14	48.21	25.02
5 Exchange Fluctuation Loss			0.26				0.53	
5.1 Due to Change in Exchange Rates			0.26				0.53	
6 Non-Operating Expenses								
7. Provision for Risk	134.81	24.23	12.22	33.06	124.17	24.67	39.69	13.47
7.1 Loan loss Provision	113.45	24.23	12.22	33.06	123.55	24.67	39.69	13.47
7.1.1 General Loan loss Provision	7.90	24.23	8.39	17.96	16.47	15.71	22.72	13.47
7.1.2 Special Loan Loss Provision	105.55		3.83	15.10	107.68	8.96	16.97	
7.1.3 Additional Loan Loss Provision					-0.59			
7.2. Provision for Non-Banking Assets	21.35				0.62			
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	0.97	8.54	6.24		1.63	3.87	3.72	2.91
10 Provision for Income Tax	2.91	25.63	18.73		4.89	11.62	11.15	8.72
11 Others								
12 Net Profit	6.78	59.81	43.69	141.60	11.40	27.11	26.02	20.34
TOTAL EXPENSES	513.27	561.83	441.22	517.12	627.53	291.65	331.44	225.26

Income

1. Interest Income	427.82	493.19	395.14	434.52	558.88	261.76	304.94	202.45
1.1. On Loans and Advance	403.12	485.34	373.87	413.39	528.44	249.93	287.82	198.40
1.2. On Investment	24.21	5.24	19.48	20.74	22.66	10.71	6.95	3.14
1.2.1 Government Bonds	24.21	3.02	19.48	20.35	22.66	10.71	6.95	3.14
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds		2.22						
1.2.4 Deventure & Bonds				0.39				
1.3 Agency Balance	0.03	1.51			0.57	1.12		
1.4 On Call Deposit				0.05	0.40		8.54	
1.5 Others	0.46	1.11	1.79	0.34	6.81		1.63	0.91
2. Commission & Discount	33.60	26.14	8.92	11.49	47.56	17.38	6.24	17.56
2.1 Bills Purchase & Discount	0.14	4.06	2.22		0.79	0.06	0.06	
2.2 Commission	10.58	15.77	6.70	8.99	11.80	16.12	6.18	5.03
2.3 Others	22.88	6.31		2.50	34.97	1.20		12.53
3 Income From Exchange Fluctuation	13.77	13.72	12.79	32.58	10.16	12.44	8.70	5.25
3.1 Due to Change in Exchange Rate	5.84	5.41		6.85	0.52	-701.97		1.43
3.2 Due to Foreign Currency Trans.	7.93	8.30	12.79	25.72	9.64	714.41	8.70	3.82
4 Other Operating Income		28.61	18.86	15.39			10.34	
5 Non Operating Income	5.04			4.57	6.98	0.08	1.22	
6 Provision Written Back	33.03	0.17	5.52	18.57	3.96			
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss								
TOTAL INCOME	513.27	561.83	441.22	517.12	627.53	291.65	331.44	225.26

Profit and Loss Account

upto Asoj 2069

Rs. in million

Expenses	Civil Bank	Century	Sanima	NIDC	Malika	SDBL	UDBL	MDBL
1 Interest Expenses	194.44	109.31	230.09	13.89	28.14	116.36	1.30	63.25
1.1 Deposit Liabilities	192.03	109.26	226.76	13.89	28.14	116.36	1.30	63.25
1.1.1 Saving A/c	19.45	30.55	52.64	2.22	20.22	49.50	0.99	16.79
1.1.2 Fixed A/c	128.06	59.21	151.32	9.71	3.56	48.07	0.31	24.90
1.1.2.1 Upto 3 Months Fixed A/c	1.18		0.39			0.07		
1.1.2.2 3 to 6 Months fixed A/c	2.34		4.61	0.03	0.04	3.33		
1.1.2.3 6 Months to 1 Year Fixed A/c	115.41	59.21	126.65	1.49	0.10	26.79		12.52
1.1.2.4 Above 1 Year	9.12		19.68	8.20	3.42	17.88	0.31	12.38
1.1.3 Call Deposit	44.53	19.50	22.80	1.95	4.37	18.79		21.57
1.1.4 Certificate of Deposits								
1.2 Others	2.40	0.05	3.33					
2 Commission/Fee Expense						0.60		
3 Employees Expenses	22.86	14.61	29.52	9.53	10.99	15.66	0.45	14.08
4 Office Operating Expenses	30.79	34.20	39.35	10.83	9.43	16.83	0.75	16.75
5 Exchange Fluctuation Loss	8.26					0.07		
5.1 Due to Change in Exchange Rates	8.26					0.07		
6 Non-Operating Expenses								0.02
7. Provision for Risk	14.17	22.04	26.74	1.87	4.72	188.74		21.36
7.1 Loan loss Provision	14.17	22.04	26.74	1.87	4.72	188.74		21.36
7.1.1 General Loan loss Provision	14.17	22.04	21.21	1.86	0.74	2.53		1.14
7.1.2 Special Loan Loss Provision			5.53	0.01	3.98	186.22		20.22
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				0.71				
9 Provision for Staff Bonus			7.75	5.34	1.27			
10 Provision for Income Tax			23.25	11.50	3.82			
11 Others								
12 Net Profit	35.62	2.86	54.24	55.21	8.91		14.59	3.60
TOTAL EXPENSES	306.13	183.01	410.94	108.86	67.28	338.26	17.09	119.05

Income

1. Interest Income	278.83	167.93	368.72	65.38	49.81	131.58	0.26	98.09
1.1. On Loans and Advance	272.67	164.43	355.10	56.48	39.65	115.72	0.26	88.71
1.2. On Investment	6.00	2.48	13.23	0.09	1.24	4.94		2.10
1.2.1 Government Bonds	6.00	0.02	13.23	0.09	1.24	4.94		2.10
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds		2.46						
1.2.4 Deventure & Bonds								
1.3 Agency Balance								6.66
1.4 On Call Deposit	0.16				8.17	10.83		
1.5 Others		1.02	0.39	8.81	0.75	0.09		0.63
2. Comission & Discount	10.57	13.12	4.18		2.11	2.82	0.01	6.57
2.1 Bills Purchase & Discount	0.10							
2.2 Comission	10.40	5.59	4.18		2.11	2.82		6.57
2.3 Others	0.07	7.52					0.01	
3 Income From Exchange Fluctuation	6.52	1.73	2.61			0.04		-0.01
3.1 Due to Change in Exchange Rate		0.09	2.54					-0.01
3.2 Due to Foreign Currency Trans.	6.52	1.64	0.07			0.04		
4 Other Operating Income	10.22		27.47	7.97	4.27	10.35		
5 Non Operating Income		0.23	0.54	5.25	0.45	0.70		
6 Provision Written Back			7.42	30.25	10.64	54.38	0.07	2.27
7 Recovery from Written off Loan							16.76	
8 Income from Extra Ordinary Expenses								12.13
9 Net Loss						138.40		
TOTAL INCOME	306.13	183.01	410.94	108.86	67.28	338.26	17.09	119.05

Profit and Loss Account

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Rs. in million

Expenses	Narayani	PDBL	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhrikuti
1 Interest Expenses	27.18	56.19	26.85	25.87	17.15	52.43	68.22	70.79
1.1 Deposit Liabilities	26.50	56.19	26.85	25.58	17.15	52.43	47.85	70.79
1.1.1 Saving A/c	14.28	29.60	20.40	6.81	16.30	19.64	17.92	38.35
1.1.2 Fixed A/c	12.22	18.90	6.00	9.86	0.85	24.52	14.90	21.80
1.1.2.1 Upto 3 Months Fixed A/c	1.14	0.03		0.45		0.09		0.09
1.1.2.2 3 to 6 Months fixed A/c	1.29	0.15		1.25		1.40		0.13
1.1.2.3 6 Months to 1 Year Fixed A/c	3.07	17.23	1.80	6.81		0.07		18.67
1.1.2.4 Above 1 Year	6.73	1.49	4.20	1.34	0.85	22.95	14.90	2.90
1.1.3 Call Deposit		7.69	0.45	8.91		8.27	15.03	10.64
1.1.4 Certificate of Deposits								
1.2 Others	0.68			0.29			20.38	
2 Commission/Fee Expense								
3 Employees Expenses	3.69	9.27	3.33	7.70	5.33	5.13	8.79	9.10
4 Office Operating Expenses	3.95	9.55	4.17	8.41	4.12	8.51	9.38	7.73
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses								
7. Provision for Risk	6.05	12.45	5.54	7.35	0.75	5.45	94.06	11.80
7.1 Loan loss Provision	6.05	12.45	5.54	7.35	0.75	5.45	94.06	11.80
7.1.1 General Loan loss Provision	0.01	12.45	1.01	2.38	0.75	0.10	0.71	5.77
7.1.2 Special Loan Loss Provision	6.05		4.53	4.97		5.35	93.35	6.03
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		0.10	0.83	0.24		0.74		1.43
10 Provision for Income Tax		0.30	2.49	0.73		2.22		4.29
11 Others							0.00	
12 Net Profit		0.71	5.81	1.70		5.19		10.01
TOTAL EXPENSES	40.86	88.57	49.03	52.00	27.35	79.67	180.45	115.15

Income

1. Interest Income	24.54	80.44	43.77	48.07	15.19	71.11	87.30	99.76
1.1. On Loans and Advance	18.74	75.04	38.89	46.83	14.45	65.62	52.09	92.88
1.2. On Investment		0.00					0.36	
1.2.1 Government Bonds							0.36	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds		0.00						
1.2.4 Deventure & Bonds								
1.3 Agency Balance	4.11							
1.4 On Call Deposit		5.36	4.88	0.52	0.74	5.49	14.48	6.88
1.5 Others	1.69	0.04		0.71			20.38	0.00
2. Comission & Discount	0.05	0.88	1.71	0.25	2.57	6.78	5.62	2.74
2.1 Bills Purchase & Discount							0.01	
2.2 Comission	0.05	0.88	1.71	0.22	1.23	5.75	0.77	2.74
2.3 Others				0.02	1.35	1.03	4.85	
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	0.85	7.25	3.55	3.69				9.70
5 Non Operating Income						1.77		
6 Provision Written Back	3.60						21.56	2.96
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	11.82				9.58		65.97	
TOTAL INCOME	40.86	88.57	49.03	52.00	27.35	79.67	180.45	115.15

Profit and Loss Account

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Rs. in million

Expenses	Suvekchha	Bageshwori	Gaurishankar	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi
1 Interest Expenses	26.31	33.43	20.14	55.50	55.91	62.71	96.82	60.11
1.1 Deposit Liabilities	26.20	33.43	20.14	55.50	45.24	62.71	96.82	60.11
1.1.1 Saving A/c	8.79	20.05	11.74	7.76	18.98	15.89	50.97	29.53
1.1.2 Fixed A/c	11.70	5.92	4.60	44.66	18.48	30.25	37.86	24.44
1.1.2.1 Upto 3 Months Fixed A/c	0.02					7.51	1.22	
1.1.2.2 3 to 6 Months fixed A/c	0.01				1.14	3.62	2.98	1.09
1.1.2.3 6 Months to 1 Year Fixed A/c	4.66	0.72	1.74		10.95	14.31	24.48	10.50
1.1.2.4 Above 1 Year	7.01	5.20	2.86	44.66	6.39	4.81	9.18	12.85
1.1.3 Call Deposit	5.71	7.46	3.80	3.08	7.78	16.57	8.00	6.13
1.1.4 Certificate of Deposits								
1.2 Others	0.11				10.67			
2 Commission/Fee Expense						0.01		
3 Employees Expenses	4.14	6.59	4.75	7.41	6.07	9.43	8.76	9.70
4 Office Operating Expenses	4.34	3.48	4.58	9.19	5.10	10.87	10.74	6.79
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses								16.13
7. Provision for Risk	7.14	5.98	6.93		1.86	7.56	41.50	
7.1 Loan loss Provision	7.14	5.98	6.93		1.86	7.56	41.50	
7.1.1 General Loan loss Provision	0.61	5.98	0.84		0.83	3.01	1.67	
7.1.2 Special Loan Loss Provision	6.54		6.08		1.03	4.55	39.83	
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	0.32		0.26					
10 Provision for Income Tax	0.96		0.79					
11 Others								
12 Net Profit	2.23	9.47	1.85		13.09			10.08
TOTAL EXPENSES	45.45	58.95	39.31	72.10	82.03	90.59	157.83	102.80

Income

1. Interest Income	41.43	51.89	33.96	24.67	76.00	79.73	127.57	89.54
1.1. On Loans and Advance	38.01	50.49	33.96	24.61	59.88	69.76	120.71	78.80
1.2. On Investment							0.52	
1.2.1 Government Bonds							0.52	
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	3.42	1.40		0.05	5.45	9.97	6.35	10.74
1.5 Others					10.67	0.00		
2. Comission & Discount	0.39	7.06	4.17	0.02	0.38	1.55	0.05	
2.1 Bills Purchase & Discount								
2.2 Comission	0.39	1.74	0.46	0.02	0.36	1.44	0.05	
2.3 Others		5.32	3.71		0.02	0.11		
3 Income From Exchange Fluctuation				0.09	0.01	0.00	0.00	
3.1 Due to Change in Exchange Rate				0.09	0.01		0.00	
3.2 Due to Foreign Currency Trans.				0.00		0.00		
4 Other Operating Income	3.50			0.91	5.49	5.35	8.45	13.26
5 Non Operating Income	0.13							
6 Provision Written Back			1.18		0.14	2.65		
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss				46.42		1.31	21.75	
TOTAL INCOME	45.45	58.95	39.31	72.11	82.03	90.59	157.83	102.80

Profit and Loss Account

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Rs. in million

Expenses	Excel	WDBL	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau
1 Interest Expenses	49.36	17.39	177.56	11.35	110.48	137.90	17.91	36.84
1.1 Deposit Liabilities	49.36	17.39	177.54	11.35	109.82	130.84	17.91	36.84
1.1.1 Saving A/c	24.47	13.05	59.42	9.04	43.85	31.51	8.41	11.36
1.1.2 Fixed A/c	13.65	4.33	95.98	2.32	42.84	83.94	7.55	22.38
1.1.2.1 Upto 3 Months Fixed A/c	0.29		0.52			1.63	0.13	
1.1.2.2 3 to 6 Months fixed A/c	0.94	0.43	8.10			3.06	0.30	0.02
1.1.2.3 6 Months to 1 Year Fixed A/c	6.20	1.21	51.23			73.06	4.93	15.74
1.1.2.4 Above 1 Year	6.22	2.70	36.12	2.32	42.84	6.18	2.20	6.61
1.1.3 Call Deposit	11.24		22.14		23.13	15.40	1.94	3.11
1.1.4 Certificate of Deposits								
1.2 Others			0.02		0.66	7.06		
2 Commission/Fee Expense				0.20		0.17		
3 Employees Expenses	5.55	2.49	22.02	2.79	11.31	15.59	2.82	3.57
4 Office Operating Expenses	5.35	1.98	24.05	1.61	16.68	15.60	2.11	4.85
5 Exchange Fluctuation Loss			0.01	0.00	0.12	0.23		
5.1 Due to Change in Exchange Rates			0.01	0.00	0.12	0.23		
6 Non-Operating Expenses		4.80						
7. Provision for Risk	2.89		22.61	8.25	13.77	20.30	0.90	
7.1 Loan loss Provision	2.89		22.61	8.25	13.77	20.12	0.90	
7.1.1 General Loan loss Provision	2.89		3.93	0.14	13.77	4.60	0.78	
7.1.2 Special Loan Loss Provision			18.68	8.11		15.52	0.10	
7.1.3 Additional Loan Loss Provision							0.01	
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment						0.18		
7.4. Provision for Loss of Other Assets								
8 Loan Written Off								
9 Provision for Staff Bonus	0.18					2.12		0.42
10 Provision for Income Tax	0.54					6.37		1.12
11 Others								
12 Net Profit	1.26		15.07			14.85	9.12	2.62
TOTAL EXPENSES	65.12	26.66	261.32	24.20	152.36	213.12	32.85	49.42

Income

1. Interest Income	61.15	18.05	236.85	15.95	122.86	181.73	28.92	43.05
1.1. On Loans and Advance	50.37	18.05	225.64	15.36	107.95	155.44	26.41	37.58
1.2. On Investment			2.08	0.59	1.12	3.51		
1.2.1 Government Bonds			2.08	0.59	1.12	3.18		
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds						0.34		
1.3 Agency Balance	10.78				7.76			
1.4 On Call Deposit			7.93		4.83	17.94	2.51	5.47
1.5 Others			1.19		1.20	4.84		
2. Comission & Discount	0.68	1.71	2.26	0.22	1.92	30.88	0.40	0.73
2.1 Bills Purchase & Discount			0.01		0.05	0.02		
2.2 Comission	0.43	1.71	2.26	0.22	1.86	2.00	0.40	0.73
2.3 Others	0.26					28.86		
3 Income From Exchange Fluctuation			0.02	0.00	0.17	0.52		
3.1 Due to Change in Exchange Rate				0.00				
3.2 Due to Foreign Currency Trans.			0.02		0.17	0.52		
4 Other Operating Income	3.29	3.61	11.28	4.96	4.91		3.54	5.64
5 Non Operating Income			0.49					
6 Provision Written Back			10.43	0.61				
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss		3.30		2.46	22.50			
TOTAL INCOME	65.12	26.66	261.32	24.20	152.36	213.12	32.85	49.42

Profit and Loss Account

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Rs. in million

Expenses	Rising	Muktinath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav
1 Interest Expenses	24.05	58.93	49.90	25.87	17.95	5.56	120.57	6.12
1.1 Deposit Liabilities	23.91	56.43	49.90	25.58	17.95	5.56	118.67	6.12
1.1.1 Saving A/c	14.53	33.37	19.85	6.81	6.03	4.25	54.21	3.10
1.1.2 Fixed A/c	9.38	19.24	18.00	9.86	9.20	1.31	61.05	2.16
1.1.2.1 Upto 3 Months Fixed A/c			0.01	0.45	0.00		0.01	0.08
1.1.2.2 3 to 6 Months fixed A/c	0.16	3.51	0.14	1.25	0.42		0.11	0.29
1.1.2.3 6 Months to 1 Year Fixed A/c	6.33	11.19	8.75	6.81	3.68		54.54	1.40
1.1.2.4 Above 1 Year	2.89	4.54	9.11	1.34	5.10	1.31	6.39	0.39
1.1.3 Call Deposit		3.81	12.05	8.91	2.72		3.41	0.86
1.1.4 Certificate of Deposits								
1.2 Others	0.14	2.50		0.29			1.90	
2 Commission/Fee Expense								
3 Employees Expenses	3.91	15.64	7.40	7.70	5.44	1.87	14.58	1.56
4 Office Operating Expenses	4.28	10.77	5.01	8.41	3.20	1.34	18.74	1.96
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses					0.67			
7. Provision for Risk	2.25	3.56	0.24	7.35	7.78	0.96	7.13	0.88
7.1 Loan loss Provision	2.25	3.56	0.24	7.35	7.78	0.96	7.13	0.88
7.1.1 General Loan loss Provision	0.53	2.21	0.24	2.38	0.61	0.96	-2.04	0.43
7.1.2 Special Loan Loss Provision	1.73	1.35		4.97	7.17		9.17	0.45
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	0.70	3.16		0.24		0.01	0.56	
10 Provision for Income Tax	2.09	9.48		0.73		0.02	1.68	
11 Others								
12 Net Profit	4.88	22.13	0.76	1.70		0.04	3.91	
TOTAL EXPENSES	42.16	123.67	63.31	52.00	35.05	9.79	167.17	10.52

Income

1. Interest Income	36.91	104.92	57.79	48.07	25.28	8.98	156.68	8.35
1.1. On Loans and Advance	31.79	95.93	52.83	46.83	23.93	7.18	140.95	7.27
1.2. On Investment							3.78	
1.2.1 Government Bonds							3.78	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	5.12	8.97	4.96	0.52	1.35		11.33	1.09
1.5 Others		0.03		0.71		1.80	0.62	
2. Comission & Discount	0.59	5.70	0.78	0.25	0.15	0.81	2.04	1.27
2.1 Bills Purchase & Discount								
2.2 Comission	0.53	4.99	0.78	0.22	0.15	0.73	2.04	
2.3 Others	0.06	0.72		0.02		0.07		1.27
3 Income From Exchange Fluctuation							1.03	
3.1 Due to Change in Exchange Rate							0.06	
3.2 Due to Foreign Currency Trans.							0.98	
4 Other Operating Income	3.11	10.53	4.74	3.69	3.44		7.42	
5 Non Operating Income								
6 Provision Written Back	1.55	2.52						0.10
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss					6.18			0.79
TOTAL INCOME	42.16	123.67	63.31	52.00	35.05	9.79	167.17	10.52

