

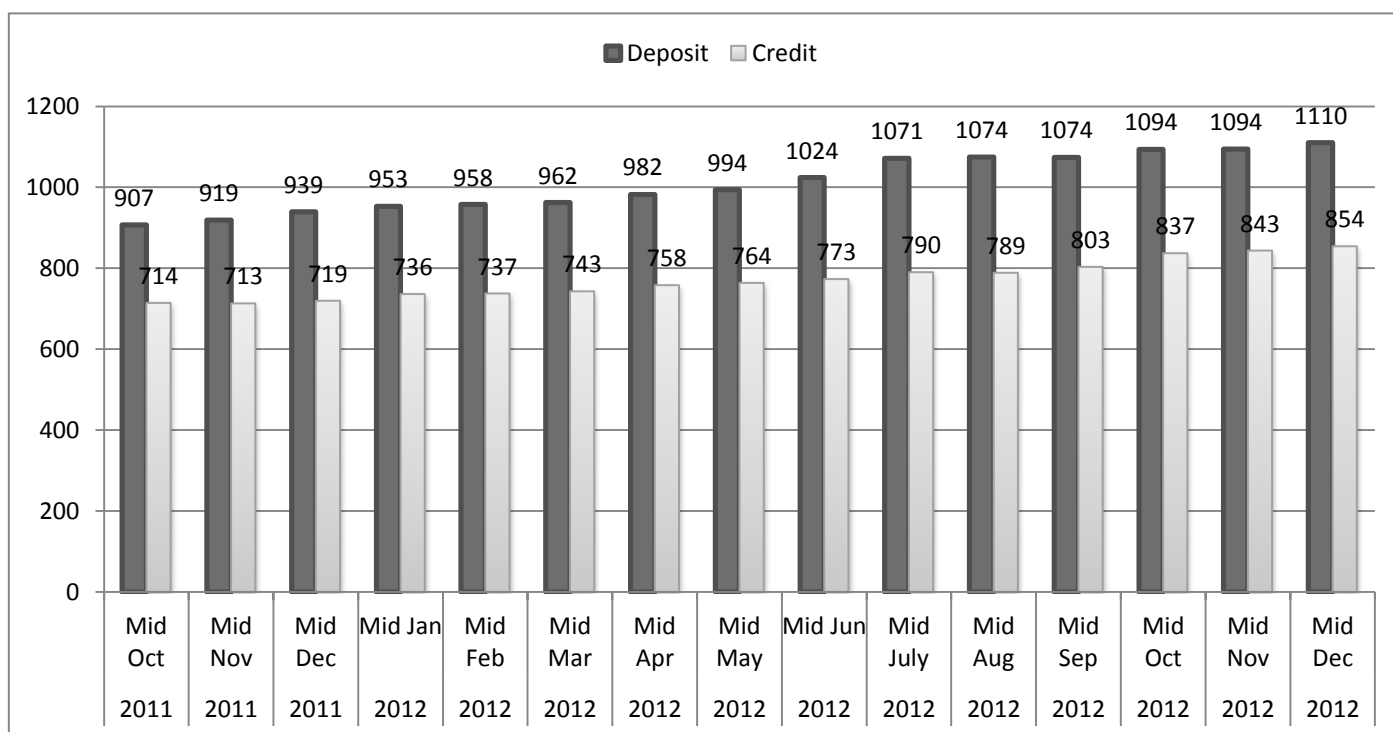
# BANKING & FINANCIAL STATISTICS

Monthly

## NEPAL RASTRA BANK

Bank & Financial Institution Regulation Department

Statistics Division



**2069 Mangsir**  
**Mid-Dec, 2012**  
*(Provisional)*

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## Explanatory Notes

- 1 **"Banking and Financial Statistics, Monthly"** contains statistical information of NRB licensed  
2 Blank spaces in the headings and sub-headings indicate the unavailability of data or nil in  
3 The following months of the Gregorian Calendar year are the approximate equivalent of the

Nepalese Month	Gregorian Month
Baisakh	Mid-May
Jeth	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.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	32	90	65	23	210
Total Number of Licensed BFIs	32	90	66	24	212

- 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 Mangsir End, 2069

		Class "A"	Class "B"	Class "C"	Overall
<b>A. Credit, Deposit Ratios (%)</b>					
1	Total Deposit/GDP	57.4%	8.7%	5.1%	71.2%
2	Total Credit/GDP	43.0%	7.3%	4.5%	54.8%
3	Total Credit/ Total Deposit	75.0%	83.0%	87.9%	76.9%
4	Lcy Credit/Lcy Deposit & Core Capital	73.0%	72.0%	73.9%	72.9%
5	Fixed Deposit/Total Deposit	32.3%	4.6%	4.1%	41.1%
6	Saving Deposit/Total Deposit	37.9%	48.8%	45.5%	39.7%
7	Current Deposit/Total Deposit	9.2%	1.6%	0.1%	7.6%
8	NPL/ Total Loan	2.9%	5.3%	10.8%	3.9%
9	Total LLP/Total Loan	3.7%	4.6%	11.4%	4.5%
10	Deprived SectorLoan/Total Loan	3.5%	3.4%	2.7%	3.4%
<b>B. Liquidity Ratios (%)</b>					
1	Cash & Bank Balance/Total Deposit	13.4%	16.8%	23.3%	14.5%
2	Investment in Gov. Security/Total Deposit	15.3%	2.7%	2.7%	12.8%
3	Total Liquid Assets/Total Deposit	30.7%	36.4%	36.2%	31.8%
<b>C. Capital Adequacy Ratios</b>					
1	Core Capital/RWA (%)	9.1%	18.2%	15.8%	10.6%
2	Total Capital/RWA (%)	10.5%	19.1%	16.6%	11.8%
<b>D. Other Information</b>					
1	No. of Branches	1,458	708	297	2,463
2	No. of ATM	1153	118	59	1330
3	No. of Debit Card	2647981	222919	72758	2943658
4	No. of Credit Card	33707	0	0	33707
5	No. of Deposit Accounts	7836694	1934399	723788	10494881
6	No. of Loan	560066	165836	56422	782324
1	<b>Wt. Avg Interest on Deposit</b>	<b>5.33</b>			
	(a) Saving	4.28			
	(b) Fixed	8.44			
	(c) Call	4.38			
2	<b>Wt. Avg Interest on Credit</b>	<b>12.83</b>			

Note: Bank balance includes money at call

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

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

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

Liabilities		Mid-July			Mid-Nov	Mid-Dec	% Change			
		2010	2011	2012	2012	2012				
		1	2	3	4	5	2/1	3/2	4/3	5/4
<b>1</b>	<b>CAPITAL FUND</b>	75485.91	103407.53	115162.99	127185.97	126332.71	37.0%	11.4%	10.4%	-0.7%
	a. Paid-up Capital	78357.08	98418.17	104303.78	105956.32	106579.54	25.6%	6.0%	1.6%	0.6%
	b. Statutory Reserves	14234.22	17727.34	22068.14	24046.53	24610.89	24.5%	24.5%	9.0%	2.3%
	c. Retained Earning	-27003.31	-24280.93	-24321.75	-17438.65	-18949.24	-10.1%	0.2%	-28.3%	8.7%
	d. Others Reserves	9897.93	11542.96	13112.82	14621.77	14091.52	16.6%	13.6%	11.5%	-3.6%
<b>2</b>	<b>BORROWINGS</b>	27377.62	34058.68	17805.91	29484.79	26141.36	24.4%	-47.7%	65.6%	-11.3%
	a. NRB	7559.76	13307.22	4286.68	600.55	673.56	76.0%	-67.8%	-86.0%	12.2%
	b. "A"Class Licensed Institution	9794.34	10915.97	3297.01	14804.32	9985.45	11.5%	-69.8%	349.0%	-32.6%
	c. Foreign Banks and Fin. Ins.	2043.47	2232.33	2507.93	2190.48	2183.45	9.2%	12.3%	-12.7%	-0.3%
	d. Other Financial Ins.	4247.49	1453.38	781.08	5156.09	6565.56	-65.8%	-46.3%	560.1%	27.3%
	e. Bonds and Securities	3732.56	6149.79	6933.22	6733.34	6733.34	64.8%	12.7%	-2.9%	0.0%
<b>3</b>	<b>DEPOSITS</b>	785238.00	869951.43	1071394.11	1094454.69	1110000.96	10.8%	23.2%	2.2%	1.4%
	a. Current	82134.06	80934.33	95993.06	87171.95	84862.93	-1.5%	18.6%	-9.2%	-2.6%
	b. Savings	305780.51	305589.21	400723.15	434269.49	441140.33	-0.1%	31.1%	8.4%	1.6%
	c. Fixed	265134.63	332726.29	372137.55	364807.97	367078.02	25.5%	11.8%	-2.0%	0.6%
	d. Call Deposits	122927.86	139308.18	187998.54	191506.01	200660.68	13.3%	35.0%	1.9%	4.8%
	e. Others	9260.94	11393.42	14541.81	16699.26	16259.00	23.0%	27.6%	14.8%	-2.6%
<b>4</b>	<b>Bills Payable</b>	1256.39	964.92	1626.36	1540.16	2108.96	-23.2%	68.5%	-5.3%	36.9%
<b>5</b>	<b>Other Liabilities</b>	93435.28	106263.83	123660.25	155218.48	162539.38	13.7%	16.4%	25.5%	4.7%
	1. Loan Loss Provision	25878.40	30215.83	33873.99	37514.41	38103.63	16.8%	12.1%	10.7%	1.6%
	2. Interest Suspense a/c	27923.60	28130.02	26056.17	30763.55	34076.51	0.7%	-7.4%	18.1%	10.8%
	3. Others	39633.28	47917.98	63730.08	86940.53	90359.23	20.9%	33.0%	36.4%	3.9%
<b>6</b>	<b>Reconciliation A/c</b>	4061.74	9872.98	1537.81	-2248.49	-1417.21	143.1%	-84.4%	-246.2%	-37.0%
<b>7</b>	<b>Profit &amp; Loss A/c</b>	21114.20	20198.37	19776.52	6776.87	7479.30	-4.3%	-2.1%	-65.7%	10.4%
	<b>TOTAL</b>	<b>1007969.13</b>	<b>1144717.74</b>	<b>1350963.95</b>	<b>1412412.46</b>	<b>1433185.45</b>	<b>13.6%</b>	<b>18.0%</b>	<b>4.5%</b>	<b>1.5%</b>
<b>Assets</b>										
<b>1</b>	<b>LIQUID FUNDS</b>	150503.17	147993.99	236056.86	213178.65	211018.67	-1.7%	59.5%	-9.7%	-1.0%
	a. Cash Balance	20454.89	23950.22	31020.07	25462.97	27850.11	17.1%	29.5%	-17.9%	9.4%
	Nepalese Notes & Coins	19977.50	23410.19	30353.28	24275.34	26941.06	17.2%	29.7%	-20.0%	11.0%
	Foreign Currency	477.39	540.03	666.79	1187.63	909.05	13.1%	23.5%	78.1%	-23.5%
	b. Bank Balance	97818.17	90221.67	164605.21	137335.65	133139.47	-7.8%	82.4%	-16.6%	-3.1%
	1. In Nepal Rastra Bank	54779.16	54649.30	120457.25	91328.29	85807.88	-0.2%	120.4%	-24.2%	-6.0%
	2. "A"Class Licensed Institution	23351.07	15881.98	26284.33	23892.94	23112.08	-32.0%	65.5%	-9.1%	-3.3%
	3. Other Financial Ins.	9394.27	9176.54	7649.81	6145.71	6522.91	-2.3%	-16.6%	-19.7%	6.1%
	4. In Foreign banks	10293.67	10513.86	10213.81	15968.70	17696.60	2.1%	-2.9%	56.3%	10.8%
	c. Money at Call	32230.11	33822.11	40431.58	50380.04	50029.09	4.9%	19.5%	24.6%	-0.7%
<b>2</b>	<b>INVESTMENTS</b>	84641.45	107562.37	137304.43	140287.08	143056.16	27.1%	27.7%	2.2%	2.0%
	a. Govt. Securities	81922.12	105115.15	133251.15	136936.38	142224.92	28.3%	26.8%	2.8%	3.9%
	b. Others	2719.33	2447.22	4053.28	3350.70	831.24	-10.0%	65.6%	-17.3%	-75.2%
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	60629.17	53582.86	52851.08	59880.86	60207.83	-11.6%	-1.4%	13.3%	0.5%
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	609921.94	698778.98	779560.90	835201.83	846627.29	14.6%	11.6%	7.1%	1.4%
	a. Private Sector	593596.78	675113.87	741145.02	806668.30	819436.47	13.7%	9.8%	8.8%	1.6%
	b. Financial Institutions	12812.20	17299.98	31389.29	18824.60	17710.04	35.0%	81.4%	-40.0%	-5.9%
	c. Government Organizations	3512.96	6365.14	7026.59	9708.94	9480.77	81.2%	10.4%	38.2%	-2.4%
<b>5</b>	<b>BILL PURCHED</b>	2257.03	5149.73	9634.19	7710.94	6968.22	128.2%	87.1%	-20.0%	-9.6%
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	98.63	95.96	645.89	504.12	426.91	-2.7%	573.1%	-21.9%	-15.3%
<b>7</b>	<b>FIXED ASSETS</b>	20405.87	24260.64	27146.40	28934.08	28914.79	18.9%	11.9%	6.6%	-0.1%
<b>8</b>	<b>OTHER ASSETS</b>	69231.81	79138.14	93318.34	122565.83	125432.14	14.3%	17.9%	31.3%	2.3%
	a. Accrued Interests	29133.06	29689.70	27621.76	35171.43	39611.35	1.9%	-7.0%	27.3%	12.6%
	b. Others	40098.75	49448.44	65696.59	87394.40	85820.78	23.3%	32.9%	33.0%	-1.8%
<b>9</b>	<b>Expenses not Written off</b>	617.75	775.30	586.90	724.21	852.73	25.5%	-24.3%	23.4%	17.7%
<b>10</b>	<b>Non Banking Assets</b>	1829.14	1549.65	2225.09	2310.18	2331.71	-15.3%	43.6%	3.8%	0.9%
<b>11</b>	<b>Reconciliation Account</b>	7397.61	21980.28	8638.94	-1859.40	3363.17	197.1%	-60.7%	-121.5%	-280.9%
<b>12</b>	<b>Profit &amp; Loss A/c</b>	435.51	3849.83	2994.86	2974.06	3985.90	784.0%	-22.2%	-0.7%	34.0%
	<b>TOTAL</b>	<b>1007969.09</b>	<b>1144717.74</b>	<b>1350963.88</b>	<b>1412412.45</b>	<b>1433185.50</b>	<b>13.6%</b>	<b>18.0%</b>	<b>4.5%</b>	<b>1.5%</b>