Profit and Loss Account

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Rs. in million

Expenses	Shangrila	Resunga	Rara	diyalo	Country	Alpine	Nilgiri	Kasthamandap
1 Interest Expenses	54.79	25.38	8.72	15.94	40.90	12.64	12.70	102.65
1.1 Deposit Liabilities	54.79	25.38	8.72	15.94	40.90	12.64	12.70	102.64
1.1.1 Saving A/c	32.94	22.80	6.77	4.30	6.05	5.29	5.77	41.14
1.1.2 Fixed A/c	21.85	2.58	1.95	6.98	17.41	4.09	5.21	41.08
1.1.2.1 Upto 3 Months Fixed A/c			0.01	0.05	0.01	0.04	0.05	4.33
1.1.2.2 3 to 6 Months fixed A/c	0.01		0.00	0.01	1.21	0.05	0.76	4.22
1.1.2.3 6 Months to 1 Year Fixed A/c	16.45	0.59	1.00	5.56	14.88	2.67	2.47	26.74
1.1.2.4 Above 1 Year	5.39	1.99	0.94	1.37	1.31	1.33	1.93	5.79
1.1.3 Call Deposit				4.66	17.44	3.26	1.72	20.42
1.1.4 Certificate of Deposits								
1.2 Others								0.01
2 Commission/Fee Expense					0.22			0.03
3 Employees Expenses	6.96	2.68	1.93	1.96	3.12	2.40	1.41	14.06
4 Office Operating Expenses	8.18	2.16	2.83	2.32	4.99	4.52	0.71	17.49
5 Exchange Fluctuation Loss								0.32
5.1 Due to Change in Exchange Rates								0.32
6 Non-Operating Expenses					0.13			
7. Provision for Risk	8.33		0.66	0.42	9.62	1.81	0.74	9.43
7.1 Loan loss Provision	8.33		0.66	0.42	9.62	1.81	0.74	9.43
7.1.1 General Loan loss Provision	1.06		0.45	0.42	0.62	0.77	0.52	1.39
7.1.2 Special Loan Loss Provision	7.27		0.21		9.00	1.03	0.22	8.04
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	1.35	0.01				0.11		0.10
10 Provision for Income Tax	4.05	0.03				0.33		0.29
11 Others								
12 Net Profit	9.46	0.07		2.21		0.78	0.83	0.67
TOTAL EXPENSES	93.13	30.32	14.14	22.85	58.98	22.59	16.38	145.03

Income

1. Interest Income	85.23	28.03	10.65	21.42	46.35	18.38	14.85	137.25
1.1. On Loans and Advance	78.12	19.71	10.22	15.62	36.98	16.29	12.72	120.71
1.2. On Investment	0.97			0.23	1.47	0.21		2.26
1.2.1 Government Bonds	0.97			0.23	1.47	0.21		2.03
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	6.14	8.32	0.44	5.57	4.83	1.88	2.14	
1.5 Others					3.07			14.28
2. Comission & Discount	7.90	2.29	1.24	0.04	0.61	3.64	0.23	1.44
2.1 Bills Purchase & Discount								
2.2 Comission	0.68	1.26	1.14	0.04	0.61	0.53		1.42
2.3 Others	7.21	1.03	0.10			3.11	0.23	0.02
3 Income From Exchange Fluctuation	0.00						0.00	0.04
3.1 Due to Change in Exchange Rate	0.00							
3.2 Due to Foreign Currency Trans.							0.00	0.04
4 Other Operating Income				1.39	4.05		1.30	6.30
5 Non Operating Income								
6 Provision Written Back					0.88	0.57		
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses					0.05			
9 Net Loss			2.24		7.03			
TOTAL INCOME	93.13	30.32	14.13	22.85	58.98	22.59	16.38	145.03

Profit and Loss Account

upto Asoj 2069

Rs. in million

Expenses	Garima	City	Bishow	Professional	Kabeli	Kamana	Corporate	Pathibhara
1 Interest Expenses	48.61	56.70	61.04	4.89	6.10	35.72	33.29	25.05
1.1 Deposit Liabilities	48.61	56.70	61.04	4.89	6.10	33.44	33.19	25.05
1.1.1 Saving A/c	25.46	29.52	15.60	3.51	4.18	16.95	10.27	13.17
1.1.2 Fixed A/c	18.07	24.21	34.32	0.83	1.65	14.00	20.53	4.35
1.1.2.1 Upto 3 Months Fixed A/c	0.10	1.03	0.64		0.03	0.37		0.03
1.1.2.2 3 to 6 Months fixed A/c	1.11	1.73	1.41	0.01	0.10	0.70		0.08
1.1.2.3 6 Months to 1 Year Fixed A/c	11.78	16.34	22.91	0.57	0.86	4.19	19.96	2.04
1.1.2.4 Above 1 Year	5.08	5.11	9.35	0.26	0.66	8.73	0.57	2.20
1.1.3 Call Deposit	5.08	2.97	11.12	0.55	0.27	2.48	2.39	7.53
1.1.4 Certificate of Deposits								
1.2 Others						2.28	0.11	
2 Commission/Fee Expense								
3 Employees Expenses	7.07	4.77	7.70	1.75	1.68	4.34	2.73	4.39
4 Office Operating Expenses	8.19	6.83	5.81	1.51	0.96	4.33	2.50	5.06
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses								
7. Provision for Risk	1.66	7.55	3.70	0.27	0.28	3.57	2.50	6.82
7.1 Loan loss Provision	1.66	7.55	3.70	0.27	0.28	3.57	2.50	6.82
7.1.1 General Loan loss Provision	1.66	0.80	3.70	0.27	0.28	2.20	1.44	1.38
7.1.2 Special Loan Loss Provision		6.75				1.37	1.06	5.44
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	1.03	0.96	1.31	0.18	0.16	1.16	6.51	0.00
10 Provision for Income Tax	3.09	2.89	3.92	0.55	0.47	3.47	19.54	0.00
11 Others								
12 Net Profit	7.22	6.74	9.14	1.29	1.09	8.10	45.60	0.01
TOTAL EXPENSES	76.88	86.44	92.61	10.45	10.73	60.68	112.69	41.33

Income

1. Interest Income	68.55	77.82	82.44	9.66	9.22	53.83	41.51	37.72
1.1. On Loans and Advance	64.06	72.96	76.93	8.02	7.89	47.99	37.17	33.91
1.2. On Investment		0.81						
1.2.1 Government Bonds		0.81						
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	4.49	3.03	5.51	1.64	1.33	5.84		3.81
1.5 Others		1.02		0.01			4.34	
2. Comission & Discount	0.74	8.21	10.14	0.06	0.31	0.71	0.19	0.64
2.1 Bills Purchase & Discount							0.03	
2.2 Comission	0.74	8.21	0.30	0.06	0.31	0.71	0.08	0.64
2.3 Others			9.84				0.08	
3 Income From Exchange Fluctuation		0.01						
3.1 Due to Change in Exchange Rate		0.00						
3.2 Due to Foreign Currency Trans.		0.00						
4 Other Operating Income	7.58			0.73	1.21	6.14	2.78	2.97
5 Non Operating Income			0.03			0.00		
6 Provision Written Back		0.41					68.21	
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss								
TOTAL INCOME	76.88	86.44	92.61	10.45	10.73	60.68	112.69	41.33

Profit and Loss Account

upto Asoj 2069

Rs. in million

Expenses	Purnima	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic
1 Interest Expenses	23.47	78.14	3.52	6.71	6.99	46.09	9.44	3.47
1.1 Deposit Liabilities	23.47	78.14	3.52	6.71	6.99	46.09	9.44	3.47
1.1.1 Saving A/c	11.51	32.70	2.15	2.78	5.42	21.40	5.90	3.03
1.1.2 Fixed A/c	8.99	32.10	0.62	2.53	1.57	17.77	1.52	0.44
1.1.2.1 Upto 3 Months Fixed A/c	0.05					0.04		
1.1.2.2 3 to 6 Months fixed A/c	0.29	0.10			0.01	0.29	0.04	
1.1.2.3 6 Months to 1 Year Fixed A/c	7.40	0.98	0.06	2.23	0.48	13.82	0.64	0.24
1.1.2.4 Above 1 Year	1.25	31.02	0.56	0.30	1.08	3.63	0.84	0.21
1.1.3 Call Deposit	2.97	13.33	0.75	1.40		6.92	2.02	
1.1.4 Certificate of Deposits								
1.2 Others								
2 Commission/Fee Expense								
3 Employees Expenses	3.30	11.44	1.50	1.40	1.00	4.23	1.47	1.19
4 Office Operating Expenses	3.09	13.34	0.86	1.49	1.03	4.48	1.73	1.95
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses								
7. Provision for Risk	2.36	5.68	0.21	0.03		6.97	0.53	0.70
7.1 Loan loss Provision	2.36	5.68	0.21	0.03		6.97	0.53	0.70
7.1.1 General Loan loss Provision	1.19	0.44	0.21	0.03		4.27	0.53	0.29
7.1.2 Special Loan Loss Provision	1.17	5.25				2.70		0.41
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets		0.00						
8 Loan Written Off								
9 Provision for Staff Bonus		1.04		0.11		1.76		
10 Provision for Income Tax		3.12		0.34		5.28		
11 Others								
12 Net Profit		7.29	0.45	0.79	0.82	12.33	5.54	0.20
TOTAL EXPENSES	32.23	120.06	6.53	10.88	9.84	81.15	18.71	7.52

Income

1. Interest Income	25.28	111.82	5.74	9.76	8.90	73.96	16.64	6.23
1.1. On Loans and Advance	21.75	100.58	5.04	9.08	8.19	68.72	16.64	5.58
1.2. On Investment		1.77				0.13		
1.2.1 Government Bonds		1.77				0.13		
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	3.54	9.08	0.69	0.68		5.11		0.65
1.5 Others		0.39			0.71			
2. Comission & Discount	0.25	5.91	0.08	0.16	0.15	7.19	0.29	
2.1 Bills Purchase & Discount								
2.2 Comission	0.25	5.91	0.08	0.15	0.13	1.10	0.29	
2.3 Others				0.01	0.02	6.09		
3 Income From Exchange Fluctuation		-0.06						
3.1 Due to Change in Exchange Rate		0.00						
3.2 Due to Foreign Currency Trans.		-0.06						
4 Other Operating Income	3.34	2.39	0.72	0.96			1.78	1.29
5 Non Operating Income					0.79			
6 Provision Written Back	0.22		0.00					
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	3.13							
TOTAL INCOME	32.23	120.06	6.53	10.88	9.84	81.15	18.71	7.52

Profit and Loss Account

upto Asoj 2069

Rs. in million

Expenses	IDBL	Gulmi	Kanchan	Matribhumi	Bright	Innovative	Jhimruk	Metro
1 Interest Expenses	74.81	8.14	14.31	4.83	12.50	17.70	4.68	20.32
1.1 Deposit Liabilities	74.01	8.14	14.31	4.83	12.50	17.70	4.68	20.32
1.1.1 Saving A/c	30.07	6.95	11.76	2.40	3.03	7.02	3.07	8.46
1.1.2 Fixed A/c	39.48	1.19	2.55	1.41	3.92	7.42	0.69	8.93
1.1.2.1 Upto 3 Months Fixed A/c	0.03		0.07	0.02				0.07
1.1.2.2 3 to 6 Months fixed A/c	0.54		0.13	0.01	0.00	0.00	0.01	0.59
1.1.2.3 6 Months to 1 Year Fixed A/c	36.16	0.68	1.54	0.73	2.66	5.58	0.13	5.46
1.1.2.4 Above 1 Year	2.74	0.51	0.81	0.65	1.25	1.84	0.55	2.81
1.1.3 Call Deposit	4.46			1.02	5.55	3.26	0.92	2.92
1.1.4 Certificate of Deposits								
1.2 Others	0.80							
2 Commission/Fee Expense							0.14	
3 Employees Expenses	11.15	0.97	2.47	1.11	1.79	2.56	0.69	1.54
4 Office Operating Expenses	16.15	1.16	2.19	0.44	1.73	4.52	0.93	2.48
5 Exchange Fluctuation Loss	0.11							
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses								
7. Provision for Risk	23.13	0.26	1.80	0.44	6.68	1.39	0.39	0.81
7.1 Loan loss Provision	23.13	0.26	1.80	0.44	6.68	1.39	0.39	0.81
7.1.1 General Loan loss Provision		0.26	1.80	-0.04	3.41	1.39	0.32	0.81
7.1.2 Special Loan Loss Provision	23.13			0.48	3.21		0.07	
7.1.3 Additional Loan Loss Provision					0.06			
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					0.06			0.55
10 Provision for Income Tax					0.18			1.66
11 Others								
12 Net Profit		1.33	6.33	0.79	0.43		1.93	3.87
TOTAL EXPENSES	125.34	11.86	27.09	7.61	23.36	26.17	8.76	31.23

Income

1. Interest Income	95.77	10.47	24.39	6.78	17.98	21.77	7.33	28.56
1.1. On Loans and Advance	81.07	6.69	19.52	5.86	15.40	18.99	7.10	25.82
1.2. On Investment								0.76
1.2.1 Government Bonds								0.76
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	13.79	3.78	4.87	0.92	2.59	2.78	0.22	1.99
1.5 Others	0.91							
2. Comission & Discount	1.82	0.29	2.70	0.83	0.08	0.29	1.35	0.21
2.1 Bills Purchase & Discount							0.00	
2.2 Comission	1.82		2.37	0.25	0.08	0.15	0.27	
2.3 Others		0.29	0.33	0.59		0.13	1.07	0.21
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	3.02	1.02			1.04	4.09		2.46
5 Non Operating Income		0.08						
6 Provision Written Back	17.08				4.26		0.09	
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	7.65					0.03		
TOTAL INCOME	125.34	11.86	27.09	7.61	23.36	26.17	8.76	31.23

Profit and Loss Account

upto Asoj 2069

Rs. in million

Expenses	Vibor	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism	Mission	Surya
1 Interest Expenses	78.41	3.93	5.64	12.76	1.73	45.60	15.91	2.23
1.1 Deposit Liabilities	78.36	3.93	5.64	12.74	1.73	45.47	15.80	2.23
1.1.1 Saving A/c	19.17	3.40	3.43	5.67	1.21	19.31	7.79	1.10
1.1.2 Fixed A/c	40.45	0.31	1.96	5.89	0.50	18.21	4.75	0.98
1.1.2.1 Upto 3 Months Fixed A/c	1.66					0.02	0.14	0.00
1.1.2.2 3 to 6 Months fixed A/c	0.13		0.08		0.02	4.47	0.20	0.01
1.1.2.3 6 Months to 1 Year Fixed A/c	3.91	0.09	0.41		0.24	12.43	3.38	0.50
1.1.2.4 Above 1 Year	34.75	0.22	1.47	5.89	0.24	1.29	1.02	0.48
1.1.3 Call Deposit	18.74	0.22	0.25	1.18	0.02	7.94	3.26	0.15
1.1.4 Certificate of Deposits								
1.2 Others	0.04			0.03		0.14	0.12	
2 Commission/Fee Expense		0.00						
3 Employees Expenses	13.96	1.27	1.72	2.06	0.72	7.80	3.19	0.94
4 Office Operating Expenses	15.71	0.50	1.07	2.40	0.34	13.97	3.96	0.88
5 Exchange Fluctuation Loss						0.04		
5.1 Due to Change in Exchange Rates						0.04		
6 Non-Operating Expenses								
7. Provision for Risk	118.62	0.47	1.83	1.79		11.55	0.70	0.22
7.1 Loan loss Provision	111.32	0.47	1.83	1.79		11.55	0.70	0.22
7.1.1 General Loan loss Provision	0.76	0.37	0.85	1.79		3.62	0.70	0.22
7.1.2 Special Loan Loss Provision	110.56	0.10	0.98			7.93		
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets	7.30							
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets								
8 Loan Written Off								
9 Provision for Staff Bonus				0.21		1.51	0.27	
10 Provision for Income Tax				0.64		4.53	0.81	
11 Others								
12 Net Profit		1.19		1.50	1.19	10.58	1.89	0.14
TOTAL EXPENSES	226.69	7.37	10.25	21.37	3.98	95.59	26.73	4.40

Income

1. Interest Income	53.45	5.57	7.14	19.66	3.45	77.93	24.26	3.50
1.1. On Loans and Advance	43.98	5.39	7.14	16.99	3.45	73.07	22.19	2.95
1.2. On Investment	0.77							
1.2.1 Government Bonds	0.09							
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds	0.68							
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	4.07	0.18		2.68	0.00	3.10	2.06	0.55
1.5 Others	4.62					1.76		
2. Comission & Discount	0.02	1.61	1.21	0.11	0.53	2.97	0.18	0.13
2.1 Bills Purchase & Discount								
2.2 Comission	0.02	0.28	1.21	0.11	0.02	2.97	0.18	0.13
2.3 Others		1.33			0.51			
3 Income From Exchange Fluctuation						2.61		
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.						2.61		
4 Other Operating Income	1.35	0.05		1.59		8.50	2.30	0.77
5 Non Operating Income	0.12							
6 Provision Written Back	89.66	0.14				3.59		
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	82.10		1.89					
TOTAL INCOME	226.69	7.37	10.25	21.37	3.98	95.59	26.73	4.40

Profit and Loss Account

upto Asoj 2069

Rs. in million

Expenses	Mt. Makalu	Sindh	Sahara	Social	NCDBL	Cosmos	Manaslu	Samabridhi
1 Interest Expenses	0.77	11.03	2.48	15.31	12.17	3.65	7.84	4.20
1.1 Deposit Liabilities	0.77	11.03	2.48	15.31	12.17	3.65	7.84	4.20
1.1.1 Saving A/c	0.62	8.56	2.17	3.00	3.86	3.38	4.37	1.53
1.1.2 Fixed A/c	0.09	2.46	0.12	3.84	4.38	0.27	1.75	1.50
1.1.2.1 Upto 3 Months Fixed A/c					0.02		0.00	
1.1.2.2 3 to 6 Months fixed A/c	0.00	0.03			0.03	0.00	0.02	
1.1.2.3 6 Months to 1 Year Fixed A/c	0.04	1.70		3.12	4.06	0.08	0.54	1.44
1.1.2.4 Above 1 Year	0.05	0.73	0.12	0.72	0.27	0.19	1.18	0.06
1.1.3 Call Deposit	0.06		0.20	8.47	3.93		1.72	1.17
1.1.4 Certificate of Deposits								
1.2 Others								
2 Commission/Fee Expense								
3 Employees Expenses	0.52	1.71	0.45	3.96	1.77	0.95	1.83	1.55
4 Office Operating Expenses	0.52	2.11	0.73	5.48	2.32	1.11	3.11	1.44
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses								
7. Provision for Risk	0.04	0.64	0.15	6.29	0.01	0.28	0.56	0.19
7.1 Loan loss Provision	0.04	0.64	0.15	6.29	0.01	0.28	0.56	0.19
7.1.1 General Loan loss Provision	0.04	0.64	0.15	0.60	0.01	0.22	0.56	0.19
7.1.2 Special Loan Loss Provision				5.69		0.06		
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	0.07							0.08
10 Provision for Income Tax	0.22							0.25
11 Others								
12 Net Profit	0.45	2.17	2.00	31.69	0.06	0.17		0.58
TOTAL EXPENSES	2.60	17.66	5.82	62.74	16.32	6.16	13.35	8.28

Income

1. Interest Income	2.31	15.59	4.72	33.40	15.11	5.03	9.90	7.54
1.1. On Loans and Advance	2.31	14.54	4.56	30.19	15.11	4.71	8.43	6.87
1.2. On Investment								
1.2.1 Government Bonds								
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit		1.04	0.16	3.21		0.32	1.47	0.67
1.5 Others								
2. Comission & Discount	0.15	0.23		0.05	0.12	0.26		0.08
2.1 Bills Purchase & Discount								
2.2 Comission	0.15	0.21		0.05	0.05	0.26		0.06
2.3 Others		0.02			0.07			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	0.13	1.84	1.10	0.90	1.09	0.86	1.20	0.66
5 Non Operating Income				0.73				
6 Provision Written Back				27.66				
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss							2.24	
TOTAL INCOME	2.60	17.66	5.82	62.74	16.32	6.16	13.35	8.28

Profit and Loss Account

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Rs. in million

Expenses	Ekata	Kalinchowk	Kailash	Salpa	Nepal Aawas	Nepal Finance	NIDC Capital	Narayani National
1 Interest Expenses	10.45	1.82	127.06	0.32	12.70	17.65	41.46	88.07
1.1 Deposit Liabilities	10.45	1.82	127.06	0.32	12.70	17.65	40.76	88.07
1.1.1 Saving A/c	5.92	0.54	33.91	0.19	2.80	3.23	9.90	19.12
1.1.2 Fixed A/c	1.74	0.29	73.31	0.13	9.90	14.43	30.40	68.95
1.1.2.1 Upto 3 Months Fixed A/c	0.01		0.28	0.00		0.54	0.03	0.29
1.1.2.2 3 to 6 Months fixed A/c	0.01		1.31	0.00		1.04	0.04	1.19
1.1.2.3 6 Months to 1 Year Fixed A/c	1.54		47.40	0.12	3.70	9.29	14.02	51.26
1.1.2.4 Above 1 Year	0.17	0.29	24.33	0.01	6.20	3.55	16.31	16.19
1.1.3 Call Deposit	2.80	0.99	19.83	0.00			0.47	
1.1.4 Certificate of Deposits								
1.2 Others							0.70	
2 Commission/Fee Expense						0.15		
3 Employees Expenses	1.90	0.78	12.46	0.66	3.20	1.36	2.84	8.22
4 Office Operating Expenses	2.55	1.14	17.40	0.42	1.70	2.99	3.55	6.54
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses				0.00				
7. Provision for Risk	1.37	0.28	11.75	0.06	6.70	52.67	48.31	13.88
7.1 Loan loss Provision	1.37	0.28	11.75	0.06	6.70	52.67	48.31	13.88
7.1.1 General Loan loss Provision	1.37	0.28	2.86	0.06	0.20	0.02		2.37
7.1.2 Special Loan Loss Provision			8.89		6.50	52.66		11.51
7.1.3 Additional Loan Loss Provision							48.31	
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment							0.00	
7.4. Provision for Loss of Other Assets								
8 Loan Written Off								
9 Provision for Staff Bonus			1.17					0.74
10 Provision for Income Tax			3.52					2.23
11 Others								
12 Net Profit	0.36	0.00	8.22					5.20
TOTAL EXPENSES	16.63	4.03	181.60	1.47	24.30	74.83	96.17	124.87

Income

1. Interest Income	13.34	3.55	170.32	0.05	14.50	12.65	28.54	117.64
1.1. On Loans and Advance	11.36	2.50	156.92	0.05	11.50	11.41	27.91	110.75
1.2. On Investment			4.29				0.21	3.04
1.2.1 Government Bonds			4.29				0.21	3.04
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	1.98	1.06	8.41			1.24	0.27	3.85
1.5 Others			0.70		3.00		0.14	
2. Comission & Discount	0.17	0.09	0.70	0.01		0.01	0.90	0.22
2.1 Bills Purchase & Discount								
2.2 Comission	0.17	0.09	0.70	0.01		0.01	0.61	0.22
2.3 Others							0.29	
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	3.06	0.39	10.58	0.28	1.00	1.54	3.12	6.68
5 Non Operating Income	0.06					0.38	0.41	0.32
6 Provision Written Back								
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss				1.13	8.80	60.24	63.20	
TOTAL INCOME	16.63	4.03	181.60	1.47	24.30	74.83	96.17	124.87

Profit and Loss Account

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Rs. in million

Expenses	NSMFL	Peoples	Merchantile	Kathmandu	Himalaya	Union	Gorkha	Paschimanchal
1 Interest Expenses	27.85	3.62		15.49		32.53	10.39	50.22
1.1 Deposit Liabilities	27.05	3.62		15.49		32.53	10.39	50.22
1.1.1 Saving A/c	14.75	1.67		3.07		4.61	1.17	17.57
1.1.2 Fixed A/c	8.60	1.95		12.42		26.11	9.23	32.65
1.1.2.1 Upto 3 Months Fixed A/c				0.29		0.86		
1.1.2.2 3 to 6 Months fixed A/c				0.40		1.05		1.11
1.1.2.3 6 Months to 1 Year Fixed A/c		0.08		6.03		14.84	7.58	18.37
1.1.2.4 Above 1 Year	8.60	1.88		5.70		9.37	1.64	13.17
1.1.3 Call Deposit	3.70					1.81		
1.1.4 Certificate of Deposits								
1.2 Others	0.80							
2 Commission/Fee Expense								
3 Employees Expenses	6.16	1.34	0.30	1.43		4.77	1.50	4.95
4 Office Operatiing Expenses	6.48	2.33	0.13	2.30		4.26	1.22	3.32
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operatiing Expenses								
7. Provision for Risk	115.61		0.32	0.16		11.89		9.05
7.1 Loan loss Provision	115.61		0.32	0.16		11.89		9.05
7.1.1 General Loan loss Provision			0.32					4.65
7.1.2 Special Loan Loss Provision	115.61			0.16		11.89		4.40
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	30.95	5.18	0.95				2.20	
TOTAL EXPENSES	187.05	12.46	1.70	19.38		53.45	15.31	67.54

Income

1. Interest Income	25.04	6.64	1.70	12.38		28.70	12.16	45.71
1.1. On Loans and Advance	24.19	6.64	1.70	10.32		28.15	11.20	41.62
1.2. On Investment	0.85			0.03		0.06	0.13	
1.2.1 Government Bonds	0.85			0.03		0.06	0.13	
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance			0.00					
1.4 On Call Deposit	0.01	0.00		2.03		0.48	0.83	4.09
1.5 Others						0.01		
2. Comission & Discount	0.01			0.02		0.00	0.66	5.83
2.1 Bills Purchase & Discount								
2.2 Comission				0.02		0.00	0.00	0.03
2.3 Others	0.01						0.66	5.79
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	0.26		0.00	1.06		2.08		
5 Non Operating Income	2.59	0.01		0.28		0.04		0.03
6 Provision Written Back	159.16	5.81				0.48	1.53	
7 Recovery from Written off Loan							0.96	
8 Income from Extra Ordinary Expenses								
9 Net Loss				5.64		22.14		15.98
TOTAL INCOME	187.05	12.46	1.70	19.38		53.45	15.31	67.54

Profit and Loss Account

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Rs. in million

Expenses	NHMFL	Goodwill	Siddhartha FC	Sri Investment	Lumbini	Yeti	ILFCO	Mahalaxmi
1 Interest Expenses	47.80	47.37	32.22	36.43	45.95	37.69	39.65	66.96
1.1 Deposit Liabilities	47.80	46.97	30.99	36.43	45.95	37.69	39.65	66.96
1.1.1 Saving A/c	7.10	20.86	11.55	6.81	11.47	14.03	5.53	19.72
1.1.2 Fixed A/c	40.71	26.11	19.45	29.62	34.48	23.66	32.99	44.38
1.1.2.1 Upto 3 Months Fixed A/c	2.55	0.40			1.40	0.12		0.27
1.1.2.2 3 to 6 Months fixed A/c	2.12	0.95		0.10	3.12	0.48		0.25
1.1.2.3 6 Months to 1 Year Fixed A/c	14.86	10.29		25.83	23.59	7.72	29.29	12.50
1.1.2.4 Above 1 Year	21.17	14.46	19.45	3.69	6.37	15.34	3.71	31.35
1.1.3 Call Deposit							1.13	2.80
1.1.4 Certificate of Deposits								0.06
1.2 Others		0.41	1.23					
2 Commission/Fee Expense								
3 Employees Expenses	4.23	5.46	3.26	3.38	3.70	3.78	10.77	6.68
4 Office Operating Expenses	3.05	10.42	2.91	2.60	2.29	4.01	15.07	5.47
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses								0.02
7. Provision for Risk	0.97	1.33		0.08	-30.62	2.34	0.63	8.30
7.1 Loan loss Provision	0.97	1.33		0.08	-30.62	2.34	0.63	8.28
7.1.1 General Loan loss Provision				0.08	-43.86		0.63	8.28
7.1.2 Special Loan Loss Provision	0.97				13.23	2.34		
7.1.3 Additional Loan Loss Provision		1.33						
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								0.03
7.4. Provision for Loss of Other Assets								
8 Loan Written Off								
9 Provision for Staff Bonus	0.06	0.68		0.70	0.67	0.37	1.14	0.32
10 Provision for Income Tax	0.17	1.62		2.10	2.00	1.10	3.42	0.95
11 Others								
12 Net Profit	0.41	5.21		4.89	4.66	2.57	7.99	2.21
TOTAL EXPENSES	56.68	72.09	38.39	50.17	28.65	51.86	78.67	90.91

Income

1. Interest Income	51.11	61.50	25.27	43.53	24.74	45.80	73.90	79.41
1.1. On Loans and Advance	48.07	55.99	25.27	40.86	19.76	38.66	61.12	69.88
1.2. On Investment	0.91	2.21				0.88	2.80	0.06
1.2.1 Government Bonds	0.91	2.21				0.88	2.80	0.06
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance				2.68				
1.4 On Call Deposit	2.14	3.30			4.98	6.26		9.41
1.5 Others							9.99	0.06
2. Comission & Discount	0.05	0.37	8.38		0.13	0.44	0.19	0.84
2.1 Bills Purchase & Discount								
2.2 Comission	0.05	0.37	0.04		0.13	0.44		0.78
2.3 Others			8.34				0.19	0.06
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	1.77	8.80		3.77	1.70	4.56	4.57	4.09
5 Non Operating Income	0.02	1.42				0.61		4.00
6 Provision Written Back	3.72			2.87				2.57
7 Recovery from Written off Loan					2.08	0.44		
8 Income from Extra Ordinary Expenses								
9 Net Loss			4.74					
TOTAL INCOME	56.68	72.09	38.39	50.17	28.65	51.86	78.67	90.91

Profit and Loss Account

upto Asoj 2069

Rs. in million

Expenses	Lalitpur	United	General	Progressive	Alpic Everest	Navadurga	Janaki	Pokhara
1 Interest Expenses	53.89	71.63	23.82	5.81	22.05	26.81	27.58	45.87
1.1 Deposit Liabilities	53.89	71.63	23.45	5.81	21.69	26.81	27.58	45.87
1.1.1 Saving A/c	17.95	25.42	5.39	2.34	10.45	10.45	7.56	18.91
1.1.2 Fixed A/c	35.95	46.22	18.06	3.47	11.23	16.36	20.03	26.96
1.1.2.1 Upto 3 Months Fixed A/c	0.07	0.35	0.81	0.01	0.38			1.35
1.1.2.2 3 to 6 Months fixed A/c	0.72	1.58	0.12		0.01		0.00	6.74
1.1.2.3 6 Months to 1 Year Fixed A/c	21.13	9.94		0.48	3.95			14.83
1.1.2.4 Above 1 Year	14.03	34.35	17.13	2.98	6.89	16.36	20.02	4.04
1.1.3 Call Deposit								
1.1.4 Certificate of Deposits								
1.2 Others			0.38		0.36			
2 Commission/Fee Expense		0.01					0.13	
3 Employees Expenses	3.24	11.79	2.45	1.23	2.09	2.36	1.36	2.73
4 Office Operating Expenses	2.59	8.71	2.25	1.14	3.21	1.60	0.87	3.21
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses								
7. Provision for Risk	389.39	26.44	141.87	8.75	4.46	0.89	0.20	70.48
7.1 Loan loss Provision	389.39	26.44	141.87	8.75	3.37	0.89	0.20	70.48
7.1.1 General Loan loss Provision	-4.62	0.24				0.28	0.20	0.87
7.1.2 Special Loan Loss Provision	388.91	26.20	141.87		1.01	0.61	0.00	69.61
7.1.3 Additional Loan Loss Provision	5.10			8.75	2.36			
7.2. Provision for Non-Banking Assets					1.09			
7.3. Provision for Loss on Investment		0.01						
7.4. Provision for Loss of Other Assets								
8 Loan Written Off		0.11						
9 Provision for Staff Bonus								
10 Provision for Income Tax								
11 Others								
12 Net Profit						0.33	15.87	
TOTAL EXPENSES	449.11	118.70	170.39	16.93	31.81	31.99	46.01	122.29

Income

1. Interest Income	45.10	80.92	38.59	5.25	14.61	30.33	37.55	50.14
1.1. On Loans and Advance	45.10	74.55	37.89	3.31	12.94	24.82	30.35	46.17
1.2. On Investment		1.40					0.08	
1.2.1 Government Bonds		1.40						
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds							0.08	
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit		4.97	0.71				4.03	3.97
1.5 Others				1.94	1.67	5.51	3.09	
2. Comission & Discount	0.02	0.88	0.40		0.05		0.01	3.49
2.1 Bills Purchase & Discount								
2.2 Comission	0.02	0.45	0.01		0.05		0.00	
2.3 Others		0.43	0.39				0.01	3.49
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	1.21	7.71		0.01		1.66	0.58	
5 Non Operating Income					0.28		0.08	
6 Provision Written Back			4.33		3.40		4.11	26.61
7 Recovery from Written off Loan	0.79						3.68	
8 Income from Extra Ordinary Expenses								
9 Net Loss	401.99	29.19	127.07	11.67	13.47			42.04
TOTAL INCOME	449.11	118.70	170.39	16.93	31.81	31.99	46.01	122.29

Profit and Loss Account

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Rs. in million

Expenses	Central	Premier	Arun	Multipurpose	Butwal	Srijana	Om	CMB
1 Interest Expenses	33.82	35.43	4.80	1.62	42.88	4.64	89.75	15.40
1.1 Deposit Liabilities	33.82	35.43	4.76	1.62	42.40	4.64	89.75	15.40
1.1.1 Saving A/c	17.13	14.32	1.73		18.01	2.71	31.74	5.36
1.1.2 Fixed A/c	16.69	21.11	3.03	1.62	24.39	1.93	58.01	10.04
1.1.2.1 Upto 3 Months Fixed A/c	1.74	3.00	0.04		3.80		0.85	0.00
1.1.2.2 3 to 6 Months fixed A/c	3.06	0.91	1.21		3.04		1.59	0.01
1.1.2.3 6 Months to 1 Year Fixed A/c	4.62	16.56	1.14		10.61		42.70	8.36
1.1.2.4 Above 1 Year	7.27	0.64	0.63	1.62	6.93	1.93	12.87	1.67
1.1.3 Call Deposit								
1.1.4 Certificate of Deposits								
1.2 Others			0.05		0.48			
2 Commission/Fee Expense				0.02		0.19		
3 Employees Expenses	3.82	2.41	2.40	0.51	5.65	1.19	6.63	1.71
4 Office Operating Expenses	2.81	4.21	1.94	0.14	6.05	2.23	8.67	2.55
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses								0.04
7. Provision for Risk	0.34		24.75	0.88			5.99	0.45
7.1 Loan loss Provision	0.34		24.75	0.88			5.99	0.45
7.1.1 General Loan loss Provision			-0.88	0.04			2.03	0.43
7.1.2 Special Loan Loss Provision			25.63	0.84			3.96	0.02
7.1.3 Additional Loan Loss Provision	0.34							
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							0.92	0.22
10 Provision for Income Tax							2.77	
11 Others								
12 Net Profit				0.10		3.70	6.46	2.15
TOTAL EXPENSES	40.79	42.05	33.89	3.27	54.58	11.95	121.19	22.52

Income

1. Interest Income	31.62	12.39	2.62	3.18	36.42	7.71	112.48	15.90
1.1. On Loans and Advance	28.01	12.39	2.62	3.18	31.70	7.47	101.89	11.16
1.2. On Investment	0.71						2.35	0.49
1.2.1 Government Bonds							2.35	0.49
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds	0.71							
1.3 Agency Balance								
1.4 On Call Deposit	2.90		0.00		4.72	0.24	8.24	
1.5 Others		0.01						4.24
2. Comission & Discount	0.21	0.51	0.02	0.00	0.45	0.03		0.03
2.1 Bills Purchase & Discount								
2.2 Comission	0.21	0.01	0.02		0.45	0.03		0.03
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	1.35	2.50	0.43	0.09	3.01	2.05	8.69	0.27
5 Non Operating Income							0.02	0.07
6 Provision Written Back		13.45	3.39		0.55			5.02
7 Recovery from Written off Loan			0.11					1.23
8 Income from Extra Ordinary Expenses								
9 Net Loss	7.60	13.19	27.33		14.15	2.15		
TOTAL INCOME	40.79	42.05	33.89	3.27	54.58	11.95	121.19	22.52

Profit and Loss Account

upto Asoj 2069

Rs. in million

Expenses	WMBFL	CMBFCL	Crystal	Royal	Guheshwori	Patan	Fewa	Everest
1 Interest Expenses	20.15	24.31	16.84	68.85	24.04	10.36	64.63	11.31
1.1 Deposit Liabilities	19.18	23.85	16.84	65.80	24.04	10.36	64.63	11.31
1.1.1 Saving A/c	8.50	9.70	6.65	35.67	6.03	3.50	28.90	5.20
1.1.2 Fixed A/c	10.68	5.88	10.20	30.12	18.01	6.86	35.73	6.11
1.1.2.1 Upto 3 Months Fixed A/c	0.48		0.23	2.30	0.07		0.47	2.60
1.1.2.2 3 to 6 Months fixed A/c	0.04		0.59	2.82	0.71		0.89	0.03
1.1.2.3 6 Months to 1 Year Fixed A/c	4.89	0.95	4.63	19.79	10.26		25.92	1.61
1.1.2.4 Above 1 Year	5.27	4.93	4.74	5.21	6.97	6.86	8.45	1.87
1.1.3 Call Deposit		8.28						
1.1.4 Certificate of Deposits								
1.2 Others	0.97	0.46		3.05				
2 Commission/Fee Expense								
3 Employees Expenses	2.58	5.54	1.33	3.33	1.06	1.26	7.60	1.61
4 Office Operating Expenses	2.92	8.02	0.99	5.70	0.91	1.58	8.59	2.28
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses						0.25		
7. Provision for Risk				3.62		11.28	9.28	1.85
7.1 Loan loss Provision				3.62		11.28	9.28	1.85
7.1.1 General Loan loss Provision				0.76		11.28	9.28	0.59
7.1.2 Special Loan Loss Provision				2.86				1.27
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								
9 Provision for Staff Bonus				0.06			0.55	
10 Provision for Income Tax				0.18			1.64	
11 Others								
12 Net Profit		156.70		0.41	10.87		3.82	
TOTAL EXPENSES	25.65	194.57	19.17	82.15	36.87	24.73	96.10	17.05

Income

1. Interest Income	19.56	58.69	15.77	79.47	33.33	12.58	87.43	12.13
1.1. On Loans and Advance	19.20	58.63	15.56	70.89	29.87	12.30	81.82	10.92
1.2. On Investment				1.87				
1.2.1 Government Bonds				1.87				
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance					3.46			
1.4 On Call Deposit				3.69			5.62	1.21
1.5 Others	0.36	0.07	0.21	3.02		0.28		
2. Comission & Discount	0.07	0.00		0.12	0.15	0.00	5.87	0.16
2.1 Bills Purchase & Discount								
2.2 Comission	0.05			0.12	0.15	0.00	5.87	0.16
2.3 Others	0.02	0.00				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	0.56	0.15		2.56	3.03	0.20	2.79	1.17
5 Non Operating Income		0.63			0.26	0.06		
6 Provision Written Back		135.10			0.10			
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	5.45		3.40			11.89		3.59
TOTAL INCOME	25.65	194.57	19.17	82.15	36.87	24.73	96.10	17.05

Profit and Loss Account

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Rs. in million

Expenses	Prudential	ICFC	Sagarmatha	Civil	Prabhu	Imperial	Kuber	NEFL
1 Interest Expenses	21.82	79.78	38.89	16.97	148.25	23.86	29.21	19.20
1.1 Deposit Liabilities	19.79	79.07	38.89	16.57	148.25	23.86	29.16	17.82
1.1.1 Saving A/c	8.76	38.81	16.58	4.04	114.24	7.87	10.80	10.35
1.1.2 Fixed A/c	11.03	40.27	22.31	10.46	34.01	15.98	18.36	7.47
1.1.2.1 Upto 3 Months Fixed A/c	0.68	0.04	0.94	0.00	0.39			0.01
1.1.2.2 3 to 6 Months fixed A/c	0.10	0.57	2.85	0.01	2.70	0.28		0.41
1.1.2.3 6 Months to 1 Year Fixed A/c	0.41	17.77	14.89	7.97	23.36	6.21	18.36	4.04
1.1.2.4 Above 1 Year	9.84	21.89	3.63	2.48	7.56	9.49		3.01
1.1.3 Call Deposit				2.06				
1.1.4 Certificate of Deposits								
1.2 Others	2.04	0.71		0.40			0.06	1.38
2 Commission/Fee Expense				0.06				
3 Employees Expenses	2.78	10.10	5.09	1.82	24.10	1.91	4.73	2.73
4 Office Operating Expenses	3.64	13.34	3.07	0.87	31.66	1.75	7.83	2.95
5 Exchange Fluctuation Loss					8.47			
5.1 Due to Change in Exchange Rates					8.47			
6 Non-Operating Expenses					0.03			
7. Provision for Risk	179.89		2.07	13.96	2.55	14.68	33.95	0.48
7.1 Loan loss Provision	175.23		2.07	13.96	2.55	14.68	33.95	0.48
7.1.1 General Loan loss Provision				5.24	2.55	14.68	33.95	0.48
7.1.2 Special Loan Loss Provision	175.23		2.07	8.71				
7.1.3 Additional Loan Loss Provision								
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment	4.66							
7.4. Provision for Loss of Other Assets								
8 Loan Written Off								
9 Provision for Staff Bonus		0.31	0.10	0.12				0.24
10 Provision for Income Tax		0.92	0.29	0.37				0.72
11 Others								
12 Net Profit		2.16	0.68	0.86				1.69
TOTAL EXPENSES	208.14	106.61	50.20	35.03	215.06	42.20	75.71	28.02

Income

1. Interest Income	26.50	99.33	34.70	21.08	150.88	14.86	29.81	25.88
1.1. On Loans and Advance	26.03	87.54	30.93	17.18	114.24	13.49	28.70	19.81
1.2. On Investment	0.14		0.46		1.90			0.81
1.2.1 Government Bonds	0.11		0.46					0.81
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds	0.03							
1.2.4 Deventure & Bonds					1.90			
1.3 Agency Balance		11.73			14.46			
1.4 On Call Deposit	0.16			3.13			1.12	
1.5 Others	0.17	0.06	3.31	0.77	20.28	1.37		5.25
2. Comission & Discount	1.27	0.65	4.70	0.00	4.52	0.03	1.29	0.65
2.1 Bills Purchase & Discount								
2.2 Comission	0.02	0.65	0.35		4.52	0.03	1.29	0.52
2.3 Others	1.24		4.35	0.00				0.12
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income		6.63		1.80	8.69	0.58	0.66	1.50
5 Non Operating Income			10.75		1.51	0.08		
6 Provision Written Back	65.95		0.05	12.15	1.46		0.10	
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	114.43				48.00	26.65	43.85	
TOTAL INCOME	208.14	106.61	50.20	35.03	215.06	42.20	75.71	28.02

Profit and Loss Account

upto Asoj 2069

Rs. in million

Expenses	Valley	Seti	hama	reliable	Api	Namaste	Kaski	Zenith
1 Interest Expenses	25.67	2.81	10.24	39.90	26.69	1.92	35.62	25.16
1.1 Deposit Liabilities	25.67	2.81	10.24	38.91	26.69	1.92	35.62	25.16
1.1.1 Saving A/c	13.67	2.11	3.31	24.06	13.49	1.62	16.33	17.77
1.1.2 Fixed A/c	11.99	0.70	4.83	14.85	13.21	0.29	19.29	7.39
1.1.2.1 Upto 3 Months Fixed A/c				0.26	0.22		0.15	0.13
1.1.2.2 3 to 6 Months fixed A/c	0.26	0.01	0.05	1.12	0.39			0.46
1.1.2.3 6 Months to 1 Year Fixed A/c	5.81	0.29	1.87	11.28	10.29		17.93	3.54
1.1.2.4 Above 1 Year	5.92	0.40	2.92	2.19	2.31	0.29	1.20	3.26
1.1.3 Call Deposit			2.10					
1.1.4 Certificate of Deposits								
1.2 Others				0.99				
2 Commission/Fee Expense								
3 Employees Expenses	3.24	1.24	1.59	6.12	3.11	0.66	3.60	3.88
4 Office Operating Expenses	3.65	0.56	1.86	6.47	3.19	0.36	4.17	2.47
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses	0.00							
7. Provision for Risk	6.06		8.93	0.70		0.25	8.29	1.99
7.1 Loan loss Provision	6.06		8.93	0.70		0.25	8.29	1.99
7.1.1 General Loan loss Provision	-0.13			0.70		0.25		0.18
7.1.2 Special Loan Loss Provision	1.50		8.93				8.29	1.81
7.1.3 Additional Loan Loss Provision	4.69							
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			0.96	0.13				0.35
10 Provision for Income Tax			3.04	0.39				1.04
11 Others								
12 Net Profit		0.69	6.55	0.92		1.19		2.42
TOTAL EXPENSES	38.61	5.30	33.17	54.63	32.99	4.37	51.68	37.31