**Statement of Assets and Liabilities of Bank & Financial Institutions (Commercial Banks)**

Liabilities		Mid-July			Mid-Nov	Mid-Dec	% Change			
		2010	2011	2012	2012	2012	2/1	3/2	4/3	5/4
		1	2	3	4	5				
<b>1</b>	<b>CAPITAL FUND</b>	40719.83	59064.45	77142.57	88559.64	87554.28	45.05%	30.61%	14.80%	-1.14%
	a. Paid-up Capital	46630.42	58294.88	65983.34	67021.73	67343.47	25.01%	13.19%	1.57%	0.48%
	b. Statutory Reserves	12146.29	14925.88	18708.72	20271.06	20803.19	22.88%	25.34%	8.35%	2.63%
	c. Retained Earning	-26722.00	-24831.16	-19595.10	-12128.32	-13460.89	-7.08%	-21.09%	-38.11%	10.99%
	d. Others Reserves	8665.12	10674.85	12045.61	13395.17	12868.52	23.19%	12.84%	11.20%	-3.93%
<b>2</b>	<b>BORROWINGS</b>	19783.87	24852.84	15507.22	26136.00	22899.05	25.62%	-37.60%	68.54%	-12.38%
	a. NRB	6752.63	10226.06	4286.68	600.55	664.32	51.44%	-58.08%	-85.99%	10.62%
	b. "A"Class Licensed Institution	4816.79	6320.98	1970.74	12415.71	7585.54	31.23%	-68.82%	530.00%	-38.90%
	c. Foreign Banks and Fin. Ins.	1933.27	1868.09	2175.84	2190.48	2183.45	-3.37%	16.47%	0.67%	-0.32%
	d. Other Financial Ins.	2553.40	379.95	146.18	4201.43	5737.92	-85.12%	-61.53%	2774.13%	36.57%
	e. Bonds and Securities	3727.77	6057.77	6927.77	6727.83	6727.83	62.50%	-14.88%	-2.89%	0.00%
<b>3</b>	<b>DEPOSITS</b>	630880.84	687587.89	867978.25	881831.09	893649.88	8.99%	26.24%	1.60%	1.34%
	a. Current	80606.20	78982.88	93304.43	85043.25	82531.18	-2.01%	18.13%	-8.85%	-2.95%
	b. Savings	237709.33	231094.43	304786.78	332557.92	338249.39	-2.78%	31.89%	9.11%	1.71%
	c. Fixed	200058.50	253586.40	298835.74	286658.11	288834.73	26.76%	17.84%	-4.08%	0.76%
	d. Call Deposits	105687.16	116624.66	161784.11	166558.87	174075.27	10.35%	38.72%	2.95%	4.51%
	e. Others	6819.65	7299.52	9267.20	11012.94	9959.32	7.04%	26.96%	18.84%	-9.57%
<b>4</b>	<b>Bills Payable</b>	1225.99	942.94	1599.38	1530.76	2087.35	-23.09%	69.62%	-4.29%	36.36%
<b>5</b>	<b>Other Liabilities</b>	77413.03	84386.30	92665.24	119439.91	123903.77	9.01%	9.81%	28.89%	3.74%
	1. Loan Loss Provision	21631.80	21340.08	22093.98	24459.29	24944.58	-1.35%	3.53%	10.71%	1.98%
	2. Interest Suspense a/c	24101.35	23249.43	19491.92	22195.99	24694.43	-3.53%	-16.16%	13.87%	11.26%
	3. Others	31679.88	39796.79	51079.35	72784.63	74264.76	25.62%	28.35%	42.49%	2.03%
<b>6</b>	<b>Reconciliation A/c</b>	1234.62	5931.58	-3672.89	-8545.05	-8440.96	380.44%	-161.92%	132.65%	-1.22%
<b>7</b>	<b>Profit &amp; Loss A/c</b>	16042.77	15598.52	15876.84	5843.79	6419.56	-2.77%	1.78%	-63.19%	9.85%
	<b>TOTAL</b>	787300.95	878364.52	1067096.61	1114796.14	1128072.94	11.57%	21.49%	4.47%	1.19%
<b>Assets</b>										
<b>1</b>	<b>LIQUID FUNDS</b>	102748.96	98071.74	161785.49	142223.56	138287.28	-4.55%	64.97%	-12.09%	-2.77%
	a. Cash Balance	17573.08	20265.25	26026.91	21024.52	22802.06	15.32%	28.43%	-19.22%	8.45%
	Nepalese Notes & Coins	17137.21	19764.98	25398.02	19886.12	21929.73	15.33%	28.50%	-21.70%	10.28%
	Foreign Currency	435.87	500.27	628.90	1138.41	872.33	14.78%	25.71%	81.02%	-23.37%
	b. Bank Balance	69551.50	63293.26	127706.17	101522.48	96590.96	-9.00%	101.77%	-20.50%	-4.86%
	1. In Nepal Rastra Bank	49542.70	48727.39	110572.60	79980.25	74326.18	-1.65%	126.92%	-27.67%	-7.07%
	2. "A"Class Licensed Institution	8460.38	3826.02	6784.54	5436.44	4365.63	-54.78%	77.33%	-19.87%	-19.70%
	3. Other Financial Ins.	1333.74	284.61	187.69	231.59	295.28	-78.66%	-34.05%	23.39%	27.50%
	4. In Foreign banks	10214.68	10455.24	10161.35	15874.21	17603.87	2.36%	-2.81%	56.22%	10.90%
	c. Money at Call	15624.38	14513.24	8052.41	19676.56	18894.26	-7.11%	-44.52%	144.36%	-3.98%
<b>2</b>	<b>INVESTMENTS</b>	81343.80	102655.92	131017.87	134498.91	137137.53	26.20%	27.63%	2.66%	1.96%
	a. Govt. Securities	79079.55	100267.30	127213.05	131200.20	136368.27	26.79%	26.87%	3.13%	3.94%
	b. Others	2264.25	2388.62	3804.83	3298.71	769.25	5.49%	59.29%	-13.30%	-76.68%
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	52697.30	46901.44	50254.78	56733.91	57008.18	-11.00%	7.15%	12.89%	0.48%
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	467107.25	522853.34	612322.64	655014.55	663082.33	11.93%	17.11%	6.97%	1.23%
	a. Private Sector	453049.03	503339.45	577113.21	629710.51	638150.99	11.10%	14.66%	9.11%	1.34%
	b. Financial Institutions	11270.64	13362.34	28302.71	15717.17	15572.63	18.56%	111.81%	-44.47%	-0.92%
	c. Government Organizations	2787.58	6151.55	6906.71	9586.86	9358.70	120.68%	12.28%	38.81%	-2.38%
<b>5</b>	<b>BILL PURCHED</b>	2172.60	5073.85	9606.97	7700.28	6952.52	133.54%	89.34%	-19.85%	-9.71%
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	98.63	95.96	645.89	504.12	426.91	-2.71%	573.10%	-21.95%	-15.32%
<b>7</b>	<b>FIXED ASSETS</b>	13896.13	16098.81	19818.66	21240.68	21157.48	15.85%	23.11%	7.18%	-0.39%
<b>8</b>	<b>OTHER ASSETS</b>	60702.94	66675.11	76147.88	102302.94	104144.07	9.84%	14.21%	34.35%	1.80%
	a. Accrued Interests	25188.38	24341.43	20790.32	26314.59	29915.20	-3.36%	-14.59%	26.57%	13.68%
	b. Others	35514.55	42333.67	55357.56	75988.35	74228.87	19.20%	30.76%	37.27%	-2.32%
<b>9</b>	<b>Expenses not Written off</b>	458.84	600.70	447.80	481.52	618.91	30.92%	-25.45%	7.53%	28.53%
<b>10</b>	<b>Non Banking Assets</b>	1616.61	1376.57	1638.51	1645.09	1662.95	-14.85%	19.03%	0.40%	1.09%
<b>11</b>	<b>Reconciliation Account</b>	4457.91	17961.09	3410.11	-8226.31	-3746.52	302.90%	-81.01%	-341.23%	-54.46%
<b>12</b>	<b>Profit &amp; Loss A/c</b>	0.00	0.00	0.00	676.89	1341.37	0.00%	0.00%	0.00%	98.17%
	<b>TOTAL</b>	787300.95	878364.52	1067096.59	1114796.13	1128072.99	11.57%	21.49%	4.47%	1.19%