Income

1. Interest Income	24.73	4.12	14.37	47.29	28.91	3.82	42.55	33.29
1.1. On Loans and Advance	22.14	4.06	12.15	42.33	25.64	3.33	38.53	28.55
1.2. On Investment			0.27	1.89				0.04
1.2.1 Government Bonds			0.27	1.89				0.04
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds								
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	2.59		1.95	3.02	3.27	0.48	4.02	4.69
1.5 Others		0.06	0.00	0.05				
2. Comission & Discount	0.52	0.02	0.06	2.39	0.61	0.04		0.27
2.1 Bills Purchase & Discount								
2.2 Comission		0.02	0.06	2.39	0.61	0.04		0.27
2.3 Others	0.52							
3 Income From Exchange Fluctuation				0.31				
3.1 Due to Change in Exchange Rate				0.31				
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income	2.40	0.44	0.61	3.22	4.92	0.51	3.49	2.90
5 Non Operating Income	0.03			0.15				
6 Provision Written Back		0.72	18.14	1.27	-3.96			0.85
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss	10.94				2.51		5.64	
TOTAL INCOME	38.61	5.30	33.17	54.63	32.99	4.37	51.68	37.31

Profit and Loss Account

upto Asoj 2069

Rs. in million

Expenses	Unique	Manjushree	Subhalaxmi	Jebils	Reliance	Lotus	Baibhav	Bhaktapur
1 Interest Expenses	11.18	25.21	17.76	12.31	24.60	9.26	5.19	4.37
1.1 Deposit Liabilities	11.18	25.21	17.76	12.31	24.60	9.26	5.19	4.37
1.1.1 Saving A/c	5.24	12.00	2.72	2.64	11.23	4.29	3.77	1.70
1.1.2 Fixed A/c	5.93	13.22	13.14	6.56	13.37	4.97	1.42	1.71
1.1.2.1 Upto 3 Months Fixed A/c	0.67	0.16	0.99	0.06	1.99	0.07		
1.1.2.2 3 to 6 Months fixed A/c	0.57	2.22	0.59	0.26	0.57	0.01		0.01
1.1.2.3 6 Months to 1 Year Fixed A/c	3.99	6.05	1.49	3.99	5.58	4.10	0.96	0.71
1.1.2.4 Above 1 Year	0.70	4.78	10.08	2.25	5.23	0.78	0.46	0.99
1.1.3 Call Deposit			1.90	3.11				0.96
1.1.4 Certificate of Deposits								
1.2 Others								
2 Commission/Fee Expense								
3 Employees Expenses	1.32	2.20	2.67	1.92	2.18	1.15	1.37	1.22
4 Office Operating Expenses	1.47	3.58	3.64	2.49	2.89	1.40	1.00	1.25
5 Exchange Fluctuation Loss								
5.1 Due to Change in Exchange Rates								
6 Non-Operating Expenses								
7. Provision for Risk	0.22	2.05	0.63	1.22	7.27	2.30	0.11	0.74
7.1 Loan loss Provision	0.07	2.05	0.63	1.22	7.27	2.30	0.11	0.74
7.1.1 General Loan loss Provision		2.05		1.14	-0.02	0.41	0.11	0.08
7.1.2 Special Loan Loss Provision			0.63	0.08	7.29	1.09		0.66
7.1.3 Additional Loan Loss Provision	0.07					0.80		
7.2. Provision for Non-Banking Assets								
7.3. Provision for Loss on Investment								
7.4. Provision for Loss of Other Assets	0.15							
8 Loan Written Off								
9 Provision for Staff Bonus	1.01	0.24	0.06	0.08				
10 Provision for Income Tax	3.02	0.71	0.17	0.21				
11 Others								
12 Net Profit	7.06	1.66	0.40	0.62		1.56	5.85	
TOTAL EXPENSES	25.28	35.65	25.32	18.84	36.94	15.67	13.52	7.58

Income

1. Interest Income	23.90	32.67	23.52	15.54	27.24	12.05	12.30	6.75
1.1. On Loans and Advance	19.37	30.02	23.52	14.03	23.90	10.33	6.58	4.68
1.2. On Investment	0.39	0.16		0.16	0.12			
1.2.1 Government Bonds	0.39			0.16	0.12			
1.2.2 Foreign Bonds								
1.2.3 NRB Bonds		0.16						
1.2.4 Deventure & Bonds								
1.3 Agency Balance								
1.4 On Call Deposit	1.88			1.35	1.50		1.99	
1.5 Others	2.26	2.50			1.72	1.72	3.72	2.07
2. Comission & Discount	1.37	2.98	0.07	0.04	0.06	0.04		0.00
2.1 Bills Purchase & Discount								
2.2 Comission		0.02	0.07	0.04	0.06	0.03		0.00
2.3 Others	1.37	2.96				0.01		
3 Income From Exchange Fluctuation								
3.1 Due to Change in Exchange Rate								
3.2 Due to Foreign Currency Trans.								
4 Other Operating Income			1.74	1.89	2.83	1.08	1.23	0.42
5 Non Operating Income				0.48				
6 Provision Written Back				0.89		2.50		
7 Recovery from Written off Loan								
8 Income from Extra Ordinary Expenses								
9 Net Loss					6.81			0.42
TOTAL INCOME	25.28	35.65	25.32	18.84	36.94	15.67	13.52	7.58

Statement of Loans and Advances

as on Asoj end 2069

Rs. in million

Sector wise credit		NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBBL	EBL	BOK	NCC	NIC	LBL	MBL	Kumari	Laxmi
1	Agricultural and Forest	584.34	663.23	578.80	713.32	105.64	747.91	1765.18	152.17	1857.98	316.44	474.85	288.39	361.97	102.39	367.91	626.18
2	Fishery		24.07	1.13					6.92						2.00		
3	Mining	94.80	893.98	32.62	21.10				26.38	4.60					43.31	243.23	
4	Agriculture, Forestry & Beverage Production	1499.49	2140.18	2420.28	3673.83	1610.42	2719.01	2180.68	649.98	3232.98	2232.42	1176.31	912.14	304.09	477.88	1148.73	939.34
5	Non-food Production	3407.40	3850.32	10389.02	12455.57	2643.69	8417.26	3930.40	1389.44	4139.26	3268.79	2128.15	3830.32	447.14	3628.10	4004.61	3598.66
6	Construction	2319.93	4926.68	4788.21	1259.13	4682.67	2085.05	2737.68	2798.04	5092.00	1503.81	1346.54	2479.84	930.84	1067.18	2424.90	2808.57
7	Electricity, Gas and Water	320.91	1171.40	625.59	421.16	24.96	771.29	173.44	106.18	1390.79	1116.94	561.28	120.62	176.20	1254.55	332.54	239.52
8	Metal Products, Machinery & Electronic Equipment & Assemblage	140.51	681.97	377.64	202.66	286.76	105.02	860.67	363.71	977.18	314.61	317.88	45.35	14.91	186.38	615.88	107.94
9	Transport, Communication and Public Utilities	652.80	1485.65	3269.98	1462.75	77.28	1857.67	826.21	469.47	2670.18	144.44	648.16	313.71	261.40	638.45	714.67	810.86
10	Wholesaler & Retailer	5978.11	11028.84	9321.98	6817.12	3781.46	5976.83	9076.27	2433.20	11081.70	4580.33	2880.28	2742.02	1787.67	2658.20	3143.05	4166.22
11	Finance, Insurance and Real Estate	893.02	2308.85	3471.60	5313.44	962.90	4747.40	892.25	872.39	3534.88	2361.51	2045.36	2092.11	395.54	2203.14	2325.04	2782.79
12	Hotel or Restaurant	426.33	1042.28	1231.43	1442.91	229.19	1399.45	348.13	218.56	689.25	180.76	485.09	107.89	766.68	362.09	382.35	60.92
13	Other Services	448.84	1609.41	2206.57	3029.96	86.00	3814.30	249.55	466.44	1100.84	923.35	781.99	302.04	713.94	730.74	1535.05	624.37
14	Consumption Loans	9367.22	7456.76	290.52	1516.12	2947.24	1086.05	219.58	547.15	1955.82	993.02	1063.28	1110.72	53.00	894.54	440.55	745.80
15	Local Government		220.38			138.81								57.29			134.65
16	Others	3685.39	1750.95	3411.83	6078.26	1713.90	3488.38	5095.48	1003.36	82.19	1092.23	743.65	1390.51	1834.28	2748.19	1336.86	532.96
	Total	29819.11	41254.95	42417.19	44407.33	19290.92	37215.61	28355.51	11503.39	37809.62	19028.65	14652.82	15735.66	8104.95	16997.15	19015.38	18178.77

Product wise credit

1	Term Loan	6067.92	4247.23	6433.78	5907.16	1505.66	6333.47	1290.28	557.10	2867.96	2605.64	2111.60	884.80	1157.39	2662.63	2896.06	2623.59
2	Overdraft	3380.33	6053.12	9675.89	9506.93	2662.78	6214.28	1038.69	2857.33	8768.05	4376.58	4969.86	1021.02	953.45	3498.48	5751.43	2293.93
3	Trust Receipt Loan / Import Loan	757.36	596.54	4175.85	6353.42	1532.23	5728.37	1160.63	1084.26	2084.67	857.04	764.64	988.53	253.94	1312.88	807.21	492.06
4	Demand & Other Working Capital Loan	4853.99	14009.14	6443.09	9399.44	3758.66	7191.05	15313.21	3103.55	8350.71	4355.18	1731.00	3608.20	2366.96	1761.37	3710.77	6852.61
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	1496.78	3153.34	2464.71	967.80	2978.77	1795.28	2355.57	582.39	4486.51	1344.28	748.22	1508.09	215.59	633.17	1506.24	706.03
6	Real Estate Loan	1022.81	2044.25	4632.81	7657.25	1606.49	3744.17	1121.76	785.84	2264.38	1359.34	1561.81	2192.42	1198.08	2731.01	2414.26	2275.35
7	Margin Nature Loan	1028.70	618.31		49.53		624.42		0.14	3.38	131.57	138.81	85.21	27.31	120.56	311.03	231.77
8	Hire Purchase Loan	1373.27	1040.12	3219.31	1412.68	2901.87	1842.00	375.36	997.83	1817.91	1162.56	772.93	1433.93	566.21	890.72	663.42	521.61
9	Deprived Sector Loan	818.45	1461.35	1373.94	1476.18	614.03	913.21	866.90	420.84	1274.38	764.93	433.27	575.88	240.38	572.01	633.08	510.55
10	Bills Purchased	7.17	68.21	128.35	436.67	683.13	1526.91	51.91	121.61	312.27	1489.84	23.98	25.19	0.68	49.94	52.19	645.35
11	Other Product	9012.34	7963.34	3869.45	1240.28	1047.30	1302.44	4781.20	992.50	5579.41	581.68	1396.70	3412.38	1124.96	2764.37	269.68	1025.92
	TOTAL LOAN & ADVANCES	29819.11	41254.95	42417.19	44407.33	19290.92	37215.61	28355.51	11503.39	37809.62	19028.65	14652.82	15735.66	8104.95	16997.15	19015.38	18178.77

Security wise credit

1	Gold and Silver	7171.06	6892.91	33.79	1135.54				177.12		1.97	549.08	8.32	2.27	31.58		172.64
2	Government Securities	566.60	234.55	2.84	39.05	649.48	0.24	1.80		142.49	11.18	0.27	80.00	57.29			0.07
3	Non Governmental Securities	259.78	291.29		65.73		624.42			949.91		239.11	108.07	149.97	112.83	121.06	
4	Fixed Deposit Receipts	213.05	278.64	437.40	156.26	246.21	605.63	995.13	168.66	863.41	360.92	215.85	401.28	46.63	519.13	238.75	56.89
4.1	Own	212.40	278.64	343.80	156.26	60.02	605.57	995.13	168.66	863.31	360.92	215.85	401.28	46.63	461.82	238.75	56.89
4.2	Other Licences Institutions	0.66		93.60		186.19	0.07			0.10					57.31		
5	Collateral of Properties	17362.65	32022.71	31771.27	37560.41	15647.38	33427.26	25364.45	9808.37	32662.12	16163.80	12489.69	14491.86	6981.34	15659.10	17638.70	17195.52
5.1	Fixed Assets	14521.43	31848.50	23553.38	31046.37	12525.17	32310.85	20121.05	8792.49	15321.26	13401.78	9873.36	10128.34	6787.24	11667.05	16864.00	10945.44
5.2	Current Assets	2841.22	174.21	8217.90	6514.04	3122.21	1116.41	5243.40	1015.88	17340.85	2762.02	2616.33	4363.52	194.10	3992.05	774.70	6250.08
6	Against security of Bill	306.17	124.84	4074.74	505.30		1526.91	121.14	158.37	117.09	1516.38	198.31	23.35	376.59	56.92	20.57	
6.1	Domestic Bills	0.03	19.65	6.26	1.60		145.19	7.50	72.21	1.15			20.84		55.11	20.57	
6.2	Foreign Bills	306.14	105.19	4068.47	503.70		1381.72	113.64	86.16	115.94	1516.38	198.31	2.51	376.59	1.81		
7	Against Guarantee	553.16	413.73	65.93	1483.91	542.20	969.40	743.64	947.50	2722.76	961.41	562.91	565.72	184.76	492.90	488.04	135.28
7.1	Government Guarantee	172.62	7.32		368.27	138.81		156.12	91.30	198.83	2.17	71.84	139.16		134.40	0.89	134.65
7.2	Institutional Guarantee	316.22	389.10		1105.13	403.39		528.02	471.22	1956.58	333.82	449.04	426.56	133.05	324.17	487.15	
7.3	Personal Guarantee	0.06	15.29		9.80				384.98	46.77		41.10			34.33		0.63
7.4	Collective Guarantee	1.09	2.02								11.12						
7.5	Int. Rtd. Foreign Bank's Guarantee			45.00			37.99	59.50									
7.6	Other Guarantee	63.17		20.93	0.70		931.41			520.58	614.30	0.93		51.71			
8	Credit Card			206.67	44.91	107.97	61.75				12.99						0.31
9	Others	3386.63	996.28	5824.56	3416.22	2097.69		1129.35	243.37	351.85		397.60	57.06	306.11	124.68	508.26	618.06
	Total	29819.11	41254.95	42417.19	44407.33	19290.92	37215.61	28355.51	11503.39	37809.62	19028.65	14652.82	15735.66	8104.95	16997.15	19015.38	18178.77

Statement of Loans and Advances

as on Asoj 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	417.39	10612.31	364.10	66.06	373.27	94.86	102.05	480.16	230.09	564.88	236.62	75.80	384.03	206.44	123.70	147.36
2	Fishery		1754.15	17.97		2.40		0.49			0.29		0.10				
3	Mining	30.16	40.83	2.64	8.22	178.31	132.28	125.63	162.19	43.76		50.58	145.06	29.87	1.89		
4	Agriculture, Forestry & Beverage Production	881.68	2278.76	649.92	863.82	210.80	840.88	1120.54	179.15	2220.40	715.03	1001.85	1082.13	904.44	496.66	300.78	668.25
5	Non-food Production	3173.67	2932.67	3658.88	2685.45	4465.64	1668.18	4244.61	2576.05	2127.29	1582.75	2358.84	2300.41	1013.09	2657.90	1119.69	2272.67
6	Construction	2406.18	2517.63	1689.02	562.93	1336.61	2357.32	599.74	728.72	1470.40	2547.54	195.40	484.89	413.80	704.95	614.43	925.98
7	Electricity, Gas and Water	610.94	57.90	56.90	906.03	907.03	928.51	311.85	127.99	254.79	350.21	135.42	76.76	371.74	72.18		451.87
8	Metal Products, Machinery & Electronic Equipment & Assemblage	126.39	170.17	229.07	43.89	61.31	450.92	209.84	279.03	182.14	87.56	234.34	235.65	449.93	59.53	8.84	117.26
9	Transport, Communication and Public Utilities	1451.38	236.69	169.77	95.84	250.33	1541.95	587.57	1121.94	913.59	502.39	383.75	1140.81	428.06	220.31	84.76	1103.62
10	Wholesaler & Retailer	3136.87	12012.48	4619.94	2586.38	3332.12	2616.45	3634.98	1607.26	2380.48	4054.34	1529.21	2688.35	1278.95	2127.64	1825.57	2703.71
11	Finance, Insurance and Real Estate	2814.71	649.40	1573.38	2995.88	3061.17	1121.13	3056.06	2803.45	1642.69	1971.96	1058.18	681.26	369.66	1229.59	525.53	865.83
12	Hotel or Restaurant	341.90	1347.47	958.43	118.94	195.89	71.02	371.43	487.05	402.85	1054.65	560.17	370.75	162.49	350.86	204.55	269.89
13	Other Services	1106.75	2776.94	769.72	732.26	560.13	470.31	795.41	868.62	1043.61	1842.46	268.37	250.59	304.67	727.40	208.18	737.82
14	Consumption Loans	179.46	419.61	366.87	1249.78	628.88	263.01	1028.53	56.22	643.29	705.90	599.72	458.47	206.11	309.97	1141.52	568.40
15	Local Government	135.05	0.00			1.50	77.19										
16	Others	4579.76	7952.73	7842.02	2681.74	5123.11	776.01	1239.81	773.63	740.32	707.42	455.91	389.74	679.04	76.43	248.50	939.21
	Total	21392.28	45759.75	22968.61	15597.22	20688.49	13410.04	17428.54	12251.47	14295.72	16687.35	9068.34	10380.77	6995.89	9241.76	6406.04	11771.85

Product wise credit

1	Term Loan	3808.31	13771.96	1409.44	2995.13	2338.41	1580.61	1964.74	1803.37	1975.77	2997.82	1375.79	867.02	990.62	980.54	682.77	1897.65
2	Overdraft	5434.38	2931.02	7442.33	3265.01	5733.16	3249.80	2658.65	1240.90	639.33	5202.23	2059.51	1160.28	1898.85	1782.21	2169.67	1834.22
3	Trust Receipt Loan / Import Loan	827.62		1701.41	514.32	596.91	550.01	1423.15	961.19	547.78	752.38	358.88	921.56	328.27	693.59	393.98	183.99
4	Demand & Other Working Capital Loan	3159.81	20544.07	5954.28	2321.41	1448.07	2492.21	5875.93	4073.22	3608.48	1601.27	3150.65	4908.13	2472.87	2905.86	1078.08	3509.52
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	1029.90	2105.27	837.15	422.67	843.85	1019.71	631.11	164.96	945.71	1175.40	126.11	158.01	119.60	145.74	436.38	579.65
6	Real Estate Loan	4179.50	294.36	2762.53	2709.38	4089.37	1998.45	2447.59	2597.99	1272.34	2857.90	619.92	268.69	344.61	1329.29	400.92	978.21
7	Margin Nature Loan	411.29		245.16	93.31	736.40	101.48	77.58	121.43	293.89	332.50	168.29		129.32	141.05	30.44	58.33
8	Hire Purchase Loan	1075.96	66.53	1067.98	868.03	535.28	1306.76	779.96	159.84	1073.48	831.39	564.22	1013.52	273.86	267.36	183.91	885.84
9	Deprived Sector Loan	728.70	5639.40	646.75	483.67	718.63	434.19	563.07	373.92	452.16	510.75	272.86	319.97	175.95	234.92	109.67	260.62
10	Bills Purchased	491.65		435.86	99.56	50.48	14.69	182.34	108.38	1002.25	50.77	4.19	3.35	214.01	25.01	0.50	0.90
11	Other Product	245.15	407.13	465.72	1824.72	3597.92	662.13	824.41	646.25	2484.53	374.96	367.92	760.24	47.95	736.18	919.72	1582.92
	TOTAL LOAN & ADVANCES	21392.28	45759.75	22968.61	15597.22	20688.49	13410.04	17428.54	12251.47	14295.72	16687.35	9068.34	10380.77	6995.89	9241.76	6406.04	11771.85

Security wise credit

1	Gold and Silver				894.83	2610.70		537.56	22.97			151.96	0.30	82.15	131.78	910.88	12.73
2	Government Securities									0.04		0.15	0.89				2.79
3	Non Governmental Securities	10.15		78.77	93.58	793.20	101.48			335.55	332.50	183.43	36.26	20.00	141.05	30.44	
4	Fixed Deposit Receipts	285.71	307.43	30.91	77.59	108.91	161.53	79.59	13.51	65.90	130.85	180.28	20.02	16.95	62.40	16.29	103.53
4.1	Own	280.11	307.43	30.90	59.64	108.91	157.03	79.59	13.51	65.90	130.85	9.38	20.02	16.95	62.40	16.29	103.53
4.2	Other Licences Institutions	5.60		0.00	17.95		4.50					170.90					
5	Collateral of Properties	19359.12	45452.32	6642.76	13111.55	15470.68	13060.84	15948.43	11723.88	13460.52	15820.70	7902.86	9316.31	6375.27	8605.30	5338.75	11282.02
5.1	Fixed Assets	13202.01	45452.32	5807.62	8431.33	15192.90	8554.31	10353.32	9303.00	9158.28	14283.96	5318.43	5743.43	1896.44	5335.17	1610.98	8720.47
5.2	Current Assets	6157.12		835.15	4680.23	277.78	4506.53	5595.11	2420.87	4302.24	1536.74	2584.44	3572.88	4478.83	3270.13	3727.77	2561.55
6	Against security of Bill	76.75		17.50	199.12		9.00		54.55	39.37	48.37	176.42	460.59		26.20		11.32
6.1	Domestic Bills	6.28		17.50	66.70		9.00		19.95		46.09	110.68			26.20		0.90
6.2	Foreign Bills	70.47			132.42				34.60	39.37	2.28	65.75	460.59				10.42
7	Against Guarantee	504.60		81.50	10.34	908.63	77.19		70.02	263.67	353.60		216.19	155.94	274.92	109.67	5.06
7.1	Government Guarantee	135.05		0.26		117.96	77.19			52.81	34.91						
7.2	Institutional Guarantee	369.55		11.00		785.89			69.99	169.52	296.02			155.94	274.92	109.67	
7.3	Personal Guarantee			29.60	10.34	3.82			0.03	30.46	20.40						5.06
7.4	Collective Guarantee					0.10				10.87	2.27		166.19				
7.5	Int. Rtd. Foreign Bank's Guarantee																
7.6	Other Guarantee			40.65		0.86							50.00				
8	Credit Card			23.83													
9	Others	1155.96		16093.34	1210.21	796.37		862.95	366.54	130.67	1.34	473.24	330.22	345.57	0.10		354.40
	Total	21392.28	45759.75	22968.61	15597.22	20688.49	13410.04	17428.54	12251.47	14295.72	16687.35	9068.34	10380.77	6995.89	9241.76	6406.04	11771.85

Statement of Loans and Advances

as on Asoj end 2069

Rs. in million

Sector wise credit		NIDC	Malika	SDBL	UDBL	MDBL	Narayani	PDBL	Sahayogji	Axis	Karnali	Triveni	Suprim	Bhrikuti	Suvekhcha	Bageshwori	Gaurishankar	Gurkha
1	Agricultural and Forest	83.09	21.30	203.88	23.84	31.38	9.36	229.65	51.87	70.46	98.59	407.18	144.43	106.69	39.54	38.87	40.24	11.50
2	Fishery		2.02	2.15				1.38	0.93			13.15			0.56	1.97	0.35	
3	Mining			20.63		10.88						9.58	5.81			10.70		33.81
4	Agriculture, Forestry & Beverage Production	273.84	78.47	137.26	0.29	82.05		75.71	27.24	84.16	45.67	43.14	16.25	284.95	0.31	63.01	6.04	0.73
5	Non-food Production	207.46	108.03	201.80		67.14	13.78	86.63	14.72	80.03		91.51	38.99		5.96	31.96	15.86	4.57
6	Construction		31.03	343.00	2.76	679.52	108.31	348.00	139.25	123.56	61.09	247.28	108.80		95.73	158.08	83.34	39.30
7	Electricity, Gas and Water	34.90	1.17	14.48		9.00		0.60		1.38		7.28	2.70			1.79		
8	Metal Products, Machinery & Electronic Equipment & Assemblage	40.95		181.39				15.06		2.50		25.98	7.74			71.05	0.64	
9	Transport, Communication and Public Utilities		72.14	305.40	1.22		31.66	191.95	4.25	143.47	54.65	217.58	109.22	451.20	220.73	127.18	50.39	68.00
10	Wholesaler & Retailer	77.35	489.71	570.14	17.88	718.85	164.92	507.11	359.87	197.47	135.05	113.98	270.87	1310.14	444.76	556.21	35.90	156.03
11	Finance, Insurance and Real Estate	156.21	30.00	320.38		464.93	71.25	156.95		190.23		47.97	232.88			0.40	110.81	1061.67
12	Hotel or Restaurant	427.95	24.88	311.09		102.06	23.24	44.60		20.57		35.89	77.25			155.56	9.65	17.83
13	Other Services	195.20	49.41	291.95		34.71		47.25	49.18	39.85	267.99	62.63	61.69	417.81	14.06	93.09	14.61	54.03
14	Consumption Loans	5.87	13.18	392.59		156.17	74.97	32.38	14.48	48.19	10.23	34.26	65.58	23.32	49.75	15.85	17.73	130.87
15	Local Government									1.90			0.23			0.00		
16	Others	99.91	310.90	482.75	17.74	274.08	188.18	330.51	412.00	278.07		615.94	366.29	357.18	43.31	89.51	460.72	504.17
	Total	1602.73	1232.24	3778.88	63.74	2630.76	685.66	2067.79	1073.79	1281.85	673.27	1973.36	1508.72	2951.29	914.70	1415.23	846.28	2082.52

Product wise credit

1	Term Loan	1037.71	43.04	1071.77		155.25	22.67	197.50		190.18	180.72	193.30	222.93	148.33	110.62	342.51	262.13	25.86
2	Overdraft	117.54				76.60	188.18	812.52		372.58		601.92		1801.49	248.90	731.54	269.86	301.21
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	225.20	911.37	1061.28		1275.23	164.36		375.18	265.27			732.22					274.72
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	10.20	31.03	311.35	2.76	231.90	103.56	80.05	112.98	114.86		193.53	105.93	293.06	89.21	152.74	86.32	39.23
6	Real Estate Loan	124.53		272.01		385.07	71.25	361.07	47.64	169.57	61.09	208.55	260.32	133.25	92.45		110.42	1103.77
7	Margin Nature Loan		2.18	139.79		367.90	64.57	4.10		0.73			35.79		47.53			123.95
8	Hire Purchase Loan	24.86	76.01	355.55	1.22	66.47	31.66	143.74	4.25	93.25	54.65	243.99	78.99	457.93	247.43	124.00	54.78	45.41
9	Deprived Sector Loan	28.96	36.22	113.24	0.58	70.82	22.00	69.98	30.34	41.52	22.23	55.39	41.18	81.64	43.31	40.40	45.83	10.80
10	Bills Purchased			1.00														
11	Other Product	33.74	132.38	452.88	59.18	1.52	17.42	398.82	503.40	33.90	354.59	476.68	31.35	35.59	35.25	24.04	16.94	157.59
	TOTAL LOAN & ADVANCES	1602.73	1232.24	3778.88	63.74	2630.76	685.66	2067.79	1073.79	1281.85	673.27	1973.36	1508.72	2951.29	914.70	1415.23	846.28	2082.52

Security wise credit

1	Gold and Silver					116.04							0.30	11.58		1.25		
2	Government Securities			16.00														
3	Non Governmental Securities			139.79		108.54	64.57	4.10					34.85					123.95
4	Fixed Deposit Receipts		9.31	75.31	14.09	10.40	7.96	14.48	6.88	10.23	31.91	4.61	5.01	23.04	14.60	8.33	6.92	
4.1	Own		9.31	75.31	14.09	10.40	7.96	14.48	6.88	10.23	31.91	4.61	5.01	23.04	14.60	8.33	6.92	
4.2	Other Licences Institutions																	
5	Collateral of Properties		1190.47	3513.71	35.46	1990.87	607.97	2041.69	1057.30	1253.66	663.03	1389.53	1462.48	2934.70	891.66	1399.38	829.23	1942.42
5.1	Fixed Assets		1190.47	3513.71	35.46	1990.87	607.97	2041.69	1057.30	1253.66	663.03	1104.36	1462.42	2934.70	891.66	1399.38	829.23	1942.42
5.2	Current Assets											285.18	0.06					
6	Against security of Bill			1.00														
6.1	Domestic Bills			1.00														
6.2	Foreign Bills																	
7	Against Guarantee		1.17	33.07	28.28	33.33	2.72	14.04		20.58			5.44				8.00	
7.1	Government Guarantee						2.72	0.02		1.90								
7.2	Institutional Guarantee			31.34		33.33				14.99								
7.3	Personal Guarantee			1.72	28.28			13.10		3.69							0.01	
7.4	Collective Guarantee		1.17					0.92									7.99	
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee												5.44					
8	Credit Card																	
9	Others	1602.73	31.29			367.90			2.01	0.73		551.91	1.04				0.73	9.23
	Total	1602.73	1232.24	3778.88	63.74	2630.76	685.66	2067.79	1073.79	1281.85	673.27	1973.36	1508.72	2951.29	914.70	1415.23	846.28	2082.52

Statement of Loans and Advances

as on Asoj end 2069

Rs. in million

Sector wise credit		Gandaki	Infrastructu re	Business	Biratnaxmi	Excel	WDBL	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktnmath	Sewa	Kankai	Public
1	Agricultural and Forest	49.38	33.05	114.37	149.70	139.96	0.79	56.73	33.11	142.30	58.64	35.63	75.76	65.89	580.33	200.39	70.46	61.09
2	Fishery	3.14		0.64				8.52	6.46			2.30						1.25
3	Mining	5.19		0.25		0.02		9.23								13.25		2.99
4	Agriculture, Forestry & Beverage Production	23.22	65.29	43.62	135.02	54.37	11.20	267.32	12.95	46.30	99.98	27.60	24.64	5.60		29.96	84.16	32.08
5	Non-food Production	45.74	157.05	105.12		28.28	10.33	132.22	2.04	116.64	345.85	14.28	31.87	71.34		48.76	80.03	41.07
6	Construction	196.99	146.27	567.43	123.63	19.62	19.09	795.57	65.85	518.40	502.17	75.31	93.56	187.11	545.90	176.43	123.56	129.79
7	Electricity, Gas and Water		7.85					29.45	0.90	1.42	830.09	17.79					1.38	1.21
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.72	0.08	55.12		6.10		25.04	6.35	11.90	458.15	12.49	21.18			6.55	2.50	19.59
9	Transport, Communication and Public Utilities	135.87	119.45	436.04		72.55	50.11	464.66	52.91	122.45	465.57	78.07	140.93		511.30	201.65	143.47	72.18
10	Wholesaler & Retailer	322.35	693.95	485.78	747.69	536.98	130.46	1548.25	75.08	396.54	696.01	136.61	328.74	69.24	423.39	381.78	197.47	90.26
11	Finance, Insurance and Real Estate	82.95	129.13	917.61		157.84		427.80	16.65	333.02	607.12	50.14	22.88	5.00	26.43	60.71	190.23	89.64
12	Hotel or Restaurant	65.58	28.85	110.36		91.08	18.22	259.59	29.49	175.39	33.38	20.91	23.02			17.26	20.57	4.46
13	Other Services	43.10	73.78	65.42	71.36	73.40	32.83	432.92	8.59	482.63	285.24	12.61	114.92	9.19	7.70	74.07	39.85	17.48
14	Consumption Loans	37.46	13.11	169.63	218.00	107.84	3.09	252.99	21.16	594.80	115.51	77.43	16.22	15.77	13.59	18.40	48.19	71.04
15	Local Government											1.50				1.37	1.90	
16	Others	534.02	731.42	258.72	604.60	93.30	176.66	1442.28	132.79	595.81	601.80	109.25	168.01	447.86	286.46	173.03	278.07	14.77
	Total	1557.71	2199.28	3330.12	2050.00	1381.36	452.78	6152.60	464.34	3537.60	5099.50	671.93	1061.73	877.00	2395.10	1403.62	1281.85	648.92

Product wise credit

1	Term Loan	61.83	126.24	469.85	448.14	51.33	140.47	417.00	89.36	419.01	1091.20	17.35	79.81		77.70	158.02	190.18	14.34
2	Overdraft	626.48	1354.81	479.65	793.88	262.42	179.79	2260.43	220.32	1289.26	1538.13	157.92	563.70	211.94	345.69	518.90	372.58	220.22
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	11.43		60.98	243.18	688.84	43.15	212.86	8.18		731.48	1.70				184.89	265.27	
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	160.19	100.84	565.07	123.63	108.34	19.09	577.75	38.84	173.13	369.66	64.87		187.11	545.90	201.41	114.86	111.64
6	Real Estate Loan	161.04	282.24	848.12	23.29	59.25		786.16	10.48	498.55	688.32	45.53	101.46	5.00	26.43	22.67	169.57	60.89
7	Margin Nature Loan		117.50	47.47				145.25	8.69	232.99	184.92		0.68				0.73	4.12
8	Hire Purchase Loan	135.26	119.45	518.95	36.70	36.22	50.11	519.35	62.91	139.92	330.59	69.51	129.53	39.77	511.30	150.48	93.25	107.20
9	Deprived Sector Loan	43.12	50.74	57.08	50.17	55.04	15.43	176.45	19.17	111.51	148.60	17.51	36.90	31.67	547.78	63.13	41.52	26.54
10	Bills Purchased							3.20		1.85								
11	Other Product	358.36	47.47	282.94	331.00	119.90	4.74	1054.15	6.38	671.38	16.62	297.54	149.66	401.51	340.31	104.12	33.90	103.98
	TOTAL LOAN & ADVANCES	1557.71	2199.28	3330.12	2050.00	1381.36	452.78	6152.60	464.34	3537.60	5099.50	671.93	1061.73	877.00	2395.10	1403.62	1281.85	648.92

Security wise credit

1	Gold and Silver	19.05	1.22	15.37	113.72	64.84		13.24		273.51		66.45	2.20	2.84				
2	Government Securities									5.39								
3	Non Governmental Securities			47.47				145.25	7.92	231.56	186.86		0.68					
4	Fixed Deposit Receipts	15.52	11.90	22.25	67.58	15.05	3.09	93.44	1.61	54.11	40.82	6.19	14.02	12.94	13.59	19.20	6.88	8.19
4.1	Own	15.52	11.90	22.25	67.58	15.05	3.09	93.44	1.61	54.11	40.82	6.19	14.02	12.94	13.59	19.20	6.88	8.19
4.2	Other Licences Institutions																	
5	Collateral of Properties	1523.14	2067.60	3226.64	1868.70	1296.26	449.69	5816.31	453.56	2850.70	4497.79	597.79	1034.48	861.23	1833.73	1379.18	1253.66	636.82
5.1	Fixed Assets	1523.14	2067.60	3226.64	1868.70	1296.26	449.69	5811.31	453.56	2848.98	4336.86	597.79	1034.48	861.23	1833.73	1378.33	1253.66	636.82
5.2	Current Assets							5.00		1.71	160.93					0.85		
6	Against security of Bill							3.20										
6.1	Domestic Bills							3.20										
6.2	Foreign Bills																	
7	Against Guarantee		1.07	2.85		2.85		81.16	0.08	4.69	105.82		9.75		547.78	5.02	20.58	
7.1	Government Guarantee					2.85		12.07			15.88					1.37	1.90	
7.2	Institutional Guarantee		0.08					60.95		0.07	81.89		9.75				14.99	
7.3	Personal Guarantee		0.99	2.85				4.99	0.08	4.62							3.69	
7.4	Collective Guarantee							3.14							547.78	3.65		
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee										8.05							
8	Credit Card																	
9	Others		117.50	15.53		2.36			1.18	117.64	268.21	1.50	0.61			0.21	0.73	3.91
	Total	1557.71	2199.28	3330.12	2050.00	1381.36	452.78	6152.60	464.34	3537.60	5099.50	671.93	1061.73	877.00	2395.10	1403.62	1281.85	648.92

Statement of Loans and Advances

as on Asoj 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	14.74	86.54	4.69	31.54	2.57	4.23	58.72	67.91	68.65	7.35	81.51	36.99	92.04	17.05	55.88	7.89	81.30
2	Fishery																	3.19
3	Mining							1.00				3.49						
4	Agriculture, Forestry & Beverage Production	12.73	222.27		36.08			13.03	30.70	3.27		98.27	13.95	18.43		8.22	0.16	9.06
5	Non-food Production		421.77		60.69			16.65	31.46	6.34		199.52	10.63	28.10		16.43		40.68
6	Construction	27.14	592.97	33.71	173.15	281.49	49.07	13.71	57.73			331.13	323.49	536.77	243.03	4.86	17.18	320.90
7	Electricity, Gas and Water		252.39		3.32			1.80	0.12			92.94						
8	Metal Products, Machinery & Electronic Equipment & Assemblage		58.63		20.58			1.95	15.44			24.33		47.00				12.52
9	Transport, Communication and Public Utilities	9.79	236.27	27.48	237.08	237.84		55.35	7.32	66.15	22.47	186.82	281.13	465.48		11.55	6.99	188.75
10	Wholesaler & Retailer	62.09	601.82	109.21	366.36	165.95	273.04	124.34	338.69	133.00	119.41	514.28	249.99	323.22	942.40	50.47	24.17	231.49
11	Finance, Insurance and Real Estate		588.39		106.93			53.78	51.39	73.33	7.16	962.24	57.33	104.34	217.08			74.02
12	Hotel or Restaurant	8.17	209.20	5.20	128.99		8.20	15.61	34.34	2.05		179.68	96.90	123.58	33.57		4.12	73.68
13	Other Services		205.86	19.98	228.12		4.20	4.10	13.81			200.37	108.37	171.18	23.52	4.13	6.49	92.29
14	Consumption Loans	26.07	61.47	0.77	142.66	1.43	20.98	29.49	89.62	6.93	54.60	116.95	204.45	136.32	531.49	7.01	71.28	111.38
15	Local Government		15.16					2.04				4.85	0.03					
16	Others	62.90	820.82	31.41	720.11	17.54	0.35	56.28	396.77	180.65	216.83	486.09	452.06	26.86	110.45	55.27	28.96	182.61
	Total	223.63	4373.55	232.45	2255.62	706.81	360.07	447.85	1135.31	540.36	427.82	3482.46	1835.32	2073.34	2118.59	213.82	167.23	1421.86

Product wise credit

1	Term Loan		799.61	78.92	343.09	17.15			27.23	222.86	40.38	272.00	326.08	394.57	323.89		16.73	261.96
2	Overdraft	45.60	1609.67	78.47	308.09		189.14	202.87	452.38	113.43	135.78	1374.42	572.24	338.06	636.38			483.12
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	74.82	177.60		742.16	171.34	92.10	101.02	305.09		119.41	270.92	3.39			71.51	43.61	
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	27.14	316.72	33.71	161.21	233.32	41.67	7.27	50.51	55.75	34.26	278.38	286.79	451.15	220.03	4.86	13.01	254.95
6	Real Estate Loan		856.83		125.82	12.51		21.83	38.80	17.58	7.16	851.75	81.04	98.34	236.40			60.28
7	Margin Nature Loan		104.52					13.26				157.01		22.27				1.39
8	Hire Purchase Loan	34.13	247.73	27.48	376.51	247.43	19.82	35.40	88.78	100.72	22.47	146.84	313.70	535.18	244.19	15.32	7.35	230.62
9	Deprived Sector Loan	7.82	135.09	5.77	107.33	23.64	11.63	12.56	45.75	24.85	13.64	117.04	93.53	86.22	110.45	6.17	10.73	37.64
10	Bills Purchased																	
11	Other Product	34.13	125.79	8.11	91.40	1.43	5.71	53.65	126.78	5.18	54.73	14.10	158.55	147.55	347.24	115.95	75.80	91.91
	TOTAL LOAN & ADVANCES	223.63	4373.55	232.45	2255.62	706.81	360.07	447.85	1135.31	540.36	427.82	3482.46	1835.32	2073.34	2118.59	213.82	167.23	1421.86

Security wise credit

1	Gold and Silver		0.20		20.16						48.87	55.80	132.14	50.43	254.99		66.98	59.66
2	Government Securities		0.07															
3	Non Governmental Securities		109.79					0.37						22.27				
4	Fixed Deposit Receipts	1.74	30.91	0.77	26.13	1.43	1.16	1.33	12.66	5.18	5.73	47.21	20.64	22.74	32.31	2.50	3.33	19.60
4.1	Own	1.74	30.91	0.77	26.13	1.43	1.16	1.33	12.66	5.18	5.73	47.21	20.64	22.74	32.31	2.50	3.33	19.60
4.2	Other Licences Institutions																	
5	Collateral of Properties	221.89	4096.24	231.68	2127.26	705.39	358.91	444.10	1110.79	510.57	373.23	3146.73	1589.04	1906.58	1720.84	211.32	96.92	1325.69
5.1	Fixed Assets	221.89	4096.24	231.68	2127.26	705.39	358.91	444.10	1110.79	510.57	373.23	3146.73	1589.04	1906.58	1720.84	211.32	96.92	1325.69
5.2	Current Assets																	
6	Against security of Bill											8.00						
6.1	Domestic Bills																	
6.2	Foreign Bills											8.00						
7	Against Guarantee		136.35		82.07			2.04	11.86	22.65		123.52	93.51	71.32	110.45			5.69
7.1	Government Guarantee		15.16		7.22			2.04	11.86					4.07	2.69			
7.2	Institutional Guarantee		117.70							10.00		115.29						
7.3	Personal Guarantee		3.50									8.23		8.25				5.69
7.4	Collective Guarantee				74.85					12.65			93.51	59.01	107.76			
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee																	
8	Credit Card																	
9	Others								1.97			101.21						11.22
	Total	223.63	4373.55	232.45	2255.62	706.81	360.07	447.85	1135.31	540.36	427.82	3482.46	1835.32	2073.34	2118.59	213.82	167.23	1421.86