**Statement of Assets and Liabilities of Bank & Financial Institutions (Development Banks)**

Liabilities		Mid-July			Mid-Nov	Mid-Dec	% Change			
		2010	2011	2012	2012	2012				
		1	2	3	4	5	2/1	3/2	4/3	5/4
<b>1</b>	<b>CAPITAL FUND</b>	15328.16	22524.65	22702.17	23899.95	24075.13	46.95%	0.79%	5.28%	0.73%
	a. Paid-up Capital	14535.31	20895.09	21224.20	21773.06	22064.04	43.75%	1.58%	2.59%	1.34%
	b. Statutory Reserves	697.90	1138.32	1555.69	1810.69	1834.86	63.11%	36.66%	16.39%	1.33%
	c. Retained Earning	-443.94	67.66	-764.13	-354.37	-498.44	-115.24%	-1229.36%	-53.62%	40.66%
	d. Others Reserves	538.89	423.58	686.41	670.57	674.67	-21.40%	62.05%	-2.31%	0.61%
<b>2</b>	<b>BORROWINGS</b>	4442.79	4700.02	1193.00	2208.28	1875.10	5.79%	-74.62%	85.10%	-15.09%
	a. NRB	660.65	2433.68	0.00	0.00	9.24	268.38%	-100.00%	0.00%	0.00%
	b. "A"Class Licensed Institution	2858.55	1334.02	651.10	1248.10	1032.70	-53.33%	-51.19%	91.69%	-17.26%
	c. Foreign Banks and Fin. Ins.	110.20	364.24	332.08	0.00	0.00	230.53%	-8.83%	-100.00%	0.00%
	d. Other Financial Ins.	808.60	557.07	204.37	954.66	827.64	-31.11%	-63.31%	367.13%	-13.31%
	e. Bonds and Securities	4.79	11.02	5.45	5.51	5.51	130.08%	-50.56%	1.26%	0.00%
<b>3</b>	<b>DEPOSITS</b>	76950.81	96886.67	127300.11	133591.82	136263.11	25.91%	31.39%	4.94%	2.00%
	a. Current	1417.40	1860.53	2657.06	2112.27	2222.00	31.26%	42.81%	-20.50%	5.19%
	b. Savings	36106.43	42968.28	60924.67	65700.10	66481.53	19.00%	41.79%	7.84%	1.19%
	c. Fixed	24242.14	31162.87	37454.34	41033.40	41175.13	28.55%	20.19%	9.56%	0.35%
	d. Call Deposits	14605.32	20407.66	25427.81	24078.32	25718.19	39.73%	24.60%	-5.31%	6.81%
	e. Others	579.52	487.34	836.23	667.72	666.26	-15.91%	71.59%	-20.15%	-0.22%
<b>4</b>	<b>Bills Payable</b>	6.00	17.78	18.91	7.16	20.14	196.13%	6.33%	-62.14%	181.36%
<b>5</b>	<b>Other Liabilities</b>	8151.15	10858.30	13437.99	16791.54	N.M./3.6379	33.21%	23.76%	24.96%	0.00%
	1. Loan Loss Provision	1921.50	3520.41	4781.47	5140.33	5161.21	83.21%	35.82%	7.51%	0.41%
	2. Interest Suspense a/c	2821.73	3189.40	3068.90	3876.89	4324.32	13.03%	-3.78%	26.33%	11.54%
	3. Others	3407.92	4148.49	5587.62	7774.31	9004.11	21.73%	34.69%	39.13%	15.82%
<b>6</b>	<b>Reconciliation A/c</b>	1412.56	2577.40	3894.17	4513.58	5073.96	82.46%	51.09%	15.91%	12.42%
<b>7</b>	<b>Profit &amp; Loss A/c</b>	2168.20	2171.41	2347.45	602.18	736.22	0.15%	8.11%	-74.35%	22.26%
	<b>TOTAL</b>	108459.67	139736.22	170893.79	181614.51	186533.29	28.84%	22.30%	6.27%	2.71%
<b>Assets</b>										
<b>1</b>	<b>LIQUID FUNDS</b>	26036.28	29411.27	47387.40	44770.55	45903.77	12.96%	61.12%	-5.52%	2.53%
	a. Cash Balance	1932.26	2465.05	3646.17	3333.33	3806.44	27.57%	47.91%	-8.58%	14.19%
	Nepalese Notes & Coins	1891.54	2426.96	3609.10	3285.17	3770.18	28.31%	48.71%	-8.98%	14.76%
	Foreign Currency	40.72	38.09	37.08	48.16	36.26	-6.45%	-2.66%	29.90%	-24.72%
	b. Bank Balance	13190.48	13229.83	20316.68	19038.84	19135.57	0.30%	53.57%	-6.29%	0.51%
	1. In Nepal Rastra Bank	2698.20	3511.87	5968.59	7103.68	6671.44	30.16%	69.95%	19.02%	-6.08%
	2. "A"Class Licensed Institution	6785.58	5973.60	10461.52	9060.84	9239.17	-11.97%	75.13%	-13.39%	1.97%
	3. Other Financial Ins.	3627.70	3685.74	3834.11	2779.82	3132.24	1.60%	4.03%	-27.50%	12.68%
	4. In Foreign banks	78.99	58.62	52.46	94.50	92.73	-25.79%	-10.51%	80.13%	-1.87%
	c. Money at Call	10913.54	13716.40	23424.55	22398.38	22961.76	25.68%	70.78%	-4.38%	2.52%
<b>2</b>	<b>INVESTMENTS</b>	2073.09	2519.63	3728.21	3569.71	3666.10	21.54%	47.97%	-4.25%	2.70%
	a. Govt. Securities	1633.26	2497.03	3701.16	3569.61	3656.00	52.89%	48.22%	-3.55%	2.42%
	b. Others	439.83	22.60	27.05	0.10	10.10	-94.86%	19.68%	-99.63%	10000.00%
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	4728.69	3343.53	1626.01	2049.70	2015.44	-29.29%	-51.37%	26.06%	-1.67%
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	65827.92	88923.32	100611.07	110704.64	113149.73	35.08%	13.14%	10.03%	2.21%
	a. Private Sector	65642.92	88169.21	99510.91	107841.39	111643.11	34.32%	12.86%	8.37%	3.53%
	b. Financial Institutions	177.78	609.74	1022.55	2774.69	1418.05	242.97%	67.70%	171.35%	-48.89%
	c. Government Organizations	7.22	144.37	77.61	88.57	88.57	1898.80%	-46.24%	14.11%	0.00%
<b>5</b>	<b>BILL PURCHED</b>	10.17	45.71	10.73	4.20	9.24	349.55%	-76.53%	-60.85%	120.00%
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	0.00	0.00	0.00	0.00	0.00	0.00%	0.00%	0.00%	0.00%
<b>7</b>	<b>FIXED ASSETS</b>	2774.84	3828.14	3904.49	4135.45	4180.59	37.96%	1.99%	5.92%	1.09%
<b>8</b>	<b>OTHER ASSETS</b>	5186.02	7635.07	8164.94	10379.61	10880.83	47.22%	6.94%	27.12%	4.83%
	a. Accrued Interests	2903.61	3339.09	3247.83	4010.79	4468.34	15.00%	-2.73%	23.49%	11.41%
	b. Others	2282.41	4295.98	4917.11	6368.82	6412.49	88.22%	14.46%	29.52%	0.69%
<b>9</b>	<b>Expenses not Written off</b>	79.17	110.60	68.87	153.04	145.47	39.70%	-37.73%	122.22%	-4.95%
<b>10</b>	<b>Non Banking Assets</b>	24.30	12.72	275.99	299.85	300.25	-47.65%	2069.47%	8.64%	0.13%
<b>11</b>	<b>Reconciliation Account</b>	1511.69	2617.46	3917.20	4598.73	5152.81	73.15%	49.66%	17.40%	12.05%
<b>12</b>	<b>Profit &amp; Loss A/c</b>	207.51	1288.76	1198.79	949.04	1129.09	521.07%	-6.98%	-20.83%	18.97%
	<b>TOTAL</b>	108459.68	139736.22	170893.70	181614.51	186533.29	28.84%	22.30%	6.27%	2.71%

**Statement of Assets and Liabilities of Bank & Financial Institutions (Finance Companies)**

Liabilities		Mid-July			Mid-Nov	Mid-Dec	% Change			
		2010	2011	2012	2012	2012	2/1	3/2	4/3	5/4
		1	2	3	4	5				
<b>1</b>	<b>CAPITAL FUND</b>	19437.92	21818.44	15318.24	14726.37	14703.29	12.25%	-29.79%	-3.86%	-0.16%
	a. Paid-up Capital	17191.35	19228.21	17096.24	17161.53	17172.03	11.85%	-11.09%	0.38%	0.06%
	b. Statutory Reserves	1390.03	1663.13	1803.73	1964.77	1972.84	19.65%	8.45%	8.93%	0.41%
	c. Retained Earning	162.63	482.56	-3962.52	-4955.96	-4989.91	196.72%	-921.14%	25.07%	0.69%
	d. Others Reserves	693.92	444.53	380.79	556.03	548.32	-35.94%	-14.34%	46.02%	-1.39%
<b>2</b>	<b>BORROWINGS</b>	3150.96	4505.82	1105.70	1140.51	1367.21	43.00%	-75.46%	3.15%	19.88%
	a. NRB	146.48	647.48	0.00	0.00	0.00	342.04%	-100.00%	0.00%	0.00%
	b. "A"Class Licensed Institution	2118.99	3260.98	675.16	1140.51	1367.21	53.89%	-79.30%	68.92%	19.88%
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.00%	0.00%	0.00%	0.00%
	d. Other Financial Ins.	885.49	516.36	430.54	0.00	0.00	-41.69%	-16.62%	-100.00%	0.00%
	e. Bonds and Securities	0.00	81.00	0.00	0.00	0.00	0.00%	-100.00%	0.00%	0.00%
<b>3</b>	<b>DEPOSITS</b>	77406.35	85476.88	76115.75	79031.78	80087.98	10.43%	-10.95%	3.83%	1.34%
	a. Current	110.47	90.92	31.57	16.43	109.75	-17.70%	-65.28%	-47.96%	568.03%
	b. Savings	31964.75	31526.50	35011.70	36011.48	36409.41	-1.37%	11.05%	2.86%	1.11%
	c. Fixed	40833.98	47977.03	35847.48	37116.46	37068.17	17.49%	-25.28%	3.54%	-0.13%
	d. Call Deposits	2635.37	2275.86	786.61	868.82	867.22	-13.64%	-65.44%	10.45%	-0.18%
	e. Others	1861.76	3606.57	4438.39	5018.60	5633.43	93.72%	23.06%	13.07%	12.25%
<b>4</b>	<b>Bills Payable</b>	24.40	4.20	8.07	2.24	1.47	-82.79%	92.20%	-72.20%	-34.49%
<b>5</b>	<b>Other Liabilities</b>	7871.10	11019.23	17557.02	18987.02	20145.97	40.00%	59.33%	8.14%	6.10%
	1. Loan Loss Provision	2325.10	5355.35	6998.55	7914.78	7997.85	130.33%	30.68%	13.09%	1.05%
	2. Interest Suspense a/c	1000.53	1691.19	3495.35	4690.66	5057.76	69.03%	106.68%	34.20%	7.83%
	3. Others	4545.48	3972.70	7063.11	6381.59	7090.36	-12.60%	77.79%	-9.65%	11.11%
<b>6</b>	<b>Reconciliation A/c</b>	1414.56	1364.00	1316.54	1782.98	1949.78	-3.57%	-3.48%	35.43%	9.36%
<b>7</b>	<b>Profit &amp; Loss A/c</b>	2903.23	2428.44	1552.23	330.89	323.52	-16.35%	-36.08%	-78.68%	-2.23%
	<b>TOTAL</b>	112208.51	126617.00	112973.55	116001.81	118579.22	12.84%	-10.78%	2.68%	2.22%
<b>Assets</b>										
<b>1</b>	<b>LIQUID FUNDS</b>	21717.93	20510.98	26883.96	26184.54	26827.62	-5.56%	31.07%	-2.60%	2.46%
	a. Cash Balance	949.55	1219.92	1346.98	1105.11	1241.62	28.47%	10.42%	-17.96%	12.35%
	Nepalese Notes & Coins	948.74	1218.25	1346.17	1104.05	1241.15	28.41%	10.50%	-17.99%	12.42%
	Foreign Currency	0.80	1.67	0.82	1.06	0.46	107.99%	-50.91%	29.79%	-56.44%
	b. Bank Balance	15076.19	13698.58	16582.35	16774.33	17412.93	-9.14%	21.05%	1.16%	3.81%
	1. In Nepal Rastra Bank	2538.26	2410.04	3916.06	4244.37	4810.26	-5.05%	62.49%	8.38%	13.33%
	2. "A"Class Licensed Institution	8105.10	6082.36	9038.28	9395.65	9507.28	-24.96%	48.60%	3.95%	1.19%
	3. Other Financial Ins.	4432.83	5206.19	3628.01	3134.31	3095.39	17.45%	-30.31%	-13.61%	-1.24%
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.00%	0.00%	0.00%	0.00%
	c. Money at Call	5692.19	5592.47	8954.63	8305.10	8173.07	-1.75%	60.12%	-7.25%	-1.59%
<b>2</b>	<b>INVESTMENTS</b>	1224.57	2386.81	2558.35	2218.47	2252.54	94.91%	7.19%	-13.29%	1.54%
	a. Govt. Securities	1209.31	2350.81	2336.94	2166.58	2200.65	94.39%	-0.59%	-7.29%	1.57%
	b. Others	15.26	36.00	221.41	51.89	51.89	135.99%	515.03%	-76.56%	0.00%
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	3203.18	3337.88	970.29	1097.25	1184.21	4.21%	-70.93%	13.08%	7.93%
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	76986.77	87002.32	66627.19	69482.64	70395.23	13.01%	-23.42%	4.29%	1.31%
	a. Private Sector	74904.83	83605.21	64520.90	69116.40	69642.36	11.62%	-22.83%	7.12%	0.76%
	b. Financial Institutions	1363.78	3327.90	2064.03	332.74	719.36	144.02%	-37.98%	-83.88%	116.20%
	c. Government Organizations	718.16	69.22	42.26	33.51	33.51	-90.36%	-38.94%	-20.72%	0.00%
<b>5</b>	<b>BILL PURCHED</b>	74.26	30.17	16.49	6.46	6.46	-59.37%	-45.34%	-60.83%	0.00%
<b>6</b>	<b>LOANS AGT. COLLECTED BILLS</b>	0.00	0.00	0.00	0.00	0.00	0.00%	0.00%	0.00%	0.00%
<b>7</b>	<b>FIXED ASSETS</b>	3734.90	4333.69	3423.26	3557.94	3576.72	16.03%	-21.01%	3.93%	0.53%
<b>8</b>	<b>OTHER ASSETS</b>	3342.85	4827.95	9005.53	9883.28	10407.24	44.43%	86.53%	9.75%	5.30%
	a. Accrued Interests	1041.07	2009.17	3583.61	4846.04	5227.82	92.99%	78.36%	35.23%	7.88%
	b. Others	2301.78	2818.78	5421.92	5037.23	5179.42	22.46%	92.35%	-7.09%	2.82%
<b>9</b>	<b>Expenses not Written off</b>	79.74	64.00	70.23	89.66	88.35	-19.74%	9.73%	27.65%	-1.45%
<b>10</b>	<b>Non Banking Assets</b>	188.23	160.36	310.59	365.25	368.51	-14.80%	93.68%	17.60%	0.89%
<b>11</b>	<b>Reconciliation Account</b>	1428.01	1401.74	1311.63	1768.18	1956.88	-1.84%	-6.43%	34.81%	10.67%
<b>12</b>	<b>Profit &amp; Loss A/c</b>	228.01	2561.07	1796.07	1348.13	1515.44	1023.23%	-29.87%	-24.94%	12.41%
	<b>TOTAL</b>	112208.46	126616.99	112973.60	116001.81	118579.22	12.84%	-10.78%	2.68%	2.22%