Statement of Loans and Advances

as on Asoj 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	115.83	15.14	44.50	44.44	15.48	18.40	16.81	49.27	48.36	22.60	15.19	4.56	9.85	7.43	21.11	54.50	10.23
2	Fishery					0.15			0.39			12.85		0.15			3.58	0.24
3	Mining											24.73	2.89					
4	Agriculture, Forestry & Beverage Production	99.11	15.09	21.87	31.82	2.52		4.20	88.89	10.58		127.27	0.85	24.24	4.23	35.13	56.75	1.22
5	Non-food Production	102.63	4.75	32.03	188.41	6.19		1.71	88.74	8.10		107.62	3.40	16.43	0.88	12.96	66.42	2.94
6	Construction	128.60	109.74	25.70	480.44	33.14	11.73	19.75	161.08	78.33	24.99	138.08	42.78	92.66	27.69	28.36	72.33	8.23
7	Electricity, Gas and Water				206.29								4.09		0.46		0.80	
8	Metal Products, Machinery & Electronic Equipment & Assemblage	17.48			73.38			0.82		4.06		3.00	5.25			4.83	19.17	
9	Transport, Communication and Public Utilities	109.08		70.44	319.73		1.84		201.56	34.82		21.48	28.03	39.70	21.94	40.80	65.22	35.91
10	Wholesaler & Retailer	186.48	312.69	182.79	288.96	36.47	104.99	48.22	656.53	91.04	33.76	389.30	60.29	187.07	39.94	51.71	99.63	42.10
11	Finance, Insurance and Real Estate	136.04	3.21	46.68	278.20	9.51			127.38	2.96		574.99		52.33	8.70	13.15	22.44	
12	Hotel or Restaurant	28.32	10.78		63.52			4.69	25.35	2.26	1.00	13.49	0.78	33.95	1.29	5.95	9.98	3.45
13	Other Services	16.02	21.49	18.83	74.69		0.40	8.58	140.90	29.53	0.50	195.70	8.28	1.34	3.36	28.79	14.94	0.84
14	Consumption Loans	31.92	201.93	11.97	402.22	5.20	25.58	2.02	122.41	16.94	10.26	131.58	17.16	3.00	3.78	20.31	37.76	41.92
15	Local Government				4.60													
16	Others	111.08	219.78	176.79	634.09	25.43	75.35	104.53	369.20	78.05	54.21	508.57	58.44	157.05	37.26	91.05	68.37	41.57
	Total	1082.57	914.59	631.59	3090.78	134.09	238.31	211.33	2031.72	405.02	147.31	2263.87	236.80	617.76	156.95	354.15	591.89	188.67

Product wise credit

1	Term Loan	100.81			473.42		1.84	61.94	141.70	3.56		29.36		103.98	41.52	22.81	45.42	29.28
2	Overdraft	274.22	282.51	90.71	640.29		29.67	104.53	265.67			159.37		104.20	61.77	196.02	179.31	33.11
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	223.96	93.53	201.61	360.33	83.85	60.73		833.67	123.62	87.90	170.84	89.45	17.38		47.12	121.30	22.56
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	81.40	109.74	25.70	353.87	32.16	8.48		124.70	78.33	24.37	98.14	63.93	92.66	16.31	15.27	43.93	8.23
6	Real Estate Loan	94.46	3.21	46.68	403.20	9.51		19.75	163.76			458.80		52.33	8.70	11.40	14.71	
7	Margin Nature Loan	9.90			99.48				8.46			90.98	11.08	39.76				
8	Hire Purchase Loan	117.87	42.90	77.52	330.29	4.72	18.06	4.86	296.67	42.51	7.77	158.65	32.87	39.70	16.23	40.17	91.79	40.02
9	Deprived Sector Loan	37.00	25.29	17.53	86.29	3.37	10.22	9.82	44.98	15.67	3.92	84.55	22.66	14.43	5.12	11.82	23.73	7.06
10	Bills Purchased				0.08							0.25						
11	Other Product	142.96	357.42	171.83	343.54	0.47	109.29	10.42	152.11	141.34	23.36	1012.91	16.82	153.33	7.31	9.54	71.70	48.40
	TOTAL LOAN & ADVANCES	1082.57	914.59	631.59	3090.78	134.09	238.31	211.33	2031.72	405.02	147.31	2263.87	236.80	617.76	156.95	354.15	591.89	188.67

Security wise credit

1	Gold and Silver		154.79		85.73		4.31			8.80	2.12	113.78	3.40					35.54
2	Government Securities																	
3	Non Governmental Securities				99.48							90.98						
4	Fixed Deposit Receipts	13.90	4.23	4.89	15.75	0.47	3.21	2.02	18.85	0.45	0.37	17.80	0.22	3.00	1.78	1.87	3.80	0.88
4.1	Own	13.90	4.23	4.89	15.75	0.47	3.21	2.02	18.85	0.45	0.37	17.80	0.22	3.00	1.78	1.87	3.80	0.88
4.2	Other Licences Institutions																	
5	Collateral of Properties	1053.98	755.03	626.70	2824.03	133.61	230.78	209.31	1981.55	395.77	144.82	1963.66	211.42	575.01	153.18	350.53	588.09	152.25
5.1	Fixed Assets	1053.98	755.03	626.70	2794.62	133.61	230.78	209.31	1981.55	395.77	144.82	1963.66	211.42	575.01	153.18	350.53	588.09	152.25
5.2	Current Assets				29.41													
6	Against security of Bill											0.25						
6.1	Domestic Bills											0.25						
6.2	Foreign Bills																	
7	Against Guarantee	0.50			56.58				22.86			77.39	21.76		2.00			
7.1	Government Guarantee				4.60													
7.2	Institutional Guarantee				9.61				22.00			77.14						
7.3	Personal Guarantee	0.50			23.41				0.86			0.25	0.36					
7.4	Collective Guarantee				18.96								21.40		2.00			
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee																	
8	Credit Card																	
9	Others	14.19	0.53		9.20				8.46					39.76		1.75		
	Total	1082.57	914.59	631.59	3090.78	134.09	238.31	211.33	2031.72	405.02	147.31	2263.87	236.80	617.76	156.95	354.15	591.89	188.67

Statement of Loans and Advances

as on Asoj end 2069

Rs. in million

Sector wise credit		Metro	Vibor	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism	Mission	Surya	Mt. Makalu	Sindhur	Sahara	Social	NCDDBL	Cosmos	Manaslu	Samabridh
1	Agricultural and Forest	6.58	7.60	36.21	23.58	10.35	0.15	61.02	48.91	2.89	2.15	2.96	2.47		44.95	1.40	7.61	44.36
2	Fishery			0.26														0.40
3	Mining		6.95						6.40									0.95
4	Agriculture, Forestry & Beverage Production		40.55			10.97	9.10	65.73	15.85	3.80		5.96	4.99	3.45	28.15	1.15	1.50	4.22
5	Non-food Production		25.64	4.33	9.19	19.29	3.65	196.90	7.79	0.24	0.12	6.50	0.35	8.87	6.11	0.50	4.41	2.29
6	Construction	113.33	228.78	13.53	17.01	65.98	14.76	253.66	41.76	4.63	3.54	25.48	1.60	41.60	39.35	9.35	37.04	9.01
7	Electricity, Gas and Water		17.26				1.00	5.72					0.40					
8	Metal Products, Machinery & Electronic Equipment & Assemblage	19.86	158.94	1.00	20.29	1.83	0.60	61.79	1.69	3.34			1.00	10.20	5.26		3.74	0.81
9	Transport, Communication and Public Utilities	165.81	199.85	14.91		85.64	1.55	107.49	56.87	18.64	0.76	150.14	0.36		3.82	13.95	27.50	7.54
10	Wholesaler & Retailer	230.11	67.52	64.12	88.31	46.46	38.06	499.58	197.94	27.01	8.21	118.01	40.37	68.32	57.11	18.22	50.91	44.42
11	Finance, Insurance and Real Estate	66.04	549.03		15.04	10.95		25.47	1.39			20.94		81.94	8.50			2.25
12	Hotel or Restaurant		50.70		3.49	13.86	3.80	242.50	9.19	3.90	0.38	3.50	0.46	169.73	22.40		3.88	5.42
13	Other Services	11.59	36.52	4.96	9.40	31.57	4.68	99.87	24.91			17.25	0.20	2.27	6.08	9.39	23.29	8.47
14	Consumption Loans	41.49	251.80	12.74	10.64	57.60	11.96	269.39	4.32	5.94	8.82	50.09		75.00	11.04	11.71	68.56	6.83
15	Local Government																	
16	Others	37.75	128.37	9.58	18.63	119.42	7.01	469.63	126.10	12.05	5.78	42.53	35.61	125.93	68.24	18.10	37.03	36.36
	Total	692.55	1769.51	161.66	215.58	473.92	96.31	2358.74	543.11	82.44	47.00	426.30	89.88	591.12	304.31	97.67	250.65	169.17

Product wise credit

1	Term Loan	40.11	201.71	30.88	143.43	56.77		94.29	141.21	10.18		70.99	0.03	143.73		29.69	12.22	14.24
2	Overdraft	207.97	294.23	41.87	2.91	132.74	35.17	1206.61	181.64	36.69	0.80	105.50	3.84	209.10	63.64	13.55	42.29	21.20
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan		197.37			55.06	23.21	178.00	1.20	4.33	30.18		82.59		2.49		17.10	31.01
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	97.95	34.41	12.63	11.12	58.39	8.98	201.27	37.76	4.63	3.54			11.29	30.95	5.40	37.04	6.82
6	Real Estate Loan	66.04	513.03	0.90	15.04	16.59	5.78	145.59	5.49			34.68		116.63	8.50			
7	Margin Nature Loan		13.30	0.21		10.00		4.11				13.18		69.19				
8	Hire Purchase Loan	200.04	233.84	17.43	8.08	92.55	1.90	242.17	25.76	22.04	0.76	150.14	0.36	18.99	19.20	18.30	28.89	11.29
9	Deprived Sector Loan	16.58	69.48	5.01	15.34	14.56	2.95	61.34	11.85	2.03	1.66	14.70	0.84	17.36	14.80	13.49	7.61	6.24
10	Bills Purchased																	
11	Other Product	63.86	212.15	52.73	19.65	37.27	18.32	225.36	138.20	2.54	10.06	37.11	2.21	4.83	164.73	17.25	105.50	78.37
	TOTAL LOAN & ADVANCES	692.55	1769.51	161.66	215.58	473.92	96.31	2358.74	543.11	82.44	47.00	426.30	89.88	591.12	304.31	97.67	250.65	169.17

Security wise credit

1	Gold and Silver			10.01		29.66	9.07	198.60			39.65	33.07				7.08	64.99	
2	Government Securities																	
3	Non Governmental Securities		13.30	0.15		23.20		4.11						69.19				1.75
4	Fixed Deposit Receipts	7.26	212.15	0.05	2.56	6.46	0.99	8.79	0.98	2.54	0.18	3.84		4.83	1.49	0.29	1.80	1.29
4.1	Own	7.26	212.15	0.05	2.56	6.46	0.99	8.79	0.98	2.54	0.18	3.84		4.83	1.49	0.29	1.80	1.29
4.2	Other Licences Institutions																	
5	Collateral of Properties	685.29	1400.14	148.60	209.91	408.60	79.24	2118.55	534.76	79.90	6.74	389.39	89.88	504.10	295.21	76.12	183.85	166.13
5.1	Fixed Assets	685.29	1400.14	148.60	209.91	408.60	79.24	2118.55	534.76	79.90	6.74	389.39	89.88	504.10	295.21	76.12	183.85	166.13
5.2	Current Assets																	
6	Against security of Bill																	
6.1	Domestic Bills																	
6.2	Foreign Bills																	
7	Against Guarantee	0.00	69.48	2.84	3.10	6.00		21.41	7.37		0.44					14.11		
7.1	Government Guarantee		5.12															
7.2	Institutional Guarantee		64.36			6.00		20.00	0.90							13.00		
7.3	Personal Guarantee	0.00			3.10				6.47									
7.4	Collective Guarantee			2.84				1.41									14.11	
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee										0.44							
8	Credit Card																	
9	Others		74.45				7.01	7.27							7.61	0.07		
	Total	692.55	1769.51	161.66	215.58	473.92	96.31	2358.74	543.11	82.44	47.00	426.30	89.88	591.12	304.31	97.67	250.65	169.17

Statement of Loans and Advances

as on Asoj end 2069

Rs. in million

Sector wise credit		Ekata	Kalinchowk	Kailash	Salpa	Nepal Aawas	Nepal Finance	NIDC Capital	Narayani National	NSMFL	Peoples	Merchante	Kathmandu	Himalaya	Union	Gorkha	Paschimanchal	NHMFL
1	Agricultural and Forest	25.32	5.75	5.92			34.80	7.18	109.21	41.78	6.32		17.03		6.06		151.14	82.32
2	Fishery			13.39					1.63									
3	Mining							2.50			71.00						6.40	
4	Agriculture, Forestry & Beverage Production	14.87	5.79	63.34				5.20	97.09	61.40			1.40		0.44		85.56	16.95
5	Non-food Production	27.93	0.15	235.14			36.74	35.30	109.32	35.75	4.77		3.25		88.71	5.47	11.29	38.60
6	Construction	33.87	6.73	567.66		372.10	93.29	58.79	575.77	242.35	275.88	1.99	38.45		213.46	51.82	242.37	159.73
7	Electricity, Gas and Water			2.70			24.34	8.05		23.08							3.70	0.13
8	Metal Products, Machinery & Electronic Equipment & Assemblage	24.68		107.58					20.88	3.45					56.53	0.08	39.80	7.20
9	Transport, Communication and Public Utilities	79.09	5.37	846.06			1.46	46.21	115.61		1.01	16.99	13.98		67.02	22.97	121.61	120.23
10	Wholesaler & Retailer	28.59	15.45	733.52	3.64		207.22	314.65	429.45	67.30	122.04	3.94	59.78		12.74	16.84	309.06	92.02
11	Finance, Insurance and Real Estate			524.73				172.70	252.10	238.17			42.96		66.55	35.38	38.33	328.79
12	Hotel or Restaurant	2.13	4.15	383.59	0.39		18.48	86.42	49.51	39.81	82.09		4.13		6.94	7.50	22.09	31.83
13	Other Services	21.91		224.02	2.34		1.40	5.74	88.27				3.35		19.15	1.01	29.11	51.26
14	Consumption Loans	50.95	5.40	151.41	0.05	26.00	56.00	155.70	82.38	297.47	26.31		79.41		205.96	31.35	84.89	177.90
15	Local Government									33.18			7.65					
16	Others	68.11	19.55	680.21			121.69	108.62	1367.09	347.42	26.15		73.79		157.48	96.55	374.66	258.75
	Total	377.46	68.33	4539.25	6.41	398.10	595.42	1007.06	3298.29	1431.17	615.57	22.92	345.16		901.04	268.96	1520.00	1365.69

Product wise credit

1	Term Loan	4.42	34.02	497.97	0.39		0.94	342.73	168.05	223.12	157.86	3.75	76.80		204.65		737.59	309.11
2	Overdraft	126.70	11.81	723.38	5.58													
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	7.77		850.30			320.64	184.18	743.04	370.50			73.79		114.74	133.62	225.20	
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	33.87	6.73	567.66		317.10	72.94	107.06	455.71	42.51	21.34		38.45		114.73	42.35	137.38	158.62
6	Real Estate Loan	32.23		496.04		41.90	20.35	138.32	355.46	360.11	397.92	1.60	42.96		130.79	34.54	123.88	328.25
7	Margin Nature Loan			9.96			35.99	97.29	57.88	66.88	11.38		79.41		155.62	24.74	4.10	56.75
8	Hire Purchase Loan	104.91	10.77	940.11			1.53	52.11	129.48	207.87	8.05	16.99	13.98		74.24	22.97	137.73	120.23
9	Deprived Sector Loan	2.06	1.93	98.71	0.39	13.10	16.84	28.71	86.52	95.68	6.32	0.59	7.65		21.75	9.73	49.19	35.32
10	Bills Purchased																	
11	Other Product	65.52	3.07	355.13	0.05	26.00	126.19	56.67	1302.15	64.51	12.69		12.13		84.53	1.01	104.92	357.42
	TOTAL LOAN & ADVANCES	377.46	68.33	4539.25	6.41	398.10	595.42	1007.06	3298.29	1431.17	615.57	22.92	345.16		901.04	268.96	1520.00	1365.69

Security wise credit

1	Gold and Silver	24.95															12.30	
2	Government Securities																	
3	Non Governmental Securities			9.96						66.88	11.38		60.30		155.62	25.68		
4	Fixed Deposit Receipts	0.19		61.92	0.05	26.00	21.33	53.07	60.03	22.73	7.89		19.11		26.35	5.66	35.51	136.33
4.1	Own	0.19		61.92	0.05	26.00	21.33	53.07	60.03	22.73	7.89		19.11		26.35	5.66	35.51	136.33
4.2	Other Licences Institutions																	
5	Collateral of Properties	350.26	68.33	4390.27	6.36	372.10	516.01	881.39	3168.34	1245.88	596.29	22.66	265.75		666.16	237.61	1472.17	1164.58
5.1	Fixed Assets	350.26	68.33	4390.27	6.36	372.10	516.01	881.39	3168.34	1245.88	596.29	22.66	265.75		666.16	237.61	1472.17	1164.58
5.2	Current Assets																	
6	Against security of Bill																	
6.1	Domestic Bills																	
6.2	Foreign Bills																	
7	Against Guarantee	2.06		75.65						95.68					52.91		0.02	
7.1	Government Guarantee			13.15						33.18					3.25			
7.2	Institutional Guarantee	2.06		42.50											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			1.45			58.08	72.61	69.91		0.02	0.26						64.79
	Total	377.46	68.33	4539.25	6.41	398.10	595.42	1007.06	3298.29	1431.17	615.57	22.92	345.16		901.04	268.96	1520.00	1365.69

Statement of Loans and Advances

as on Asoj 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	80.23		65.52	0.70	48.11	4.65	18.89			3.56	0.00	40.49	33.48	9.06	26.54	3.00	6.60
2	Fishery							11.43					0.62					
3	Mining				0.92		6.40		3.50					0.25			18.10	11.68
4	Agriculture, Forestry & Beverage Production			7.11	2.20	18.24	15.43	63.78		1.59		10.83	39.05	23.48	59.51		33.16	41.05
5	Non-food Production		105.64	134.86	178.85	251.88	271.25	76.47		24.12	9.78	3.00	77.34	199.95	32.95	116.53	93.85	101.06
6	Construction	415.57	128.56	278.85	213.28	99.75	87.86	428.83	73.06	726.69	125.62	18.99	110.27	15.66	154.83	39.68	92.67	131.35
7	Electricity, Gas and Water			0.60	4.98								1.58	1.50		3.10	1.07	24.85
8	Metal Products, Machinery & Electronic Equipment & Assemblage	70.66		4.98	0.86	5.57	158.33	7.00		259.65		1.44	6.25	5.39			2.80	49.54
9	Transport, Communication and Public Utilities	120.82	88.19	52.00	133.20	173.98	838.74	220.58		19.33		35.33	43.45	4.33		130.78	74.58	117.73
10	Wholesaler & Retailer	663.67	357.21	210.61	235.42	208.53	239.14	334.71	419.43	11.64	278.69	9.73	51.59	261.35	280.61	380.94	524.25	70.75
11	Finance, Insurance and Real Estate			83.85	90.82	55.50	331.92	377.72	730.30	104.54		25.62	99.46	138.85	42.37	191.24	233.08	206.34
12	Hotel or Restaurant			52.89	189.35	32.64	18.25	58.80					8.73	58.57	8.90	49.26	3.98	10.09
13	Other Services	53.40	13.81	207.88	156.19	17.31	419.41	39.17	141.11	0.97	19.42	25.05	42.07	20.60	65.22	68.60	45.49	7.80
14	Consumption Loans	111.82	18.38	102.41	34.80	133.04	66.24	159.91	137.22	809.20	75.75	17.80	21.25	33.26	55.17	11.38	86.39	26.72
15	Local Government												4.02	1.52	2.18			
16	Others	66.71	181.87		212.08	252.22	123.21	337.00	134.70	173.24	279.98	21.18	142.25	11.64	58.17	388.91	40.63	196.61
	Total	1582.88	893.66	1201.57	1453.63	1296.77	2580.82	2134.28	1639.32	2130.96	792.80	168.97	688.41	809.83	768.95	1406.95	1253.05	1002.19

Product wise credit

1	Term Loan	659.19		204.70		76.42	785.88	249.83	419.43			17.60		1.50	373.06	226.70	6.56	57.65
2	Overdraft																	
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan		493.27	356.67	800.11	811.57	309.94	564.24		92.18		30.86	276.67	639.75		546.73	795.11	333.09
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	312.30	73.60	197.31	100.81	35.75	39.57	278.61	73.06	513.62		8.79	58.92	10.61	132.03		92.67	280.06
6	Real Estate Loan	267.48	54.97	164.21	210.22	53.51	467.98	452.20	730.30	79.43	125.62	21.66	140.95	115.05	65.17	230.92	233.08	213.58
7	Margin Nature Loan	66.01	18.13	80.73	3.80	12.41	25.09	92.96	27.27	95.88	10.60	13.02	4.64	18.91			39.36	14.99
8	Hire Purchase Loan	139.53	88.19	40.66	77.13	237.43	823.96	238.35	33.55	909.45	13.70	34.55	49.95	1.61	4.77	130.78	45.64	40.47
9	Deprived Sector Loan	63.63	27.68	30.57	29.00	29.95	50.25	48.16	45.43	55.28	11.57	6.75	30.81	17.48	15.35	35.21	40.63	29.84
10	Bills Purchased																	
11	Other Product	74.74	137.83	126.72	232.57	39.72	78.15	209.93	310.28	385.12	631.32	35.74	126.48	4.92	178.58	236.61		32.50
	TOTAL LOAN & ADVANCES	1582.88	893.66	1201.57	1453.63	1296.77	2580.82	2134.28	1639.32	2130.96	792.80	168.97	688.41	809.83	768.95	1406.95	1253.05	1002.19