## Statement of Assets and Liabilities

as on Mangsir End, 2069

Rs. in Million

Liabilities		Class "A"	Class "B"	Class "C"	Total
<b>1</b>	<b>CAPITAL FUND</b>	87,554.3	24,075.1	14,703.3	126,332.7
	a. Paid-up Capital	67,343.5	22,064.0	17,172.0	106,579.5
	b. Calls in Advance	4,325.3	221.0	116.3	4,662.6
	c. Proposed Bonus Share	171.6	152.4	170.8	494.8
	d. General Reserves	20,803.2	1,834.9	1,972.8	24,610.9
	e. Share Premium	217.1	39.5	63.1	319.7
	f. Retained Earning	-13,460.9	-498.4	-4,989.9	-18,949.2
	g. Others Reserves Fund	8,154.5	261.9	198.0	8,614.4
<b>2</b>	<b>BORROWINGS</b>	22,899.1	1,875.1	1,367.2	26,141.4
	a. NRB	664.3	9.2	0.0	673.6
	b. Interbank Borrowing	7,585.5	1,032.7	1,367.2	9,985.5
	c. Foreign Banks and Fin. Ins.	2,183.4	0.0	0.0	2,183.4
	d. Other Financial Ins.	5,737.9	827.6	0.0	6,565.6
	e. Bonds and Securities	6,727.8	5.5	0.0	6,733.3
<b>3</b>	<b>DEPOSITS</b>	893,649.9	136,263.1	80,088.0	1,110,001.0
	a. Current	82,531.2	2,222.0	109.7	84,862.9
	Domestic	69,049.6	2,204.3	109.7	71,363.6
	Foreign	13,481.6	17.7	0.0	13,499.3
	b. Savings	338,249.4	66,481.5	36,409.4	441,140.3
	Domestic	331,773.2	66,117.7	36,409.4	434,300.3
	Foreign	6,476.2	363.8	0.0	6,840.0
	c. Fixed	288,834.7	41,175.1	37,068.2	367,078.0
	Domestic	256,463.5	40,533.9	37,015.4	334,012.8
	Foreign	32,371.2	641.3	52.8	33,065.3
	d. Call Deposits	174,075.3	25,718.2	867.2	200,660.7
	Domestic	159,954.1	25,626.1	867.2	186,447.4
	Foreign	14,121.2	92.1	0.0	14,213.3
	e. Others	9,959.3	666.3	5,633.4	16,259.0
	Domestic	8,754.6	666.3	5,633.4	15,054.3
	Foreign	1,204.7	0.0	0.0	1,204.7
<b>4</b>	<b>Bills Payable</b>	2,087.3	20.1	1.5	2,109.0
<b>5</b>	<b>Other Liabilities</b>	123,903.8	18,489.6	20,146.0	162,539.4
	1. Sundry Creditors	22,360.6	913.3	1,201.0	24,474.9
	2. Loan Loss Provision	24,944.6	5,161.2	7,997.9	38,103.6
	3. Interest Suspense a/c	24,694.4	4,324.3	5,057.8	34,076.5
	4. Others	51,904.1	8,090.8	5,889.3	65,884.3
<b>6</b>	<b>Reconciliation A/c</b>	-8,441.0	5,074.0	1,949.8	-1,417.2
<b>7</b>	<b>Profit &amp; Loss A/c</b>	6,419.6	736.2	323.5	7,479.3
	<b>TOTAL LIABILITIES</b>	<b>1,128,072.9</b>	<b>186,533.3</b>	<b>118,579.2</b>	<b>1,433,185.5</b>
	<b>Assets</b>	<b>Class "A"</b>	<b>Class "B"</b>	<b>Class "C"</b>	
<b>1</b>	<b>LIQUID FUNDS</b>	138,287.3	45,903.8	26,827.6	211,018.7
	a. Cash Balance	22,802.1	3,806.4	1,241.6	27,850.1
	Nepalese Notes & Coins	21,929.7	3,770.2	1,241.2	26,941.1
	Foreign Currency	872.3	36.3	0.5	909.0
	b. Bank Balance	96,591.0	19,135.6	17,412.9	133,139.5
	1. In Nepal Rastra Bank	74,326.2	6,671.4	4,810.3	85,807.9
	Domestic Currency	73,383.3	6,647.4	4,810.2	84,840.9
	Foreign Currency	942.9	24.0	0.0	967.0
	2. "A" Class Licensed Institution	4,365.6	9,239.2	9,507.3	23,112.1
	Domestic Currency	3,705.6	9,219.4	9,504.7	22,429.7
	Foreign Currency	660.0	19.8	2.6	682.4
	3. Other Financial Ins.	295.3	3,132.2	3,095.4	6,522.9
	4. In Foreign Banks	17,603.9	92.7	0.0	17,696.6
	c. Money at Call	18,894.3	22,961.8	8,173.1	50,029.1
	Domestic Currency	9,723.8	22,805.4	8,173.1	40,702.3
	Foreign Currency	9,170.4	156.4	0.0	9,326.8
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	137,137.5	3,666.1	2,252.5	143,056.2
	a. Govt. Securities	136,368.3	3,656.0	2,200.6	142,224.9
	b. NRB Bond	0.0	0.0	0.0	0.0
	c. Govt. Non-Fin. Ins.	270.8	0.1	0.0	270.9
	d. Other Non-Fin Ins.	120.0	10.0	51.6	181.6
	e. Non Residents	378.4	0.0	0.3	378.8
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	57,008.2	2,015.4	1,184.2	60,207.8
	a. Interbank Lending	1,729.5	257.2	88.2	2,074.9
	b. Non Residents	1.9	0.0	45.8	47.6
	c. Others	55,276.8	1,758.2	1,050.2	58,085.2
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	663,082.3	113,149.7	70,395.2	846,627.3
	a. Private Sector	638,151.0	111,643.1	69,642.4	819,436.5
	b. Financial Institutions	15,572.6	1,418.1	719.4	17,710.0
	c. Government Organizations	9,358.7	88.6	33.5	9,480.8
<b>5</b>	<b>BILL PURCHASED</b>	6,952.5	9.2	6.5	6,968.2
	a. Domestic Bills Purchased	2,138.4	9.2	6.5	2,154.1
	b. Foreign Bills Purchased	1,860.1	0.0	0.0	1,860.1
	c. Import Bills & Imports	2,954.0	0.0	0.0	2,954.0
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>	426.9	0.0	0.0	426.9
	a. Against Domestic Bills	406.9	0.0	0.0	406.9
	b. Against Foreign Bills	20.1	0.0	0.0	20.1
<b>7</b>	<b>FIXED ASSETS</b>	21,157.5	4,180.6	3,576.7	28,914.8
<b>8</b>	<b>OTHER ASSETS</b>	104,144.1	10,880.8	10,407.2	125,432.1
	a. Accrued Interest:	29,915.2	4,468.3	5,227.8	39,611.4
	Financial Institu	658.7	258.1	40.5	957.3
	Government Enterprises	4,756.0	155.9	298.4	5,210.3
	Private Sector	24,500.6	4,054.3	4,888.9	33,443.8
	b. Staff Loans / Adv.	14,997.5	674.1	334.6	16,006.2
	c. Sundry Debtors	21,628.0	1,093.1	2,428.1	25,149.2
	d. Cash In Transit	1,208.2	6.7	2.0	1,216.9
	e. Others	36,395.2	4,638.6	2,414.7	43,448.5
<b>9</b>	<b>Expenses not Written off</b>	618.9	145.5	88.4	852.7
<b>10</b>	<b>Non Banking Assets</b>	1,662.9	300.2	368.5	2,331.7
<b>11</b>	<b>Reconciliation Account</b>	-3,746.5	5,152.8	1,956.9	3,363.2
<b>12</b>	<b>Profit &amp; Loss A/c</b>	1,341.4	1,129.1	1,515.4	3,985.9
	<b>TOTAL ASSETS</b>	<b>1,128,073.0</b>	<b>186,533.3</b>	<b>118,579.2</b>	<b>1,433,185.5</b>

## Aggregate Profit & Loss Account

Up to Mangsir , 2069

Rs. in Million

Expenses	Class "A"	Class "B"	Class "C"	Total
<b>1 Interest Expenses</b>	18989.07	4901.06	3319.44	27209.57
1.1 Deposit Liabilities	18809.49	4840.18	3296.22	26945.89
1.1.1 Saving A/c	5616.16	2068.68	1296.32	8981.17
1.1.2 Fixed A/c	10197.86	2057.04	1960.45	14215.34
1.1.2.1 Upto 3 Months Fixed A/c	469.64	29.29	44.58	543.51
1.1.2.2 3 to 6 Months fixed A/c	449.03	82.10	69.06	600.19
1.1.2.3 6 Months to 1 Year Fixed A/c	4044.30	1150.83	1010.58	6205.72
1.1.2.4 Above 1 Year	5234.88	794.82	836.23	6865.92
1.1.3 Call Deposit	2979.83	714.46	39.37	3733.66
1.1.4 Certificate of Deposits	15.65	0.00	0.07	15.72
1.2 Others	179.58	60.88	23.22	263.68
<b>2 Commission/Fee Expense</b>	166.71	1.83	0.76	169.31
<b>3 Employees Expenses</b>	4467.91	728.49	376.67	5573.07
<b>4 Office Operating Expenses</b>	3642.15	780.54	462.91	4885.59
<b>5 Exchange Fluctuation Loss</b>	59.44	0.75	2.42	62.62
5.1 Due to Change in Exchange Rates	59.20	0.64	0.00	59.84
5.2 Due to Foreign Currency Transactions	0.25	0.11	2.42	2.78
<b>6 Non-Operating Expenses</b>	510.31	27.45	0.43	538.20
<b>7. Provision for Risk</b>	2990.06	913.15	1245.60	5148.81
7.1 Loan loss Provision	2826.86	905.63	1239.71	4972.20
7.1.1 General Loan loss Provision	773.00	126.75	63.25	963.01
7.1.2 Special Loan Loss Provision	2048.89	778.81	1104.85	3932.55
7.1.3 Additional Loan Loss Provision	4.97	0.07	71.61	76.65
7.2. Provision for Non-Banking Assets	159.53	7.30	1.11	167.93
7.3. Provision for Loss on Investment	0.00	0.22	4.77	4.99
7.4. Provision for Loss of Other Assets	3.68	0.00	0.00	3.68
<b>8 Loan Written Off</b>	23.13	0.71	0.13	23.97
<b>9 Provision for Staff Bonus</b>	659.17	40.35	10.60	710.12
<b>10 Provision for Income Tax</b>	1884.78	111.44	31.10	2027.32
<b>11 Others</b>	1.60	0.00	0.00	1.60
<b>12 Net Profit</b>	5878.74	396.17	256.22	6531.13
<b>TOTAL EXPENSES</b>	<b>39273.07</b>	<b>7901.94</b>	<b>5706.28</b>	<b>52881.29</b>

Income	Class "A"	Class "B"	Class "C"	Total
<b>1. Interest Income</b>	31263.98	5974.42	3426.39	40664.79
1.1. On Loans and Advance	29046.05	5424.96	3118.93	37589.94
1.2. On Investment	1529.20	53.13	37.84	1620.17
1.2.1 Government Bonds	1353.63	50.64	32.77	1437.04
1.2.2 Foreign Bonds	19.25	0.00	0.00	19.25
1.2.3 NRB Bonds	140.64	1.94	0.72	143.30
1.2.4 Deventure & Bonds	15.68	0.55	4.35	20.58
1.3 Agency Balance	361.93	37.25	36.27	435.45
1.4 On Call Deposit	132.56	361.10	137.99	631.66
1.5 Others	194.24	97.98	95.36	387.58
<b>2. Comission &amp; Discount</b>	2393.15	246.08	76.85	2716.07
2.1 Bills Purchase & Discount	106.28	0.15	0.00	106.42
2.2 Comission	1840.83	134.73	33.42	2008.97
2.3 Others	446.05	111.20	43.43	600.68
<b>3 Income From Exchange Fluctuation</b>	1367.98	10.70	0.56	1379.24
3.1 Due to Change in Exchange Rate	-263.05	1.80	0.56	-260.69
3.2 Due to Foreign Currency Trans.	1631.03	8.90	0.00	1639.93
<b>4 Other Operating Income</b>	1176.97	350.23	202.39	1729.59
<b>5 Non Operating Income</b>	591.50	70.55	34.29	696.34
<b>6 Provision Written Back</b>	1279.20	423.11	488.78	2191.09
<b>7 Recovery from Written off Loan</b>	276.95	26.50	29.47	332.93
<b>8 Income from Extra Ordinary Expenses</b>	122.48	12.19	0.00	134.67
<b>9 Net Loss</b>	800.55	789.04	1447.55	3037.14
<b>TOTAL INCOME</b>	<b>39272.76</b>	<b>7902.82</b>	<b>5706.28</b>	<b>52881.86</b>

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

as on Mangsir End, 2069

Sector Wise		Class "A"	Class "B"	Class "C"	Total
1	Agricultural and Forest Related	26720.60	5106.46	1908.43	33735.49
2	Fishery Related	1834.06	129.30	22.00	1985.36
3	Mining Related	2718.67	176.50	183.40	3078.56
4	Manufacturing (Producing) Related	159137.81	7898.77	5520.07	172556.65
5	Construction	64027.23	13400.17	9299.71	86727.10
6	Electricity, Gas and Water	13943.99	1641.77	293.93	15879.70
7	Metal Products, Mach. & Ele. Eqp.	9003.40	1937.56	919.48	11860.44
8	Tras., Com. and Public Utilities	27178.42	10092.70	5385.50	42656.62
9	Wholesaler & Retailer	141176.05	23725.67	10858.39	175760.11
10	Finance, Insurance and Real Estate	61138.04	10651.28	7823.67	79612.99
11	Hotel or Restaurant	17155.45	4211.07	1894.08	23260.61
12	Other Services	33184.52	5661.88	3203.17	42049.58
13	Consumption Loans	40890.64	7610.97	5846.90	54348.50
14	Local Government	763.82	31.28	52.69	847.80
15	Others	71589.11	20875.79	17190.26	109655.16
<b>Total sectorwise Loan</b>		<b>670461.78</b>	<b>113151.17</b>	<b>70401.69</b>	<b>854014.64</b>

Product Wise		Class "A"	Class "B"	Class "C"	Total
1	Term Loan	95889.46	13858.06	10666.40	120413.92
2	Overdraft	124368.81	30422.59	0.00	154791.40
3	Trust Receipt Loan / Import Loan	47301.73	0.00	0.00	47301.73
4	Demand & Other Working Capital Loan	163652.70	14780.32	18780.91	197213.93
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	39178.83	10258.64	5895.10	55332.56
6	Real Estate Loan	67218.80	12098.27	10566.25	89883.31
7	Margin Nature Loan	6358.29	2277.04	2534.70	11170.04
8	Hire Purchase Loan	32599.74	11704.86	6982.16	51286.77
9	Deprived Sector Loan	23453.90	3822.97	1890.03	29166.90
10	Bills Purchased	6874.99	13.98	7.97	6896.95
11	Other Product	63564.49	13914.45	13078.17	90557.11
<b>Total Product wise Loan</b>		<b>670461.75</b>	<b>113151.17</b>	<b>70401.69</b>	<b>854014.62</b>

Collateral Wise		Class "A"	Class "B"	Class "C"	Total
1	Gold and Silver	22301.15	2482.47	480.18	25263.80
2	Government Securities	1917.07	21.46	12.24	1950.76
3	Non Governmental Securities	4945.49	1573.49	1371.42	7890.40
4	Fixed Deposit Receipts	7065.13	1381.29	1663.28	10109.70
5	Own	6549.73	1381.29	1663.28	9594.30
6	Other Licences Institutions	515.40	0.00	0.00	515.40
7	Collateral of Properties	567976.12	101839.82	62431.26	732247.19
8	Fixed Assets	447619.07	101414.62	61955.42	610989.11
9	Current Assets	120357.04	425.20	475.84	121258.08
10	Against security of Bill	10793.18	13.55	12.73	10819.46
11	Domestic Bills	558.79	5.55	12.73	577.07
12	Foreign Bills	10234.39	8.00	0.00	10242.39
13	Against Guarantee	14334.70	2335.98	922.09	17592.76
14	Government Guarantee	2003.19	95.49	85.60	2184.28
15	Institutional Guarantee	8968.55	702.33	337.39	10008.27
16	Personal Guarantee	611.23	535.99	333.45	1480.67
17	Collective Guarantee	188.51	988.42	22.11	1199.04
18	Int. Rtd. Foreign Bank's Guarantee	98.71	0.00	0.00	98.71
19	Other Guarantee	2464.52	13.75	143.53	2621.80
20	Credit Card	542.93	0.00	1.52	544.45
21	Others	40586.01	3503.12	3506.97	47596.10
<b>Total Collateral wise Loan</b>		<b>670461.77</b>	<b>113151.17</b>	<b>70401.69</b>	<b>854014.64</b>













**Statement of Assets and Liabilities**  
as on Kattik end, 2069 (Rs in million)

S.N.	Bank Name	Nigiri	Katmandu	Garma	City	Bishow	Professional	Kabell	Kamana	Corporate	Pathihara	Purnima	Jyoti	Bagnari	Hantro	Kakre
<b>Liabilities</b>		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>1</b>	<b>CAPITAL FUND</b>	<b>70.10</b>	<b>742.26</b>	<b>252.80</b>	<b>283.97</b>	<b>254.19</b>	<b>112.47</b>	<b>26.53</b>	<b>221.25</b>	<b>248.27</b>	<b>112.03</b>	<b>113.65</b>	<b>817.84</b>	<b>52.25</b>	<b>44.45</b>	<b>36.09</b>
	a. Paid-up Capital	50.00	651.93	220.00	253.73	240.00	100.00	20.00	200.00	200.00	100.00	100.00	740.00	50.00	21.00	30.00
	b. Calls in Advance							1.50							18.28	
	c. Proposed Bonus Share															
	d. General Reserves	3.67	22.74	24.30	25.43	10.61	2.05	4.16	16.69	15.05	5.25	4.16	28.91		1.41	
	e. Share Premium		0.11								0.14					
	f. Retained Earning	16.44	67.34	8.46	2.23	0.56	10.31	0.87	3.56	33.17	6.17	2.12	45.53	2.25	3.26	6.09
	g. Others Reserves Fund		0.14	0.05	2.58	3.03	0.11		1.00	0.05	0.46	7.37	3.41		0.50	
<b>2</b>	<b>BORROWINGS</b>		<b>40.00</b>													
	a. NRB															
	b. Interbank Borrowing		40.00													
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
<b>3</b>	<b>DEPOSITS</b>	<b>551.95</b>	<b>4749.27</b>	<b>2401.33</b>	<b>2582.62</b>	<b>2571.30</b>	<b>274.63</b>	<b>353.79</b>	<b>1722.89</b>	<b>1251.98</b>	<b>1109.96</b>	<b>1025.32</b>	<b>3680.34</b>	<b>159.74</b>	<b>289.81</b>	<b>362.74</b>
	a. Current	1.62	61.92	41.93	7.00	21.89	2.58	7.56	23.80		9.16	40.75	132.34	1.35	14.63	1.53
	Domestic	1.62	61.91	41.93	7.00	21.89	2.58	7.56	23.80		9.16	40.75	132.28	1.35	14.63	1.53
	Foreign		0.01										0.05			
	b. Savings	282.55	2294.62	1455.29	1568.25	883.72	116.08	265.46	899.68	466.94	644.21	563.36	1731.32	93.05	155.05	270.98
	Domestic	282.55	2290.19	1455.29	1568.25	883.72	116.08	265.46	899.68	466.94	644.21	563.36	1727.79	93.05	155.05	270.98
	Foreign		4.43										3.53			
	c. Fixed	178.65	1398.62	619.09	808.71	1056.99	53.06	57.33	461.35	610.14	147.52	270.04	1047.12	27.31	61.71	58.80
	Domestic	178.65	1398.62	619.09	808.71	1056.99	53.06	57.33	461.35	610.14	147.52	270.04	1047.12	27.31	61.71	58.80
	Foreign															
	d. Call Deposits	88.61	991.87	285.02	188.93	608.71	102.91	23.44	338.06	137.30	309.07	150.72	702.52	37.70	58.42	31.43
	Domestic	88.61	991.87	285.02	188.93	608.71	102.91	23.44	338.06	137.30	309.07	150.72	699.43	37.70	58.42	31.43
	Foreign												3.09			
	e. Others	0.53	2.24		9.74					37.60		0.45	67.04	0.34		
	Domestic	0.53	2.24		9.74					37.60		0.45	67.04	0.34		
	Foreign															
<b>4</b>	<b>Bills Payable</b>				0.36			0.14								
<b>5</b>	<b>Other Liabilities</b>	<b>42.65</b>	<b>387.95</b>	<b>162.20</b>	<b>189.70</b>	<b>266.41</b>	<b>14.84</b>	<b>10.35</b>	<b>121.75</b>	<b>157.97</b>	<b>58.82</b>	<b>44.44</b>	<b>343.25</b>	<b>7.36</b>	<b>12.71</b>	<b>5.05</b>
	1. Sundry Creditors	0.20	83.05	60.36	0.15	10.76	7.42	0.46	2.38	19.56	2.11	8.17	28.48	0.42	6.14	2.07
	2. Loan Loss Provision	5.28	64.50	20.08	28.06	23.53	2.57	2.25	16.78	40.50	16.27	8.44	73.86	1.41	2.53	2.11
	3. Interest Suspense a/c	9.75	95.84	24.14	30.37	35.43	2.48	2.48	21.94	53.43	10.07	4.92	59.16	0.47	0.15	0.80
	4. Others	27.41	144.55	57.62	131.11	196.68	2.37	5.16	80.66	44.48	30.38	22.91	181.76	5.06	3.90	0.06
<b>6</b>	<b>Reconciliation A/c</b>	<b>0.00</b>	<b>847.11</b>	<b>612.15</b>				<b>0.05</b>				<b>282.94</b>				
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>0.71</b>	<b>165.74</b>	<b>8.77</b>	<b>10.09</b>	<b>6.42</b>	<b>3.43</b>	<b>0.94</b>	<b>12.08</b>	<b>40.69</b>		<b>3.52</b>	<b>5.15</b>	<b>0.77</b>	<b>3.40</b>	<b>5.96</b>
	<b>TOTAL LIABILITIES</b>	<b>665.41</b>	<b>6932.33</b>	<b>3437.25</b>	<b>3066.73</b>	<b>3098.33</b>	<b>405.37</b>	<b>391.66</b>	<b>2078.11</b>	<b>1698.92</b>	<b>1563.74</b>	<b>1186.92</b>	<b>4846.58</b>	<b>220.13</b>	<b>350.37</b>	<b>409.83</b>
<b>Assets</b>		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>1</b>	<b>LIQUID FUNDS</b>	<b>201.68</b>	<b>1635.17</b>	<b>662.37</b>	<b>709.16</b>	<b>675.43</b>	<b>166.93</b>	<b>200.43</b>	<b>453.87</b>	<b>442.37</b>	<b>280.83</b>	<b>475.80</b>	<b>1240.69</b>	<b>62.32</b>	<b>60.76</b>	<b>153.76</b>
	a. Cash Balance	22.99	103.69	93.42	57.90	41.04	11.19	12.04	31.75	3.69	54.40	24.62	51.68	11.92	13.81	12.34
	Nepalese Notes & Coins	22.47	103.30	93.37	57.85	41.04	11.19	12.04	31.62	3.69	54.40	24.62	50.71	11.92	13.81	12.27
	Foreign Currency	0.52	0.38	0.05	0.05				0.13				0.97			0.07
	b. Bank Balance	32.78	1531.49	135.18	566.65	150.98	14.71	29.25	422.12	438.68	69.71	64.45	408.28	14.82	32.09	141.42
	1. In Nepal Rastra Bank	0.01	284.02	135.18	128.65	150.98	0.09	3.38	94.43	60.28	1.44	58.31	217.19		0.09	
	Domestic Currency	0.01	284.02	135.18	128.65	150.98	0.09	3.38	94.43	60.28	1.44	58.31	217.19		0.09	
	Foreign Currency															
	2. "A" Class Licensed Institution	32.77	721.30		369.29		14.60	25.87	127.35	331.09	68.26	6.13	191.10	14.63	32.00	103.75
	Domestic Currency	32.77	707.62		369.29		14.60	25.87	127.35	331.09	68.26	6.13	191.05	14.63	32.00	103.75
	Foreign Currency		13.68										0.05			
	3. Other Financial Ins.		526.18		68.70		0.02		200.35	47.31	0.01			0.18		37.67
	4. In Foreign Banks															
	c. Money at Call	145.91		433.77	84.61	483.40	141.03	159.14			156.72	386.73	780.72	35.59	14.86	
	Domestic Currency	145.91		433.77	84.61	483.40	141.03	159.14			156.72	386.73	773.44	35.59	14.86	
	Foreign Currency												7.29			
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>307.31</b>		<b>59.58</b>									<b>225.76</b>		<b>1.00</b>	
	a. Govt. Securities	307.31		59.58									225.76		1.00	
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin. Ins.															
	e. Non Residents															
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>43.06</b>			<b>42.23</b>	<b>1.50</b>	<b>0.10</b>		<b>21.00</b>	<b>14.63</b>			<b>0.10</b>	<b>1.00</b>	<b>2.55</b>	<b>0.10</b>
	a. Interbank Lending				<b>34.43</b>				<b>20.00</b>							
	b. Non Residents															
	c. Others				7.80	1.50	0.10		1.00	14.63			0.10	1.00	2.55	0.10
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>430.56</b>	<b>3512.88</b>	<b>2054.07</b>	<b>2142.52</b>	<b>2268.84</b>	<b>218.48</b>	<b>166.27</b>	<b>1527.88</b>	<b>1127.04</b>	<b>954.48</b>	<b>679.94</b>	<b>3083.63</b>	<b>145.99</b>	<b>263.83</b>	<b>246.74</b>
	a. Private Sector	430.56	3405.47	2054.07	2138.46	2268.84	218.48	166.27	1527.88	1127.04	954.48	679.94	3074.53	145.99	263.83	246.74
	b. Financial Institutions		107.41										9.10			
	c. Government Organizations				4.07											
<b>5</b>	<b>BILL PURCHASED</b>									<b>1.35</b>						
	a. Domestic Bills Purchased									1.35						
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
<b>7</b>	<b>FIXED ASSETS</b>	<b>9.01</b>	<b>142.11</b>	<b>39.05</b>	<b>61.45</b>	<b>70.29</b>	<b>5.72</b>	<b>18.23</b>	<b>37.14</b>	<b>33.46</b>	<b>22.79</b>	<b>17.11</b>	<b>99.58</b>	<b>5.52</b>	<b>14.80</b>	<b>5.69</b>
<b>8</b>	<b>OTHER ASSETS</b>	<b>24.17</b>	<b>171.52</b>	<b>69.12</b>	<b>51.78</b>	<b>8</b>										