Security wise credit

1	Gold and Silver	21.34				7.66				9.70								
2	Government Securities																	
3	Non Governmental Securities			80.73			25.09	92.96	27.27		10.60	13.03		18.91			39.36	14.99
4	Fixed Deposit Receipts	90.48	18.38	21.67	31.39	31.77	64.75	58.61	76.40	22.18	75.75	4.78	11.61	14.35	44.66	11.38	47.03	6.95
4.1	Own	90.48	18.38	21.67	31.39	31.77	64.75	58.61	76.40	22.18	75.75	4.78	11.61	14.35	44.66	11.38	47.03	6.95
4.2	Other Licences Institutions																	
5	Collateral of Properties	1333.69	875.28	1098.96	1361.73	1244.93	2440.29	1948.59	1305.27	1881.15	706.46	140.18	662.10	763.41	716.37	1395.57	1166.66	964.25
5.1	Fixed Assets	1333.69	875.28	1098.96	1361.73	1244.93	2440.29	1948.59	836.91	1881.15	706.46	140.18	662.10	763.41	716.37	1395.57	1166.66	964.25
5.2	Current Assets								468.36									
6	Against security of Bill																	
6.1	Domestic Bills																	
6.2	Foreign Bills																	
7	Against Guarantee	70.66		0.20	29.00		50.69	30.35		34.00		10.68	10.07					16.00
7.1	Government Guarantee						15.25						4.02					2.00
7.2	Institutional Guarantee				29.00		35.00	30.02		33.55		3.41						14.00
7.3	Personal Guarantee			0.20			0.44	0.33		0.45		7.27	6.05					
7.4	Collective Guarantee																	
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee	70.66																
8	Credit Card																	
9	Others	66.71			31.51	12.41		3.77	230.38	183.94		0.30	4.64	13.16	7.92			
	Total	1582.88	893.66	1201.57	1453.63	1296.77	2580.82	2134.28	1639.32	2130.96	792.80	168.97	688.41	809.83	768.95	1406.95	1253.05	1002.19

Statement of Loans and Advances

as on Asoj end 2069

Rs. in million

Sector wise credit		Arun	Multipurpose	Butwal	Srijana	Om	CMB	WMBFL	CMBFL	Crystal	Royal	Guheshwori	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha
1	Agricultural and Forest	19.40	23.55	34.84	5.04	22.99	5.06		368.59		62.83	0.55	7.49	16.06	25.40	2.37	38.74	84.26
2	Fishery			1.50										2.00	0.79		0.00	0.30
3	Mining	14.20		6.04						27.81							0.69	
4	Agriculture, Forestry & Beverage Production		5.20	78.96		40.75	1.99	58.16	867.60		186.60	0.58	12.40	100.43	6.26		51.84	29.83
5	Non-food Production			22.97		49.62	18.10		0.82	100.00	14.81		14.20	44.82		28.93	197.30	17.07
6	Construction	48.22	21.69	112.10	17.95	353.76	60.95	54.23	13.02	293.53	129.02	233.88	60.91	345.35	85.68	33.75	154.32	130.20
7	Electricity, Gas and Water																35.74	0.58
8	Metal Products, Machinery & Electronic Equipment & Assemblage	6.04		3.98		5.00	0.23			41.35	3.69	0.41	43.68	0.96	0.06	44.56	12.61	
9	Transport, Communication and Public Utilities			163.33		182.88	57.92	34.38	10.58	41.04	14.26		426.18	165.71	31.22	11.10	198.97	
10	Wholesaler & Retailer	49.42	23.52	212.54	114.55	608.53	7.80	82.80	179.18	164.33	4.40	7.98	362.53	9.21	133.47	409.39	103.22	
11	Finance, Insurance and Real Estate			72.76		130.34	5.98	246.76	12.83	327.62	75.12	16.47	16.38			142.17	722.70	60.56
12	Hotel or Restaurant	22.60		40.99	14.00	134.97		1.42	100.20	55.63	1.22	0.40	118.92	2.15	37.18	123.24	8.23	
13	Other Services	0.13	10.38	295.39	10.77	31.92	20.29	29.38	3.11	20.73	63.41	12.81	84.34	3.96	44.24	28.99	70.11	
14	Consumption Loans	9.01	20.60	64.19	12.64	315.64	31.21	44.70	18.21	25.73	77.87	69.85	76.97	85.90	14.73	73.07	123.40	134.49
15	Local Government			1.37													0.00	
16	Others	55.59	2.54	44.65	88.69	861.18	218.97	243.60	877.38	436.80	725.00	241.76	84.00	650.61	57.84	328.16	763.75	383.06
	Total	224.61	107.49	1155.60	263.64	2737.58	428.50	795.43	2451.52	756.06	1959.82	723.52	294.04	2297.19	372.69	854.64	2705.76	1233.49

Product wise credit

1	Term Loan		61.57	414.72	114.55	352.89	20.20	172.12	1366.39	600.35	97.56	177.37		109.97	84.83	563.79	10.76	31.89
2	Overdraft																	
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan	91.17		164.65		618.05	99.61	131.89	195.76	16.76	606.74		65.43	689.73	2.15		1631.56	239.87
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	35.69	21.69	145.54		139.93	57.25	0.30	6.35	77.49	153.67	29.84	181.60			12.46	114.74	126.70
6	Real Estate Loan	27.46		250.42		266.69	28.39	236.06	723.37	131.33	328.34	161.84	13.87	134.96	85.68	127.07	533.13	55.38
7	Margin Nature Loan			28.61		4.00	17.94	49.15		53.49	25.47	53.64				54.12	210.42	152.16
8	Hire Purchase Loan	5.77	7.07	86.89	5.02	185.38	21.38	39.37	18.13	7.49	43.99	18.90	1.28	470.83	165.71	40.83	78.27	215.11
9	Deprived Sector Loan	5.55	2.54	30.67	6.60	72.28	13.38	6.65	12.00	0.13	81.62	22.80	8.15	55.38	34.33	30.64	58.65	56.11
10	Bills Purchased												3.80					
11	Other Product	58.96	14.63	34.10	137.48	1098.38	170.34	159.89	129.52	670.58	163.47	118.03	654.72			25.72	68.23	356.27
	TOTAL LOAN & ADVANCES	224.61	107.49	1155.60	263.64	2737.58	428.50	795.43	2451.52	756.06	1959.82	723.52	294.04	2297.19	372.69	854.64	2705.76	1233.49

Security wise credit

1	Gold and Silver					217.06												
2	Government Securities									1.32							11.75	
3	Non Governmental Securities					4.00		18.59		53.49		55.24				54.12		152.16
4	Fixed Deposit Receipts	3.24	13.54	18.89	7.69	76.69	16.54	28.00	9.01	16.92	24.38	25.48	20.37	24.48	22.37	8.89	134.61	18.30
4.1	Own	3.24	13.54	18.89	7.69	76.69	16.54	28.00	9.01	16.92	24.38	25.48	20.37	24.48	22.37	8.89	134.61	18.30
4.2	Other Licences Institutions																	
5	Collateral of Properties	165.78	93.95	1136.71	5.02	2439.83	387.65	687.47	2430.51	737.82	1801.73	664.90	205.39	2272.71	350.18	760.89	2275.03	1050.99
5.1	Fixed Assets	165.78	93.95	1136.71	5.02	2439.83	387.65	687.47	2430.51	737.82	1801.73	664.90	205.36	2272.71	350.18	760.89	2275.03	1050.99
5.2	Current Assets												0.03					
6	Against security of Bill																	
6.1	Domestic Bills																	
6.2	Foreign Bills																	
7	Against Guarantee						0.05	45.89	12.00		39.82	0.30	8.90			0.10	39.58	12.05
7.1	Government Guarantee																	4.85
7.2	Institutional Guarantee						0.05	34.22	12.00		36.70		5.51				13.00	7.20
7.3	Personal Guarantee							11.66			3.12	0.30	3.39			0.10	25.00	
7.4	Collective Guarantee																1.58	
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee																	
8	Credit Card																	
9	Others	55.59			250.94		24.26	15.47		40.40	32.83	4.15		0.15	30.64	244.78		
	Total	224.61	107.49	1155.60	263.64	2737.58	428.50	795.43	2451.52	756.06	1959.82	723.52	294.04	2297.19	372.69	854.64	2705.76	1233.49

Statement of Loans and Advances

as on Asoj 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		166.86		1.10	3.95	0.47	16.89	2.98	9.97	15.23	4.16	28.62	15.88	7.48	18.66	11.29	18.92
2	Fishery	1.05										0.43		0.00				0.05
3	Mining			6.50	4.98									0.00				
4	Agriculture, Forestry & Beverage Production		27.05	37.13	10.49	15.39		18.79			60.49		31.47	16.10	4.30		1.35	1.60
5	Non-food Production		150.73	18.50	11.65	28.98		0.20		2.99			22.32	61.52	12.00	86.41	24.15	1.35
6	Construction	24.72	311.49	33.97	56.66	33.70	39.48	5.09	8.28	249.08	75.93	20.69	169.22	64.13	20.38	59.61	45.38	74.50
7	Electricity, Gas and Water		54.55											0.00				
8	Metal Products, Machinery & Electronic Equipment & Assemblage		5.55	8.35		5.38						0.50		7.75		27.09	1.25	0.30
9	Transport, Communication and Public Utilities	299.82	178.65	36.66	7.35	103.82			59.44	75.89	139.68	2.00	254.06	26.69	81.85	63.09	40.88	31.21
10	Wholesaler & Retailer		355.22	124.72	67.68	53.98	207.45	66.12	19.38	341.33	285.99	9.94	291.30	57.69	46.46	88.88	87.91	60.85
11	Finance, Insurance and Real Estate	79.84	1130.94	78.33	336.43	42.93	28.77		95.26	95.99		0.47	60.60	82.83	10.60	72.10	9.00	10.80
12	Hotel or Restaurant		227.82	8.00	3.07	2.36			3.60				0.30	22.15		11.71	10.65	6.55
13	Other Services	1.08	337.37	7.60	66.06	8.01	0.83	9.20	42.81	10.21	14.15	0.20	2.22	21.49		27.30	69.82	2.22
14	Consumption Loans	8.42	300.99	19.95	50.12	45.49	116.05	4.60	4.25	145.88	40.94	1.88	16.95	85.54	17.06	152.56	69.31	88.04
15	Local Government					1.30								1.46				
16	Others	116.06	895.46	203.55	240.04	176.10	332.89	24.43	126.30	477.64	185.15	39.47	364.60	274.59	204.16	267.65	191.37	108.80
Total		530.98	4142.68	583.26	855.64	521.40	725.95	145.32	362.30	1405.97	820.54	79.75	1241.64	737.81	404.28	875.06	562.36	405.20

Product wise credit

1	Term Loan		103.96		15.81	184.51	273.74	1.87	14.60	45.19	19.53	12.14	19.06	49.27		33.05		3.38
2	Overdraft																	
3	Trust Receipt Loan / Import Loan																	
4	Demand & Other Working Capital Loan		1512.01	353.21	251.45	86.86	204.42	110.06	171.09	274.08	495.13		326.02	153.82	107.13	485.71	203.81	84.05
5	Res. Per. H. Loan (Up to Rs. 10 mil.)		85.48	28.47	47.85	32.98	29.26	5.09	3.99	78.94	75.93	20.69	147.87		24.29	19.00	46.18	66.11
6	Real Estate Loan		992.46	108.34	145.35	44.79	55.39		80.16	157.82		0.47	81.95	114.60	93.97	107.44	54.19	10.00
7	Margin Nature Loan		82.03	21.44	14.81	29.14	20.47		4.45	58.20			2.00	57.88	26.54	143.83	34.90	70.65
8	Hire Purchase Loan		362.45	40.37	29.22	118.48	27.77	3.65	68.09	115.27	147.03	2.94	254.06	33.89	57.78	58.59	82.29	40.88
9	Deprived Sector Loan		103.77	15.19	24.79	19.82	25.78	5.65	15.10	52.03	17.60	2.46	28.62	19.98	10.88	17.10	18.06	11.94
10	Bills Purchased		0.06		2.60													
11	Other Product	530.98	900.47	16.25	323.76	4.82	89.11	19.01	4.83	624.46	65.33	41.05	382.07	308.37	83.69	10.34	122.93	118.20
TOTAL LOAN & ADVANCES		530.98	4142.68	583.26	855.64	521.40	725.95	145.32	362.30	1405.97	820.54	79.75	1241.64	737.81	404.28	875.06	562.36	405.20

Security wise credit

1	Gold and Silver		16.56				77.08			45.19	22.68							
2	Government Securities																	
3	Non Governmental Securities				11.34	29.14				58.20				57.88	21.04	143.83		
4	Fixed Deposit Receipts	8.42	27.79	16.25	18.59	1.70	11.20	2.18	4.25	6.52	10.92	0.94	14.95	12.46	13.22	8.74	17.96	5.23
4.1	Own	8.42	27.79	16.25	18.59	1.70	11.20	2.18	4.25	6.52	10.92	0.94	14.95	12.46	13.22	8.74	17.96	5.23
4.2	Other Licences Institutions																	
5	Collateral of Properties	468.62	3604.46	530.39	799.54	472.26	637.67	143.15	330.71	652.56	786.95	78.71	1212.43	656.02	314.44	680.04	509.50	316.71
5.1	Fixed Assets	468.62	3604.46	530.39	799.45	472.26	637.67	143.15	330.71	642.61	786.95	78.71	1212.43	656.02	314.44	680.04	509.50	316.71
5.2	Current Assets				0.10					9.95								
6	Against security of Bill																	
6.1	Domestic Bills																	
6.2	Foreign Bills																	
7	Against Guarantee	11.27	225.00		22.63				22.89				12.26	11.45				12.51
7.1	Government Guarantee				20.00								1.60	1.46				
7.2	Institutional Guarantee		14.72		0.51				15.10					8.00				4.00
7.3	Personal Guarantee	11.27	197.35		2.12				7.79					1.99				7.91
7.4	Collective Guarantee		12.93										10.66					0.60
7.5	Int. Rtd. Foreign Bank's Guarantee																	
7.6	Other Guarantee	0.00																
8	Credit Card																	
9	Others	42.67	268.87	36.63	3.54	18.30			4.45	643.51		0.10	2.00		55.58	42.46	34.90	70.75
Total		530.98	4142.68	583.26	855.64	521.40	725.95	145.32	362.30	1405.97	820.54	79.75	1241.64	737.81	404.28	875.06	562.36	405.20

Statement of Loans and Advances

as on Asoj end 2069

Rs. in million

Sector wise credit		Reliance	Lotus	Baibhav	Bhaktapur
1	Agricultural and Forest		0.74	5.48	14.81
2	Fishery			1.63	
3	Mining				
4	Agriculture, Forestry & Beverage Production		11.50	4.50	15.84
5	Non-food Production	17.80	1.59	7.04	2.74
6	Construction	126.84	32.02	7.30	39.61
7	Electricity, Gas and Water			3.50	
8	Metal Products, Machinery & Electronic Equipment & Assemblage	14.54			
9	Transport, Communication and Public Utilities	158.16	88.70		2.65
10	Wholesaler & Retailer	44.10	39.80	35.29	45.92
11	Finance, Insurance and Real Estate	14.00	5.30	15.90	5.00
12	Hotel or Restaurant	9.38		1.30	1.50
13	Other Services	1.03	9.08	14.60	8.93
14	Consumption Loans	34.71	33.51	15.08	15.03
15	Local Government				
16	Others	275.09	89.59	65.31	4.90
	Total	695.64	311.83	176.92	156.93

Product wise credit

1	Term Loan		21.00	2.50	19.88
2	Overdraft				
3	Trust Receipt Loan / Import Loan				
4	Demand & Other Working Capital Loan		37.72	63.48	61.90
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	140.82		7.30	23.61
6	Real Estate Loan	41.74	32.02	6.40	
7	Margin Nature Loan	6.31	9.18	7.40	
8	Hire Purchase Loan	178.28	104.82	1.81	27.54
9	Deprived Sector Loan	21.07	11.99	8.56	5.00
10	Bills Purchased				
11	Other Product	307.43	95.09	79.48	19.01
	TOTAL LOAN & ADVANCES	695.64	311.83	176.92	156.93

Security wise credit

1	Gold and Silver			0.04	6.23
2	Government Securities				
3	Non Governmental Securities				
4	Fixed Deposit Receipts	10.65	2.29	0.28	0.60
4.1	Own	10.65	2.29	0.28	0.60
4.2	Other Licences Institutions				
5	Collateral of Properties	627.70	282.88	159.33	144.00
5.1	Fixed Assets	627.70	282.88	159.33	144.00
5.2	Current Assets				
6	Against security of Bill				
6.1	Domestic Bills				
6.2	Foreign Bills				
7	Against Guarantee	20.33	21.22	9.80	1.10
7.1	Government Guarantee				
7.2	Institutional Guarantee	14.00	5.30	5.00	
7.3	Personal Guarantee	6.23	6.73	4.80	1.10
7.4	Collective Guarantee	0.09			
7.5	Int. Rtd. Foreign Bank's Guarantee				
7.6	Other Guarantee		9.18		
8	Credit Card				
9	Others	36.96	5.45	7.47	5.00
	Total	695.64	311.83	176.92	156.93

Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities		Mid July			Mid-Sep	Mid-Oct	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	3,253.3	3,127.7	10.8	16.9	(3.9)
	a. Paid-up Capital	1,272.7	1,546.3	1,717.2	1,830.4	1,730.4	21.5	11.1	(5.5)
	b. Statutory Reserves	162.9	245.6	288.3	372.3	372.9	50.7	17.4	0.2
	c. Retained Earning	125.2	(25.6)	107.6	286.8	225.0	(120.4)	(520.7)	(21.6)
	d. Others Reserves	613.8	642.5	703.6	763.7	799.4	4.7	9.5	4.7
2	BORROWINGS	10,753.8	13,037.6	16,586.4	15,283.0	15,960.9	21.2	27.2	4.4
	a. NRB	210.4	200.9	198.4	266.6	135.3	(4.5)	(1.3)	(49.2)
	f. Others	10,543.4	12,836.7	16,388.0	15,016.4	15,825.6	21.8	27.7	5.4
3	DEPOSITS	2,574.3	3,537.4	5,235.2	5,439.0	5,311.3	37.4	48.0	(2.3)
4	Other Liabilities	1,415.5	1,818.6	2,502.9	2,825.7	2,671.5	28.5	37.6	(5.5)
	a. Loan Loss Provision	388.8	436.3	505.5	526.6	525.7	12.2	15.9	(0.2)
	b. Interest Suspense a/c	275.4	354.0	410.0	476.4	433.2	28.5	15.8	(9.1)
	c. Others	751.3	1,028.4	1,587.5	1,822.7	1,712.6	36.9	54.4	(6.0)
5	Reconciliation A/c	1,726.4	223.2	2,236.6	1,457.6	1,716.7	(87.1)	902.1	17.8
6	Profit & Loss A/c	277.4	470.7	629.8	190.8	193.4	69.7	33.8	1.3
Total Assets		18,922.1	21,496.4	30,007.5	28,449.4	28,981.6	13.6	39.6	1.9
Assets									
1	LIQUID FUNDS	2,172.8	3,272.2	5,843.5	4,496.2	4,896.4	50.6	78.6	8.9
	a. Cash Balance	24.9	31.8	44.2	38.6	41.6	27.5	39.0	7.8
	b. Bank Balance	1,691.9	2,632.4	3,253.9	1,467.5	1,244.0	55.6	23.6	(15.2)
	c. Money at Call	456.0	608.1	2,545.4	1,467.5	1,244.0	33.4	318.6	(15.2)
2	INVESTMENT IN SECURITIES EXCEPT SHARES	111.2	164.7	128.7	53.2	128.7	48.1	(21.9)	141.8
3	SHARE & OTHER INVESTMENT	2,424.6	1,560.5	2,040.6	2,515.1	2,428.5	(35.6)	30.8	(3.4)
4	LOANS & ADVANCES	11,117.0	14,649.9	17,738.3	17,890.6	18,059.4	31.8	21.1	0.9
	Institutional	11,117.0	14,649.9	6,194.1	6,152.7	5,121.3	31.8	(57.7)	(16.8)
	Individual			11,544.2	11,737.8	12,938.1			10.2
5	FIXED ASSETS	225.5	259.3	340.2	352.2	340.2	15.0	31.2	(3.4)
6	OTHER ASSETS	907.8	1,253.2	1,594.9	1,665.6	1,440.2	38.0	27.3	(13.5)
7	Expenses not Written off	1.5	1.1	0.7	10.6	10.6	(28.8)	(35.1)	
8	Reconciliation Account	1,712.1	253.0	2,234.8	1,420.4	1,593.2	(85.2)	783.3	12.2
9	Profit & Loss A/c	249.7	82.5	85.8	45.5	84.4	(67.0)	4.1	85.4
USES OF FUNDS		18,922.2	21,496.4	30,007.5	28,449.4	28,981.6	13.6	39.6	1.9