**Statement of Assets and Liabilities**  
as on Kattik end, 2069 (Rs in million)

S.N.	Bank Name	Shine	Pacific	Civic	IDBL	Gulmi	Kanchan	Manabhum	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumnukhi	Raptiveri	Consumer
<b>Liabilities</b>		0.00		0.00		0.00		0.00	0.00	0.00	0.00			0.00		0.00
<b>1</b>	<b>CAPITAL FUND</b>	<b>255.00</b>	<b>64.15</b>	<b>28.49</b>	<b>721.15</b>	<b>30.53</b>	<b>125.50</b>	<b>32.32</b>	<b>144.56</b>	<b>109.71</b>	<b>23.51</b>	<b>112.59</b>	<b>720.44</b>	<b>25.74</b>	<b>83.02</b>	<b>219.60</b>
	a. Paid-up Capital	200.00	60.00	28.00	640.00	25.00	100.00	28.60	140.00	100.00	12.00	106.00	776.17	28.00	75.01	200.00
	b. Calls in Advance										12.00		140.00			
	c. Proposed Bonus Share	34.00														
	d. General Reserves	17.36	2.63	0.10	8.08	5.44	1.17	0.74	4.14	0.52	-0.59	4.57	41.82	-2.26	0.30	3.84
	e. Share Premium															
	f. Retained Earning	2.24	1.52	0.39	68.40		24.33	2.98	0.32	9.19		2.02	-268.45		7.35	15.76
	g. Others Reserves Fund	1.41			4.67	0.09			0.10				30.90		0.36	
<b>2</b>	<b>BORROWINGS</b>				<b>330.00</b>									<b>3.00</b>		<b>30.00</b>
	a. NRB															
	b. Interbank Borrowing				330.00											30.00
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.													3.00		
	e. Bonds and Securities															
<b>3</b>	<b>DEPOSITS</b>	<b>2360.21</b>	<b>468.56</b>	<b>161.34</b>	<b>3261.18</b>	<b>444.29</b>	<b>718.87</b>	<b>198.01</b>	<b>550.68</b>	<b>793.56</b>	<b>248.48</b>	<b>905.23</b>	<b>2794.21</b>	<b>216.60</b>	<b>211.63</b>	<b>522.70</b>
	a. Current	38.29	3.14		43.13			0.26	4.14	18.38	3.70	6.32	36.03	1.41	1.29	4.70
	Domestic	38.29	3.14		43.13			0.26	4.14	18.38	3.70	6.32	36.03	1.41	1.29	4.70
	Foreign															
	b. Savings	1206.30	260.10	136.32	1715.56	400.58	621.68	109.36	142.60	362.23	179.27	451.59	805.71	182.48	135.12	256.31
	Domestic	1206.30	260.10	136.32	1715.56	400.58	621.68	109.36	142.60	362.23	179.27	451.59	805.71	182.48	135.12	256.31
	Foreign															
	c. Fixed	528.79	52.95	25.02	1103.26	43.71	97.19	48.23	138.88	238.65	27.93	295.95	1558.74	16.54	65.88	217.65
	Domestic	528.79	52.95	25.02	1103.26	43.71	97.19	48.23	138.88	238.65	27.93	295.95	1558.74	16.54	65.88	217.65
	Foreign															
	d. Call Deposits	585.99	152.00		378.72			40.17	264.84	174.30	37.26	151.37	392.73	14.23	9.35	43.69
	Domestic	585.99	152.00		378.72			40.17	264.84	174.30	37.26	151.37	392.73	14.23	9.35	43.69
	Foreign															
	e. Others	0.85	0.37		20.51				0.23		0.32		1.00	1.95		0.36
	Domestic	0.85	0.37		20.51				0.23		0.32		1.00	1.95		0.36
	Foreign															
<b>4</b>	<b>Bills Payable</b>				<b>0.56</b>					<b>0.06</b>			<b>0.94</b>			
<b>5</b>	<b>Other Liabilities</b>	<b>120.84</b>	<b>16.24</b>	<b>6.72</b>	<b>321.72</b>	<b>15.30</b>	<b>35.23</b>	<b>8.53</b>	<b>87.12</b>	<b>35.87</b>	<b>8.20</b>	<b>50.19</b>	<b>790.31</b>	<b>7.89</b>	<b>14.26</b>	<b>50.94</b>
	1. Sundry Creditors	19.35	1.33	0.04	71.27	1.15	0.13	0.45	36.74	3.44	0.19	12.35	0.54	0.35	1.08	1.95
	2. Loan Loss Provision	23.10	4.05	1.90	82.84	2.56	8.04	2.18	6.68	5.94	1.91	7.30	327.48	2.02	4.23	18.38
	3. Interest Suspense a/c	38.10	2.77	1.79	90.60	1.69	11.09	2.38	7.74	6.11	2.68	12.62	117.20	1.67	4.54	13.47
	4. Others	40.29	8.09	2.98	77.02	9.90	15.98	3.52	35.97	20.39	3.41	17.91	345.08	3.84	4.42	17.15
<b>6</b>	<b>Reconciliation A/c</b>		<b>0.00</b>	<b>12.38</b>			<b>0.36</b>	<b>19.18</b>		<b>0.02</b>	<b>0.02</b>			<b>29.76</b>	<b>29.68</b>	
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>2.02</b>	<b>8.83</b>	<b>0.73</b>		<b>0.91</b>	<b>6.49</b>	<b>0.17</b>		<b>1.56</b>	<b>1.30</b>			<b>1.50</b>		
	<b>TOTAL LIABILITIES</b>	<b>2738.08</b>	<b>557.79</b>	<b>209.66</b>	<b>4634.61</b>	<b>491.03</b>	<b>886.45</b>	<b>258.21</b>	<b>782.36</b>	<b>939.22</b>	<b>281.78</b>	<b>1069.31</b>	<b>4305.90</b>	<b>284.49</b>	<b>338.60</b>	<b>823.25</b>
<b>Assets</b>		0.00					0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>1</b>	<b>LIQUID FUNDS</b>	<b>580.37</b>	<b>89.39</b>	<b>30.70</b>	<b>1950.23</b>	<b>228.35</b>	<b>209.80</b>	<b>62.69</b>	<b>381.26</b>	<b>259.37</b>	<b>67.31</b>	<b>268.00</b>	<b>626.77</b>	<b>66.18</b>	<b>66.55</b>	<b>227.24</b>
	a. Cash Balance	35.00	14.40	2.65	184.63	10.20	18.69	3.56	12.87	17.36	10.53	22.22	56.42	9.09	21.11	7.96
	Nepalese Notes & Coins	35.00	14.40	2.65	184.09	10.15	18.69	3.56	12.87	17.36	10.39	22.22	56.42	8.92	21.11	7.96
	Foreign Currency				0.54	0.06					0.14			0.16		
	b. Bank Balance	142.70	26.62	3.28	188.71	40.98	191.11	11.38	368.39	46.46	14.31	36.58	570.35	14.41	12.80	15.43
	1. In Nepal Rastra Bank	130.00	14.01		174.48	26.00	1.26	0.10	25.40	46.46	13.18	36.58	161.30		12.68	15.24
	Domestic Currency	130.00	14.01		174.48	26.00	1.26	0.10	25.40	46.46	13.18	36.58	161.30		12.68	15.24
	Foreign Currency															
	2. "A" Class Licensed Institution	7.66	12.54	3.28	11.93	14.97	93.00	11.28	211.52		1.03		362.58	14.30		0.08
	Domestic Currency	7.66	12.54	3.28	11.93	14.97	93.00	11.28	211.52		1.03		362.58	14.30		0.08
	Foreign Currency															
	3. Other Financial Ins.	5.04	0.06		0.30	0.01	96.85		131.46		0.10		46.47	0.11	0.12	0.11
	4. In Foreign Banks				2.00											
	c. Money at Call	402.67	48.38	24.76	1576.89	177.17		47.75		195.55	42.47	209.20		42.67	32.65	203.86
	Domestic Currency	402.67	48.38	24.76	1576.46	177.17		47.75		195.55	42.47	209.20		42.67	32.65	203.86
	Foreign Currency				0.43											
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>10.08</b>			<b>68.43</b>							<b>35.65</b>	<b>127.82</b>			
	a. Govt. Securities	10.08			68.43							35.65	127.82			
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>1.00</b>		<b>0.50</b>	<b>23.90</b>	<b>1.06</b>	<b>0.10</b>		<b>0.10</b>				<b>210.59</b>			
	a. Interbank Lending				<b>22.90</b>											
	b. Non Residents															
	c. Others	1.00		0.50	1.00	1.06	0.10		0.10				210.59			
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>2060.30</b>	<b>451.91</b>	<b>154.75</b>	<b>2261.39</b>	<b>247.73</b>	<b>626.14</b>	<b>168.12</b>	<b>363.38</b>	<b>645.69</b>	<b>204.41</b>	<b>730.23</b>	<b>1760.22</b>	<b>178.88</b>	<b>217.32</b>	<b>544.61</b>
	a. Private Sector	2060.30	449.38	154.75	2189.19	244.80	626.14	168.12	361.63	645.69	204.41	730.23	1591.95	178.88	217.32	538.61
	b. Financial Institutions		2.52		72.20	2.94			1.75				119.26			6.00
	c. Government Organizations												49.00			
<b>5</b>	<b>BILL PURCHASED</b>															
	a. Domestic Bills Purchased															
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
<b>7</b>	<b>FIXED ASSETS</b>	<b>29.53</b>	<b>7.30</b>	<b>6.76</b>	<b>107.67</b>	<b>8.63</b>	<b>21.76</b>	<b>4.10</b>	<b>14.60</b>	<b>18.22</b>	<b>4.56</b>	<b>12.80</b>	<b>53.67</b>	<b>5.48</b>	<b>5.59</b>	<b>22.84</b>
<b>8</b>	<b>OTHER ASSETS</b>	<b>56.80</b>	<b>8.81</b>	<b>3.83</b>	<b>186.45</b>	<b>5.25</b>	<b>28.66</b>	<b>3.91</b>	<b>21.10</b>	<b>14.77</b>	<b>5.39</b>	<b>22.63</b>	<b>1347.92</b>	<b>4.00</b>	<b>17.51</b>	<b>27.79</b>
	a. Accrued Interest:	38.10	2.77	1.79	91.70	1.69	11.09	2.38	7.74							

**Statement of Assets and Liabilities**  
as on Kattik end, 2069 (Rs in million)

S.N.	Bank Name	Khadbari	Tourism	Mission	Surya	Mt. Makalu	Sindhu	Sahara	Social	%Community	Cosmos	Manastu	Ramataddeh	Ekata	Malinchowk	Kailash
<b>Liabilities</b>		0.00	0.00	0.00				0.00					0.00	0.00		0.00
<b>1</b>	<b>CAPITAL FUND</b>	<b>52.98</b>	<b>664.85</b>	<b>71.22</b>	<b>12.20</b>	<b>15.07</b>	<b>47.42</b>	<b>12.54</b>	<b>268.31</b>	<b>62.33</b>	<b>13.53</b>	<b>69.13</b>	<b>72.91</b>	<b>60.58</b>	<b>51.46</b>	<b>858.90</b>
	a. Paid-up Capital	50.00	640.00	70.00	15.00	14.00	51.00	14.00	382.65	70.00	17.50	71.47	70.00	60.00	51.00	707.62
	b. Calls in Advance										3.15					
	c. Proposed Bonus Share															
	d. General Reserves	2.66	16.89	1.07			-3.58	-1.54	2.15				1.40	0.12		129.87
	e. Share Premium															1.77
	f. Retained Earning	0.14	3.35	0.15	-2.80	1.07			-116.50	-8.66	-7.12	-2.34		0.45	0.46	17.07
	g. Others Reserves Fund	0.17	4.61					0.07		0.99			1.51	0.01		2.58
<b>2</b>	<b>BORROWINGS</b>		<b>47.35</b>	<b>9.42</b>							<b>5.25</b>			<b>9.24</b>		<b>100.00</b>
	a. NRB												9.24			
	b. Interbank Borrowing		45.00													100.00
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.		2.35	9.42							5.25					
	e. Bonds and Securities															
<b>3</b>	<b>DEPOSITS</b>	<b>89.12</b>	<b>2513.00</b>	<b>679.87</b>	<b>114.18</b>	<b>63.68</b>	<b>554.05</b>	<b>117.73</b>	<b>603.84</b>	<b>428.87</b>	<b>124.35</b>	<b>334.01</b>	<b>179.78</b>	<b>565.77</b>	<b>87.11</b>	<b>5582.23</b>
	a. Current	2.79	92.98	2.38	6.23	0.04		18.10	1.88	4.29		2.73	5.57	9.15	0.65	49.18
	Domestic	2.79	81.37	2.38	6.23	0.04		18.10	1.88	4.29		2.73	5.57	9.15	0.65	49.18
	Foreign		11.62													
	b. Savings	63.56	1089.18	359.52	64.31	55.06	273.10	89.10	129.24	187.65	111.76	178.90	66.09	293.55	24.48	1985.86
	Domestic	63.56	1088.95	359.52	64.31	55.06	273.10	89.10	129.24	187.65	111.76	178.90	66.09	293.55	24.48	1985.86
	Foreign		0.23													
	c. Fixed	20.04	704.08	176.16	35.13	3.93	83.92	8.49	111.84	128.61	12.59	68.61	55.88	84.33	23.26	2405.61
	Domestic	20.04	266.65	176.16	35.13	3.93	83.92	8.49	111.84	128.61	12.59	68.61	55.88	84.33	23.26	2405.61
	Foreign		437.43													
	d. Call Deposits	2.73	575.79	141.80	8.52	4.65		1.80	360.89	108.32		83.78	52.18	178.07	38.73	1141.58
	Domestic	2.73	575.57	141.80	8.52	4.65		1.80	360.89	108.32		83.78	52.18	178.07	38.73	1141.58
	Foreign		0.22													
	e. Others		50.96				197.03	0.24					0.05	0.67		0.00
	Domestic		50.96				197.03	0.24					0.05	0.67		0.00
	Foreign															
<b>4</b>	<b>Bills Payable</b>		<b>5.71</b>						<b>11.11</b>							
<b>5</b>	<b>Other Liabilities</b>	<b>4.37</b>	<b>220.49</b>	<b>29.12</b>	<b>3.67</b>	<b>5.35</b>	<b>15.44</b>	<b>6.42</b>	<b>224.03</b>	<b>25.34</b>	<b>4.61</b>	<b>10.91</b>	<b>8.83</b>	<b>17.16</b>	<b>4.42</b>	<b>409.92</b>
	1. Sundry Creditors	1.18	0.04		0.66	0.09	1.85				0.32	0.52	0.65			16.72
	2. Loan Loss Provision	0.96	31.38	5.42	0.82	0.47	4.26	1.14	108.14	3.04	1.03	2.51	0.19	3.78	1.09	113.46
	3. Interest Suspense a/c	0.87	72.06	6.29	0.60	2.61	3.72	0.63	39.33	3.23	0.98	2.55		3.62	0.67	96.74
	4. Others	1.36	117.01	17.42	1.58	2.18	5.61	4.65	76.56	19.07	2.28	5.33	8.00	9.77	2.66	183.00
<b>6</b>	<b>Reconciliation A/c</b>					<b>0.14</b>					<b>0.01</b>	<b>0.22</b>				<b>0.00</b>
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>0.18</b>	<b>3.07</b>			<b>0.74</b>	<b>0.87</b>	<b>2.75</b>	<b>25.76</b>				<b>0.58</b>	<b>0.55</b>		<b>13.30</b>
	<b>TOTAL LIABILITIES</b>	<b>146.64</b>	<b>3454.47</b>	<b>789.63</b>	<b>130.05</b>	<b>84.98</b>	<b>617.78</b>	<b>139.43</b>	<b>1133.04</b>	<b>516.54</b>	<b>147.75</b>	<b>414.27</b>	<b>271.34</b>	<b>644.05</b>	<b>142.99</b>	<b>6964.34</b>
<b>Assets</b>		0.00	0.00	0.00	0.00	0.00					0.00		0.00			0.00
<b>1</b>	<b>LIQUID FUNDS</b>	<b>31.81</b>	<b>660.00</b>	<b>183.12</b>	<b>33.98</b>	<b>33.02</b>	<b>146.51</b>	<b>38.24</b>	<b>368.35</b>	<b>145.40</b>	<b>34.01</b>	<b>78.37</b>	<b>61.58</b>	<b>162.84</b>	<b>54.78</b>	<b>1467.76</b>
	a. Cash Balance	4.18	138.63	20.33	4.20	5.27	14.62	11.00	15.07	9.29	4.97	9.46	7.25	17.13	3.64	138.70
	Nepalese Notes & Coins	4.18	122.46	20.33	4.20	5.27	14.39	11.00	15.07	9.29	4.97	9.39	7.25	17.13	3.64	138.05
	Foreign Currency		16.17				0.23					0.06				0.64
	b. Bank Balance	5.61	140.40	38.77	7.16	3.51	16.68	27.25	353.28	28.15	3.18	22.81	11.73	145.71	5.10	307.34
	1. In Nepal Rastra Bank		140.40	5.43			16.68		83.76	25.88			0.10	32.61		301.00
	Domestic Currency		136.07	5.43					83.76	25.88			0.10	32.61		301.00
	Foreign Currency		4.33				16.68									
	2. "A" Class Licensed Institution	5.60		33.34	7.16	3.51		27.25	91.26	2.27	3.18	22.81	11.58	12.65	5.10	6.34
	Domestic Currency	5.60		33.34	7.16	3.51		27.25	91.26	2.27	3.18	22.81	11.58	12.65	5.10	6.34
	Foreign Currency															
	3. Other Financial Ins.	0.01				0.00	0.00		178.26				0.04	100.45		
	4. In Foreign Banks															
	c. Money at Call	22.03	380.97	124.02	22.62	24.25	115.21			107.95	25.86	46.10	42.60		46.03	1021.73
	Domestic Currency	22.03	363.73	124.02	22.62	24.25	115.21			107.95	25.86	46.10	42.60		46.03	1021.73
	Foreign Currency		17.23													
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>		<b>80.00</b>										<b>0.57</b>			<b>421.24</b>
	a. Govt. Securities		80.00										0.57			421.24
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin. Ins.															
	e. Non Residents															
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>								<b>64.07</b>				<b>1.50</b>			<b>64.65</b>
	a. Interbank Lending															
	b. Non Residents															
	c. Others								64.07					1.50		64.65
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>103.42</b>	<b>2521.09</b>	<b>574.92</b>	<b>85.35</b>	<b>45.74</b>	<b>425.86</b>	<b>89.97</b>	<b>592.46</b>	<b>330.12</b>	<b>105.33</b>	<b>301.59</b>	<b>193.35</b>	<b>458.71</b>	<b>76.16</b>	<b>4693.01</b>
	a. Private Sector	103.42	2521.09	574.92	85.35	45.74	425.86	89.97	584.46	330.12	105.33	301.59	191.40	458.71	76.16	4693.01
	b. Financial Institutions								8.00				1.95			
	c. Government Organizations															
<b>5</b>	<b>BILL PURCHASED</b>															
	a. Domestic Bills Purchased															
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
<b>7</b>	<b>FIXED ASSETS</b>	<b>1.54</b>	<b>67.30</b>	<b>18.87</b>	<b>6.41</b>	<b>2.57</b>	<b>20.77</b>	<b>4.56</b>	<b>56.75</b>	<b>24.58</b>	<b>5.90</b>	<b>21.61</b>	<b>11.89</b>	<b>17.68</b>	<b>9.53</b>	<b>125.29</b>
<b>8</b>	<b>OTHER ASSETS</b>	<b>7.20</b>	<b>123.07</b>	<b>12.03</b>	<b>3.79</b>	<b>3.57</b>	<b>24.64</b>	<b>6.66</b>	<b>51.41</b>	<b>14.18</b>	<b>2.03</b>	<b>9.59</b>	<b>2.45</b>	<b>4.82</b>	<b>1.45</b>	<b>189.59</b>
	a. Accrued Interest:	0.87	74.45	6.29	0.60	2.61	3.72	0.67	39.33	3.23	0.98	2.55		3.25	0.67	102.70
	Financial															49.34
	Government Enterprises		0.58					0.67				2.55				5.96
	Private Sector	0.87	73.87	6.29	0.60	2										

**Statement of Assets and Liabilities**  
as on Kattik end, 2069 (Rs in million)

S.N.	Bank Name	Sajpa	Saptakoshi	Nepal Awam	NFL	NBC Capital	NNFL	NSWFL	Peoples	Merchantile	KFL	Himalaya	Union	Gorkha	PFCL	NHFL	
<b>Liabilities</b>			0.00		0.00	0.00	0.00	0.00	0.00		0.00					0.00	0.00
<b>1</b>	<b>CAPITAL FUND</b>	<b>14.00</b>	<b>60.00</b>	<b>227.10</b>	<b>135.12</b>	<b>306.22</b>	<b>816.25</b>	<b>-294.59</b>	<b>-188.13</b>	<b>41.42</b>	<b>184.73</b>		<b>207.55</b>	<b>109.63</b>	<b>333.16</b>	<b>286.01</b>	
	a. Paid-up Capital	14.00	60.00	176.10	135.86	233.56	647.48	2034.29	289.01	18.00	154.66		176.58	160.74	196.37	220.30	
	b. Calls in Advance																
	c. Proposed Bonus Share																
	d. General Reserves			49.10	40.00	77.86	139.95	58.80	26.20	6.07	29.74		33.73	14.11	57.49	50.87	
	e. Share Premium						12.79	2.48	10.74		0.22			0.07		0.22	
	f. Retained Earning			1.30	-49.35	-8.30	9.67	-2399.45	-515.55	6.09	0.11		-6.30	-65.89	22.37	9.46	
	g. Others Reserves Fund			0.60	8.61	3.09	6.35	9.29	1.47	11.27			3.54	0.61	56.93	5.17	
<b>2</b>	<b>BORROWINGS</b>				<b>22.10</b>			<b>41.56</b>	<b>19.90</b>								
	a. NRB																
	b. Interbank Borrowing				22.10			41.56	19.90								
	c. Foreign Banks and Fin. Ins.																
	d. Other Financial Ins.																
	e. Bonds and Securities																
<b>3</b>	<b>DEPOSITS</b>	<b>31.83</b>	<b>20.90</b>	<b>462.80</b>	<b>523.13</b>	<b>1528.70</b>	<b>3466.75</b>	<b>1501.57</b>	<b>359.28</b>		<b>479.61</b>		<b>1022.97</b>	<b>338.38</b>	<b>1912.30</b>	<b>1517.64</b>	
	a. Current	2.87	0.94			92.42							6.94				
	Domestic	2.87	0.94			92.42							6.94				
	Foreign																
	b. Savings	20.91	6.67	100.70	110.93	420.63	1414.29	290.38	50.82		114.26		217.61	57.54	884.77	129.20	
	Domestic	20.91	6.67	100.70	110.93	420.63	1414.29	290.38	50.82		114.26		217.61	57.54	884.77	129.20	
	Foreign																
	c. Fixed	8.04	2.12	321.60	408.28	968.37	1937.76	174.15	292.01		360.89		732.45	280.84	1027.53	1177.43	
	Domestic	8.04	2.12	321.60	408.28	968.37	1937.76	174.15	292.01		360.89		732.45	280.84	1027.53	1177.43	
	Foreign																
	d. Call Deposits	0.01	11.17			47.28		490.20					38.90				
	Domestic	0.01	11.17			47.28		490.20					38.90				
	Foreign																
	e. Others			40.50	3.92		114.70	546.85	16.44		4.46		27.07			211.01	
	Domestic			40.50	3.92		114.70	546.85	16.44		4.46		27.07			211.01	
	Foreign																
<b>4</b>	<b>Bills Payable</b>												<b>0.20</b>				
<b>5</b>	<b>Other Liabilities</b>	<b>1.03</b>	<b>0.82</b>	<b>109.00</b>	<b>334.13</b>	<b>435.61</b>	<b>536.41</b>	<b>3864.21</b>	<b>746.96</b>	<b>1.76</b>	<b>63.54</b>		<b>136.13</b>	<b>129.07</b>	<b>295.81</b>	<b>293.43</b>	
	1. Sundry Creditors	0.51	0.60	16.00	21.32	17.08	11.80	29.07	43.52		7.06		1.95	7.79			
	2. Loan Loss Provision	0.06		17.30	124.94	174.49	117.13	1104.56	569.66	1.57	14.37		48.05	48.94	71.09	58.79	
	3. Interest Suspense a/c		0.02	20.30	62.78	158.76	96.21	949.02	128.23				40.59	23.55	73.41	78.07	
	4. Others	0.46	0.21	55.40	125.09	85.27	311.27	1781.57	5.55	0.19	42.11		47.49	54.62	143.52	156.57	
<b>6</b>	<b>Reconciliation A/c</b>						<b>5.24</b>	<b>5.60</b>								<b>1.29</b>	
<b>7</b>	<b>Profit &amp; Loss A/c</b>								<b>6.67</b>	<b>1.53</b>							
	<b>TOTAL LIABILITIES</b>	<b>46.86</b>	<b>81.72</b>	<b>798.90</b>	<b>1014.48</b>	<b>2270.52</b>	<b>4824.65</b>	<b>5118.35</b>	<b>944.67</b>	<b>44.72</b>	<b>727.88</b>		<b>1366.86</b>	<b>577.08</b>	<b>2541.28</b>	<b>2098.37</b>	
<b>Assets</b>			0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	
<b>1</b>	<b>LIQUID FUNDS</b>	<b>24.07</b>	<b>69.03</b>	<b>303.20</b>	<b>83.35</b>	<b>827.42</b>	<b>874.60</b>	<b>319.28</b>	<b>78.62</b>	<b>6.27</b>	<b>272.69</b>		<b>294.55</b>	<b>190.80</b>	<b>680.27</b>	<b>310.31</b>	
	a. Cash Balance	2.59	1.12	1.30	3.67	3.74	47.20	7.23	2.77	5.62	6.64		2.99	2.67	15.38	4.18	
	Nepalese Notes & Coins	2.59	1.12	1.30	3.62	3.74	47.20	7.23	2.77	5.62	6.64		2.99	2.67	15.38	4.18	
	Foreign Currency				0.05												
	b. Bank Balance	21.48	67.91	264.20	79.68	823.68	827.40	229.51	38.88	0.65	60.11		67.85	19.22	664.90	90.83	
	1. In Nepal Rastra Bank		1.52	13.40	11.89	26.42	93.62	193.50	38.63	0.01	35.58		65.57	15.66	75.57	84.73	
	Domestic Currency		1.52	13.40	11.89	26.42	93.62	193.50	38.63	0.01	35.58		65.57	15.66	75.57	84.73	
	Foreign Currency																
	2. "A" Class Licensed Institution	21.48	66.39	198.50	55.82	608.49	720.59	18.40	0.25	0.08			2.15	3.55	589.33	5.81	
	Domestic Currency	21.48	66.39	198.50	55.82	608.49	720.59	18.40	0.25	0.08			2.15	3.55	589.33	5.81	
	Foreign Currency																
	3. Other Financial Ins.			52.30	11.98	188.77	13.19	17.60		0.57	24.54		0.13			0.29	
	4. In Foreign Banks																
	c. Money at Call			37.70				82.54	36.97		205.93		223.71	168.91		215.30	
	Domestic Currency			37.70				82.54	36.97		205.93		223.71	168.91		215.30	
	Foreign Currency																
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>			<b>25.00</b>	<b>24.95</b>	<b>20.27</b>	<b>136.32</b>	<b>10.91</b>		<b>3.00</b>	<b>5.00</b>		<b>39.99</b>	<b>3.00</b>	<b>5.00</b>	<b>94.47</b>	
	a. Govt. Securities			25.00	24.95	20.27	136.32	10.91		3.00	5.00		39.99	3.00	5.00	42.90	
	b. NRB Bond																
	c. Govt. Non-Fin. Ins.																
	d. Other Non-Fin. Ins.															51.58	
	e. Non Residents																
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>			<b>0.20</b>	<b>42.59</b>	<b>69.92</b>	<b>30.19</b>	<b>107.42</b>	<b>4.50</b>	<b>9.42</b>	<b>6.39</b>		<b>8.39</b>	<b>1.03</b>	<b>7.72</b>	<b>17.45</b>	
	a. Interbank Lending																
	b. Non Residents																
	c. Others			0.20	42.59	69.92	30.19	107.42	4.50	9.42	6.39		8.39	1.03	7.72	17.45	
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>14.22</b>	<b>7.80</b>	<b>399.80</b>	<b>620.16</b>	<b>1010.58</b>	<b>3404.93</b>	<b>1407.17</b>	<b>606.09</b>	<b>21.73</b>	<b>374.06</b>		<b>878.75</b>	<b>254.37</b>	<b>1603.36</b>	<b>1351.05</b>	
	a. Private Sector	6.02	7.80	399.80	620.16	1010.58	3404.93	1323.99	606.09	21.73	374.06		878.75	254.37	1603.36	1351.05	
	b. Financial Institutions	8.20						62.50									
	c. Government Organizations							20.68									
<b>5</b>	<b>BILL PURCHASED</b>																
	a. Domestic Bills Purchased																
	b. Foreign Bills Purchased																
	c. Import Bills & Imports																
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>																
	a. Against Domestic Bills																
	b. Against Foreign Bills																
<b>7</b>	<b>FIXED ASSETS</b>	<b>3.78</b>	<b>3.13</b>	<b>4.40</b>	<b>13.20</b>	<b>44.74</b>	<b>110.46</b>	<b>152.59</b>	<b>119.67</b>	<b>0.68</b>	<b>51.65</b>		<b>32.84</b>	<b>55.70</b>	<b>38.26</b>	<b>131.87</b>	
<b>8</b>	<b>OTHER ASSETS</b>	<b>2.55</b>	<b>0.66</b>	<b>56.00</b>	<b>160.04</b>	<b>199.42</b>	<b>260.88</b>	<b>3102.22</b>	<b>135.80</b>	<b>3.62</b>	<b>13.51</b>		<b>72.51</b>	<b>24.75</b>	<b>173.59</b>	<b>191.81</b>	
	a. Accrued Interest:	0.03	0.02	24.70	63.44	159.04	96.21	946.27	128.23		5.31		40.77	23.55	75.16	80.85	
	Financial	0.01		0.10													
	Government Enterprise				0.66	0.28							0.18			2.79	
	Private Sector	0.01	0.02	24.60	62.78	158.76	96.21										