Statement of Assets and Liabilities
as on Asoj end 2069

Liabilities		PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	Swabalamban	Samaksan
1	CAPITAL FUND	42.38	-169.58	161.79	36.38		311.11	1048.80	172.08	261.83	267.12	523.72
	a. Paid-up Capital	60.00	58.50	100.00	73.57		211.70	320.00	106.14	126.02	124.78	140.00
	b. Statutory Reserve	5.33	1.36	16.53	6.30		42.70	108.23	33.88	54.89	50.30	27.52
	c. Retained Earning	-30.55	-229.44	39.14	-46.33		13.68	305.12	25.87	47.01	8.76	78.78
	d. Others Reserve fund	7.60		6.12	2.84		43.03	315.44	6.18	33.91	83.27	277.42
2	BORROWINGS	687.32	176.23	915.27	603.19		2114.75	2697.22	1232.71	1524.74	1246.13	3061.97
	a. NRB	55.22	16.45	3.65	7.24		3.12		11.35	14.37		10.42
	b. Others	632.10	159.78	911.62	595.95		2111.63	2697.22	1221.36	1510.37	1246.13	3051.56
3	DEPOSITS	78.60	58.32	309.62	240.27		998.81		340.04	1801.94	1001.76	
4	OTHER LIABILITIES	285.15	270.71	270.05	111.72		308.59	238.26	112.21	193.22	377.82	346.41
	1. Loan Loss Provision	50.95	51.62	78.19	36.61		59.05	70.20	19.18	28.05	45.71	51.97
	2. Interest Suspense a/c	176.92	110.15	59.07	24.39		34.10	1.41	5.63		12.15	1.73
	3. Others	57.28	108.94	132.79	50.71		215.43	166.65	87.39	165.17	319.96	292.71
5	RECONCILIATION A/C		74.82	24.46	7.06				-0.89	970.22	85.61	0.02
6	PROFIT & LOSS A/C	3.30	0.07	20.56	8.79		30.78	41.26	19.04	25.26	5.30	22.26
TOTAL LIABILITIES		1096.74	410.56	1701.75	1007.41		3764.04	4025.54	1875.18	4777.21	2983.75	3954.38
Assets												
1	LIQUID FUNDS	79.24	4.47	373.56	167.08		553.39	592.08	484.35	823.88	235.87	882.25
	a. Cash Balance	2.38	1.46	2.64	3.30		9.55	0.00	1.24	3.78	9.37	0.99
	b. Bank Balance	13.17	3.01	370.92	51.19		46.08	592.08	211.57	820.10	64.83	881.27
	c. Money at Call	63.68			112.59		497.75		271.54		161.67	
2	INVESTMENT IN SECURITIES EXCEPT SHARES						38.73	12.50		75.46		
3	SHARES & OTHER INVESTMENT	0.80	10.80	115.13	1.15		105.34	1549.87	10.01	5.85	315.89	140.55
4	LOANS & ADVANCES	730.54	148.22	1000.74	696.62		2779.61	1755.01	1296.89	2666.32	2229.16	2881.23
	Institutional							1755.01				2881.23
	Individual	730.54	148.22	1000.74	696.62		2779.61		1296.89	2666.32	2229.16	
5	FIXED ASSETS	13.79	1.89	7.70	13.90		124.32	2.28	12.16	96.59	18.91	9.02
6	OTHER ASSETS	241.77	169.34	181.46	119.55		167.32	113.80	71.78	138.89	160.33	41.33
7	EXPENSES NOT WRITTEN OFF	9.71										
8	RECONCILIATION A/C		71.89				-4.67			970.22		
9	PROFIT & LOSS A/C	20.91	3.94	23.15	9.11						23.59	
TOTAL ASSETS		1096.74	410.56	1701.75	1007.41		3764.04	4025.54	1875.18	4777.21	2983.75	3954.38

Statement of Assets and Liabilities
as on Asoj 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	11.91	105.86	12.30	20.55	11.20	10.58	18.81	9.93	70.39	61.01
	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	0.30	4.33	0.18	0.29		-0.42	0.54		0.04	
	c. Retained Earning	2.51		5.99	0.55	1.53	1.70	0.59	-2.80		1.77	-0.27	0.34	1.01
	d. Others Reserve fund	15.34		0.14	0.07		0.41	7.67						
2	BORROWINGS	422.71	92.02	98.93	125.90	794.40	69.03	29.40	26.40	10.57	13.53	1.50	7.00	10.00
	a. NRB										13.53			
	b. Others	422.71	92.02	98.93	125.90	794.40	69.03	29.40	26.40	10.57		1.50	7.00	10.00
3	DEPOSITS	309.67	25.39	54.57	43.20		15.49	16.92	1.64	6.60	5.34	0.49	1.63	0.95
4	OTHER LIABILITIES	96.73	5.16	10.71	11.17	16.48	1.47	2.93	5.68	1.07	4.50	0.20	0.46	0.86
	1. Loan Loss Provision	15.64	3.61	0.81	2.09	4.85	0.93	0.56	2.37	0.44	2.55	0.03	0.18	0.14
	2. Interest Suspense a/c	4.72			0.09	0.02		0.01	1.51		0.99	0.03	0.18	0.06
	3. Others	76.38	1.54	9.90	8.99	11.60	0.53	2.36	1.80	0.63	0.96	0.14	0.10	0.67
5	RECONCILIATION A/C	408.42		125.28					5.94		15.80			
6	PROFIT & LOSS A/C	4.63	1.28	2.11	0.78	2.77	1.33	1.49		0.30	2.07			
	TOTAL LIABILITIES	1332.93	139.81	324.43	192.96	919.52	99.62	71.30	50.87	29.13	60.04	12.11	79.47	72.81
Assets														
1	LIQUID FUNDS	92.29	53.00	13.92	39.76	374.09	6.31	13.48	14.64	3.27	6.33	5.35	25.62	52.19
	a. Cash Balance	2.91	0.03	1.99	0.12		0.32	0.81	0.15	0.36	0.13	0.00	0.01	0.01468
	b. Bank Balance	89.38	0.90	0.96	0.98	374.09	5.99	12.67	14.49	0.09	6.20	0.71	0.04	50.1
	c. Money at Call		52.07	10.96	38.67					2.82		4.63	25.57	2.07993
2	INVESTMENT IN SECURITIES EXCEPT SHARES											1.99		
3	SHARES & OTHER INVESTMENT	70.00	14.01			50.00			9.00	0.09			30.00	
4	LOANS & ADVANCES	736.65	70.30	180.61	147.50	485.05	90.55	55.80	14.18	24.84	34.27	3.49	18.05	13.72
	Institutional					485.05								
	Individual	736.65	70.30	180.61	147.50		90.55	55.80	14.18	24.84	34.27	3.49	18.05	13.72337
5	FIXED ASSETS	9.56	1.21	2.02	2.59	6.74	2.18	1.69	3.48	0.76	0.63	0.68	3.31	4.83227
6	OTHER ASSETS	15.92	1.27	2.21	3.10	3.63	0.58	0.33	2.58	0.15	1.55	0.20	1.70	1.42304
7	EXPENSES NOT WRITTEN OFF			0.39					0.31			0.20		
8	RECONCILIATION A/C	408.50	0.02	125.28					5.94		15.98			
9	PROFIT & LOSS A/C								0.74	0.01	1.29	0.20	0.79	0.63992
	TOTAL ASSETS	1332.93	139.81	324.43	192.96	919.52	99.62	71.30	50.87	29.13	60.04	12.11	79.47	72.81

Profit and Loss Account
upto Asoj 2069

Expenses	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	Swabalamban	Senakisan
1 Interest Expenses	17.99	4.01	22.84	14.68		62.35	20.00	31.00	77.86	42.25	40.00
1.1 Deposit Liabilities	1.08	1.11	4.16			17.65		7.04	45.99	20.04	
1.2 On Borrowing	16.91	2.90	18.67	14.68		44.70	20.00	23.96	31.87	22.22	40.00
2 Commission/Fee Expense											9.71
3 Employees Expenses	18.13	6.51	17.47	15.26		47.30	4.59	20.42	39.06	48.89	4.67
4 Office Operating Expenses	2.32	0.98	5.16	4.41		9.95	3.30	5.41	15.77	8.55	2.38
5 Non-Operating Expenses											
6. Provision for Risk	3.39	0.14	15.45			3.23		1.67	3.37	9.87	2.11
6.1 Loan loss Provision	3.39	0.14	15.45			3.23		1.67	3.37	9.87	2.11
6.1.1 General Loan loss Provision	3.39	0.14	0.53					0.90	3.33	9.87	2.11
6.1.2 Special Loan Loss Provision			14.92			3.23		0.78	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							5.89			0.76	3.18
9 Provision for Income Tax							17.68			2.27	9.54
10 Net Profit				-0.32		30.78	41.26	19.04	25.26	5.30	22.26
TOTAL EXPENSES	41.84	11.64	60.92	34.02		153.61	92.73	77.54	161.32	117.89	93.85
Income											
1. Interest Income	21.79	6.31	50.93	30.28		140.01	83.98	72.62	122.68	117.07	87.67
1.1 On Loans and Advances	20.48	6.01	43.33	29.39		129.78	39.06	64.12	120.88	110.67	74.55
1.2 On Investment						0.64	0.21				
1.5 Others	1.31	0.30	7.59	0.89		9.59	44.71	8.50	1.79	6.40	13.11
2. Comission & Discount		0.26	4.99			0.04		4.78	1.74		0.07
2.1 Bills Purchase & Discount											
2.2 Comission			0.04						1.05		0.00
2.3 Others		0.26	4.95			0.04		4.78	0.70		0.06
3 Other Operating Income	2.12		0.90			12.83	2.73	0.14	36.73	0.82	0.07
4 Non Operating Income				2.13		0.73					
5 Provision Written Back	0.32	1.21	1.51	1.61			6.02		0.17		6.05
6 Recovery from Written off Loan											
7 Income from Extra Ordinary Expenses											
8 Net Loss	17.61	3.87	2.58								
TOTAL INCOME	41.84	11.64	60.92	34.02		153.61	92.73	77.54	161.32	117.89	93.85

Profit and Loss Account
upto Asoj 2069

Expenses	NERUDE	Naya Nepal	Summit	Sworajgar	First	Nagbeli	Kalika	Mirmire	Janauthan	Mithila	Womi	Laxmi	ILFCO
1 Interest Expenses	17.04	2.60	4.11	3.60	9.17	1.81	0.95	0.85	0.17	0.29	0.01	0.02	0.04
1.1 Deposit Liabilities	6.95	0.34	0.97	1.06		0.27	0.27	0.02	0.07	0.08	0.01	0.02	0.00
1.2 On Borrowing	10.09	2.25	3.14	2.53	9.17	1.55	0.67	0.83	0.10	0.22	0.00		0.04
2 Commission/Fee Expense													
3 Employees Expenses	22.70	0.94	2.79	1.64	1.51	0.87	0.58	0.74	0.50	0.64	0.27	1.45	0.80
4 Office Operating Expenses	2.70	0.37	1.27	1.16	1.33	0.55	0.44	0.67	0.21	0.36	0.11	0.71	0.72
5 Non-Operating Expenses													
6. Provision for Risk	3.74	0.31	0.37	0.50	0.79	0.10	0.08	0.26	0.06		0.02	0.14	0.14
6.1 Loan loss Provision	3.74	0.31	0.37	0.50	0.79	0.10	0.08	0.26	0.06		0.02	0.14	0.14
6.1.1 General Loan loss Provision	0.66	0.09	0.08	0.23	0.79	0.10	0.08	0.00	0.06		0.02	0.14	0.14
6.1.2 Special Loan Loss Provision	3.08	0.22	0.29	0.25				0.26					
6.1.3 Additional Loan Loss Provision				0.01									
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					0.40								
9 Provision for Income Tax					1.19								
10 Net Profit	4.63	1.28	2.11	0.78	2.77	1.33	1.49		0.29	0.78			
TOTAL EXPENSES	50.81	5.48	10.65	7.67	17.15	4.66	3.55	2.53	1.23	2.07	0.42	2.32	1.70
Income													
1. Interest Income	42.70	4.74	7.84	6.98	15.43	4.16	2.60	1.44	0.94	1.75	0.18	1.36	1.06
1.1 On Loans and Advances	41.19	3.06	7.84	6.37	12.32	3.93	2.47	0.63	0.94	1.73	0.09	0.40	0.07
1.2 On Investment													
1.5 Others	1.51	1.69		0.61	3.11	0.23	0.14	0.81	0.01	0.02	0.09	0.96	0.99
2. Commission & Discount							0.04		0.00				
2.1 Bills Purchase & Discount													
2.2 Commission							0.04		0.00				
2.3 Others													
3 Other Operating Income	8.11	0.74	2.81	0.58	1.72	0.50	0.90	0.35	0.29	0.32	0.03	0.17	
4 Non Operating Income													
5 Provision Written Back				0.11									
6 Recovery from Written off Loan													
7 Income from Extra Ordinary Expenses													
8 Net Loss								0.74			0.20	0.79	0.64
TOTAL INCOME	50.81	5.48	10.65	7.67	17.15	4.66	3.55	2.53	1.23	2.07	0.42	2.32	1.70

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

	BFis' Name	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	Swabalamban	Snehlisan	NERUDE
	विवरण												
1	कार्यक्षेत्र भएको जिल्ला संख्या	6	9	16	15		40	75	25	75	38	75	15
2	सेवा पुगेको जिल्ला संख्या	6	8	14	10		40	67	25	31	38	45	15
3	सेवा पुगेको गा वि स. / न.पा. संख्या	287	102	397	162		1015	0	570	736	790	396	224
4	कुल कर्मचारी संख्या	220	91	217	176		569	27	192	403	561	48	244
5	कुल शाखा संख्या	31	21	44	30		105	0	54	57	96	8	38
6	कुल केन्द्र संख्या	1276	596	1530	1020		7411	0	3753	8021	6298	0	3209
7	कुल समूह संख्या	11195	3122	11804	5545		28863	0	14759	30730	34037	33214	14316
8	निष्क्रिय समूह संख्या	829	1877	904	1462		0	0	0	34	0	776	0
9	कुल सदस्य संख्या	35185	19021	58397	30846		174548	0	71531	161538	161194	239107	62360
10	निष्क्रिय सदस्य संख्या	13543	6520	4520	7308		0	0	805	1101	0	13091	0
11	कुल ऋणी संख्या	31059	9537	39797	23382		114223	71	53449	123347	113506	204764	48515
12	कुल कर्जा वितरण	9157.39	1664.91	10279.20	4773.41		17385.17	7098.32	6725.70	14493.90	16795.98	11219.17	5294.25
13	नध व्यवसाय कर्जा	7956.21	1234.55	9383.93	3862.30		15661.16	0.00	6087.40	13688.89	16651.09	11219.17	903.58
14	नध उद्यम / धितो कर्जा	1055.90	310.59	816.63	911.11		774.72	0.00	606.97	539.95	144.89	0.00	16.73
15	अन्य कर्जा	145.28	119.76	78.64	0.00		949.29	7098.32	31.33	265.06	0.00	0.00	4373.94
16	कर्जाको साँवा अस्ली	8426.85	1516.69	9278.45	4076.80		14605.56	5343.31	5428.81	11827.59	14566.82	8425.37	4557.59
17	नध व्यवसाय कर्जाको साँवा अस्ली	7335.49	1152.19	8506.13	3430.16		13132.97	0.00	4919.47	11386.53	14471.56	8425.37	728.72
18	नध उद्यम / धितो कर्जाको साँवा अस्ली	974.51	246.13	695.44	646.64		541.09	0.00	478.54	221.94	95.26	0.00	7.47
19	अन्य कर्जाको साँवा अस्ली	116.85	118.36	76.88	0.00		931.49	5343.31	30.80	219.12	0.00	0.00	3821.41
20	कुल बाँकी कर्जा	730.54	148.22	1000.75	696.62		2779.61	1755.01	1296.89	2666.32	2229.16	2881.23	736.65
21	नध व्यवसाय कर्जा बाँकी	620.72	82.37	877.80	432.15		2528.19	0.00	1167.93	2302.36	2179.53	2881.23	174.86
22	नध उद्यम / धितो कर्जा बाँकी	81.39	64.46	121.19	264.47		233.62	0.00	128.43	318.01	49.63	0.00	9.26
23	अन्य कर्जा बाँकी	28.44	1.40	1.76	0.00		17.80	1755.01	0.53	45.94	0.00	0.00	552.54
24	भाखा नाघेको कर्जा रकम	52.54	56.08	107.67	29.95		40.04	0.00	9.26	1.59	23.65	22.67	11.29
25	भाखा नाघेको ऋणी संख्या	0	3628	4520	4894		5068	0	830	132	3212	14	1403
26	व्याज अस्ली रकम	21.79	56.81	261.51	29.39		560.63	0.00	64.12	510.72	825.99	1290.55	41.19
27	असुल हुन बाँकी व्याज रकम	176.92	110.15	59.07	24.39		0.00	1.41	5.63	1.36	23.31	1.73	3.23
28	कर्जा नोक्सानी व्यवस्था	50.95	51.62	78.19	36.61		58.61	70.20	19.18	28.05	45.71	51.97	15.64
29	कुल बचतकर्ता संख्या	20507	13830	58397	28934		168869	0	71531	161538	161194	0	62360
30	कुल बचत रकम	78.60	58.32	309.62	240.27		998.81	0.00	340.04	1801.94	1001.76	0.00	309.67
31	अनिवार्य बचत	13.12	30.30	191.66	118.95		531.04	0.00	154.15	463.99	407.65	0.00	96.43
32	स्वीच्छक बचत	65.27	26.08	100.18	121.32		240.64	0.00	83.21	375.56	579.19	0.00	213.25
33	अन्य बचत	0.21	1.94	17.78	0.00		115.84	0.00	102.68	777.71	14.93	0.00	0.00
34	सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00		111.29	0.00	0.00	184.68	0.00	0.00	0.00
35	कुल बचत / कुल कर्जा (%)	10.76%	39.35%	30.94%	34.49%		35.93%	0.00%	26.22%	67.58%	44.94%	0.00%	42.04%
36	नध उद्यम कर्जा / कुल कर्जा (%)	11.14%	43.49%	12.11%	37.96%		8.40%	0.00%	9.90%	11.93%	2.23%	0.00%	1.26%

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

	BFI's Name	Naya Nepal	Summit	Svarojgar	First	Nagbell	Kalika	Mirmire	Janautthan	Mithila	Worni	Laxmi	ILFCO
	विवरण												
1	कार्यक्षेत्र भएको जिल्ला संख्या	5	10	3	75	3	5	10	10	3		4	1
2	सेवा पुगेको जिल्ला संख्या	5	4	3	34	2	5	3	5	3		3	1
3	सेवा पुगेको गा वि.स./न.पा. संख्या	53	62	52	0	48	41	37	19	19		19	6
4	कुल कर्मचारी संख्या	28	55	52	13	31	25	18	17	12		11	9
5	कुल शाखा संख्या	6	8	8	1	4	5	3	2	3		3	1
6	कुल केन्द्र संख्या	253	699	611	0	268	228	61	1	112		92	14
7	कुल समूह संख्या	657	2209	1863	0	877	753	113	367	336		229	35
8	निष्क्रिय समूह संख्या	0	0	0	0	0	0	5	31	0		0	0
9	कुल सदस्य संख्या	3439	10831	9915	0	3662	3885	845	2734	1812		1206	173
10	निष्क्रिय सदस्य संख्या	143	0	51	0	0	0	42	148	0		0	0
11	कुल ऋणी संख्या	2985	8510	7357	52	2919	2372	502	1313	1812		600	39
12	कुल कर्जा वितरण	299.03	641.73	450.92	935.70	228.34	166.70	24.56	61.11	148.61	0.00	20.32	0.00
13	लघु व्यवसाय कर्जा	274.70	583.38	450.92	935.70	168.58	150.18	9.46	51.20	148.61	0.00	20.32	0.00
14	लघु उच्चम/घितो कर्जा	24.33	58.35	0.00	0.00	45.05	16.52	4.25	9.91	0.00	0.01	0.00	0.00
15	अन्य कर्जा	0.00	0.00	0.00	0.00	14.70	0.00	10.85	0.00	0.00	0.01	0.00	0.00
16	कर्जाको साँवा असुली	228.72	461.12	303.42	448.97	137.79	110.90	10.38	36.27	114.34	0.00	2.27	0.00
17	लघु व्यवसाय कर्जाको साँवा असुली	212.77	440.33	303.42	0.00	116.45	101.23	3.84	29.00	114.34	0.03	2.27	0.00
18	लघु उच्चम/घितो कर्जाको साँवा असुली	15.96	20.79	0.00	0.00	12.69	9.67	0.82	7.26	0.00	0.03	0.00	0.00
19	अन्य कर्जाको साँवा असुली	0.00	0.00	0.00	448.97	8.65	0.00	5.73	0.00	0.00	0.00	0.00	0.00
20	कुल बाँकी कर्जा	70.30	180.61	147.50	485.05	90.55	55.80	14.18	24.84	34.27	0.36	18.05	0.00
21	लघु व्यवसाय कर्जा बाँकी	61.94	143.05	147.50	0.00	53.47	48.95	5.63	22.20	34.27	0.01	18.05	0.00
22	लघु उच्चम/घितो कर्जा बाँकी	8.37	37.56	0.00	0.00	33.50	6.85	3.43	2.64	0.00	0.21	0.00	0.00
23	अन्य कर्जा बाँकी	0.00	0.00	0.00	485.05	3.58	0.00	5.12	0.00	0.00	3.44	0.00	0.00
24	भाखा नाघेको कर्जा रकम	7.10	1.86	1.23	0.00	0.00	0.43	5.90	0.19	2.91	3.44	0.00	0.00
25	भाखा नाघेको ऋणी संख्या	295	73	51	0	0	96	187	1	72	0	0	0
26	व्याज असुली रकम	21.71	31.36	0.00	12.32	0.00	13.68	3.54	4.21	1.75	0.00	0.40	0.00
27	असुल हुन बाँकी व्याज रकम	0.00	0.00	0.09	0.39	0.00	0.01	1.51	0.04	0.99	0.51	0.18	0.00
28	कर्जा नोबसानो व्यवस्था	3.61	0.81	2.09	4.85	0.93	0.56	2.37	0.44	2.55	0.51	0.18	0.00
29	कुल वचतकर्ता संख्या	0	10831	9915	0	3662	3885	698	2586	1822	0	1206	173
30	कुल वचत रकम	25.39	54.57	43.20	0.00	15.49	16.92	1.64	6.60	4.90	0.00	1.63	0.00
31	अनिवार्य वचत	14.04	15.88	4.94	0.00	11.29	2.41	1.06	4.04	1.86	3.49	1.14	0.00
32	स्वेच्छक वचत	11.36	38.69	13.44	0.00	4.14	3.80	0.53	2.57	2.87	3.49	0.47	0.00
33	अन्य वचत	0.00	0.00	24.83	0.00	0.05	10.71	0.05	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 (%)	36.12%	30.22%	29.29%	0.00%	17.10%	30.33%	11.59%	26.58%	14.30%	0.00%	9.01%	8.32%
36	लघु उच्चम कर्जा/कुल कर्जा (%)	11.90%	20.79%	0.00%	0.00%	36.99%	12.27%	24.21%	10.63%	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	Khadbari
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