**Statement of Assets and Liabilities**  
as on Kattik end, 2069 (Rs in million)

S.N.	Bank Name	Goodwill	SFL	SIFCL	Lumbini	YFL	I/FCO	Mahakami	Lalitpur	United FC	General	Progressive	Navaburga	Janaki	Pokhara	
<b>Liabilities</b>		0.00	0.00	0.00	0.00				0.00	0.00					0.00	
<b>1</b>	<b>CAPITAL FUND</b>	<b>346.45</b>	<b>237.37</b>	<b>218.20</b>	<b>615.62</b>	<b>243.53</b>	<b>2315.45</b>	<b>486.43</b>	<b>250.42</b>	<b>410.02</b>	<b>130.23</b>	<b>135.63</b>		<b>202.44</b>	<b>225.13</b>	<b>402.89</b>
	a. Paid-up Capital	310.50	154.43	160.00	268.13	180.32	2008.80	420.00	187.95	350.80	132.23	120.00		165.95	97.50	312.00
	b. Calls in Advance															
	c. Proposed Bonus Share														48.75	
	d. General Reserves	30.56	35.59	56.85	86.11	30.09	139.51	65.43	59.72	54.85	15.81	2.82		18.32	48.76	60.78
	e. Share Premium				5.33	1.43	3.59			1.49	0.23	4.84				4.32
	f. Retained Earning	5.39	45.97	1.34	236.99	31.69	163.55	1.00	2.75	1.16	-23.59	6.44		17.89	30.12	25.80
	g. Others Reserves Fund		1.38		19.07					1.72	5.56	1.53		0.27		
<b>2</b>	<b>BORROWINGS</b>	<b>92.50</b>										<b>13.50</b>				
	a. NRB															
	b. Interbank Borrowing	92.50										13.50				
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
<b>3</b>	<b>DEPOSITS</b>	<b>2082.49</b>	<b>1217.67</b>	<b>1439.99</b>	<b>1547.43</b>	<b>1482.05</b>	<b>1337.14</b>	<b>2622.83</b>	<b>1565.11</b>	<b>2586.37</b>	<b>547.92</b>	<b>212.92</b>		<b>1212.36</b>	<b>1000.12</b>	<b>1841.34</b>
	a. Current							5.96	4.43							
	Domestic							5.96	4.43							
	Foreign															
	b. Savings	1002.14	582.91	376.34	585.71	554.39	319.54	1126.22	546.40	1107.08	135.17	116.25		452.03	350.28	964.48
	Domestic	1002.14	582.91	376.34	585.71	554.39	319.54	1126.22	546.40	1107.08	135.17	116.25		452.03	350.28	964.48
	Foreign															
	c. Fixed	1073.87	629.12	1063.64	960.75	787.12	937.80	1364.04	1009.79	1479.29	412.75	96.67		698.31	628.46	876.86
	Domestic	1073.87	629.12	1063.64	960.75	787.12	937.80	1364.04	1009.79	1479.29	412.75	96.67		698.31	628.46	876.86
	Foreign															
	d. Call Deposits							56.41	110.11					62.02		
	Domestic							56.41	110.11					62.02		
	Foreign															
	e. Others	6.48	5.63		0.97	140.54	17.43	18.03	8.92						21.37	
	Domestic	6.48	5.63		0.97	140.54	17.43	18.03	8.92						21.37	
	Foreign															
<b>4</b>	<b>Bills Payable</b>														<b>1.07</b>	
<b>5</b>	<b>Other Liabilities</b>	<b>145.65</b>	<b>78.93</b>	<b>98.94</b>	<b>231.93</b>	<b>182.02</b>	<b>560.45</b>	<b>213.37</b>	<b>874.03</b>	<b>210.65</b>	<b>304.03</b>	<b>101.77</b>		<b>120.14</b>	<b>220.84</b>	<b>354.05</b>
	1. Sundry Creditors	19.46	6.74	6.03	14.25	36.61	52.79	27.09	0.78	32.48	11.68	0.25		36.30	3.78	7.02
	2. Loan Loss Provision	28.07	14.55	14.04	75.17	59.02	177.56	59.54	505.44	68.22	181.03	75.36		20.97	54.18	235.03
	3. Interest Suspense a/c	20.32	24.81	32.15	96.68	33.50	199.82	44.50	301.40	42.39	91.40			17.31	82.16	80.83
	4. Others	77.80	32.83	46.72	45.83	52.89	130.28	82.24	66.41	67.55	19.92	26.16		45.56	80.73	31.17
<b>6</b>	<b>Reconciliation A/c</b>				<b>-2.23</b>				<b>20.00</b>	<b>537.58</b>	<b>-0.49</b>					
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>7.50</b>	<b>5.56</b>			<b>1.83</b>	<b>15.56</b>							<b>0.06</b>	<b>23.04</b>	
	<b>TOTAL LIABILITIES</b>	<b>2674.59</b>	<b>1539.53</b>	<b>1757.12</b>	<b>2392.75</b>	<b>1909.43</b>	<b>4228.60</b>	<b>3322.63</b>	<b>2709.56</b>	<b>3744.61</b>	<b>995.19</b>	<b>450.33</b>		<b>1536.08</b>	<b>1469.13</b>	<b>2598.29</b>
<b>Assets</b>				0.00	0.00	0.00	0.00	0.00				0.00				0.00
<b>1</b>	<b>LIQUID FUNDS</b>	<b>455.25</b>	<b>501.92</b>	<b>304.79</b>	<b>589.10</b>	<b>392.45</b>	<b>1125.04</b>	<b>824.27</b>	<b>197.69</b>	<b>734.53</b>	<b>22.34</b>	<b>188.21</b>		<b>431.79</b>	<b>448.38</b>	<b>907.58</b>
	a. Cash Balance	80.71	11.05	3.54	4.33	13.46	10.18	22.73	4.50	34.43	4.85	1.59		11.88	2.13	15.68
	Nepalese Notes & Coins	80.71	11.05	3.54	4.33	13.46	10.18	22.73	4.50	34.43	4.85	1.59		11.88	2.13	15.68
	Foreign Currency															
	b. Bank Balance	374.54	490.88	301.25	31.43	40.18	1114.86	243.66	193.19	700.10	17.49	186.62		419.91	23.25	138.82
	1. In Nepal Rastra Bank	102.82	57.03	48.71	29.76	3.49	81.88	139.07	105.98	218.48	12.70	6.74		127.59	22.55	138.82
	Domestic Currency	102.82	57.03	48.71	29.76	3.49	81.88	139.07	105.98	218.48	12.70	6.74		127.59	22.55	138.82
	Foreign Currency															
	2. "A" Class Licensed Institution	271.72	278.91	251.93	1.66	36.62	998.60	104.57	87.21	364.91	4.00	86.82		124.69	0.70	
	Domestic Currency	271.72	278.91	251.93	1.66	36.62	998.60	104.57	87.21	364.91	4.00	86.82		124.69	0.70	
	Foreign Currency															
	3. Other Financial Ins.		154.94	0.61		0.07	34.38	0.02		116.71	0.80	93.06		167.63		
	4. In Foreign Banks															
	c. Money at Call				553.35	338.81		557.89							423.00	753.08
	Domestic Currency				553.35	338.81		557.89							423.00	753.08
	Foreign Currency															
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>125.00</b>	<b>10.00</b>	<b>46.29</b>	<b>93.63</b>	<b>51.94</b>	<b>167.05</b>	<b>200.69</b>	<b>26.50</b>	<b>62.50</b>	<b>15.00</b>	<b>3.20</b>		<b>32.72</b>	<b>9.68</b>	
	a. Govt. Securities	125.00	10.00	46.29	93.63	51.94	167.05	200.69	26.50	62.50	15.00	3.20		32.72	9.68	
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>109.87</b>	<b>2.61</b>	<b>0.30</b>	<b>44.08</b>	<b>5.20</b>	<b>51.26</b>	<b>27.18</b>	<b>15.54</b>	<b>0.43</b>	<b>0.10</b>	<b>0.51</b>		<b>14.40</b>	<b>119.11</b>	<b>0.05</b>
	a. Interbank Lending	22.10												8.00		
	b. Non Residents															
	c. Others	87.77	2.61	0.30	44.08	5.20	51.26	27.18	15.54	0.43	0.10	0.51		6.40	119.11	0.05
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>1642.94</b>	<b>943.24</b>	<b>1230.56</b>	<b>1420.81</b>	<b>1358.06</b>	<b>2568.99</b>	<b>2144.71</b>	<b>1647.03</b>	<b>2218.30</b>	<b>723.64</b>	<b>161.45</b>		<b>938.32</b>	<b>778.41</b>	<b>1405.80</b>
	a. Private Sector	1642.94	943.24	1230.56	1420.81	1358.06	2528.99	2114.71	1647.03	2218.30	713.64	157.49		920.43	778.41	1395.80
	b. Financial Institutions						40.00	30.00			10.00	3.96		16.36		
	c. Government Organizations													1.52		10.00
<b>5</b>	<b>BILL PURCHASED</b>															
	a. Domestic Bills Purchased															
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
<b>7</b>	<b>FIXED ASSETS</b>	<b>255.74</b>	<b>25.18</b>	<b>123.43</b>	<b>11.88</b>	<b>36.05</b>	<b>62.21</b>	<b>32.52</b>	<b>50.60</b>	<b>77.47</b>	<b>5.13</b>	<b>4.46</b>		<b>48.65</b>	<b>16.77</b>	<b>126.36</b>
<b>8</b>	<b>OTHER ASSETS</b>	<b>72.71</b>	<b>56.04</b>	<b>38.59</b>	<b>162.07</b>	<b>54.30</b>	<b>221.17</b>	<b>66.18</b>	<b>352.58</b>	<b>86.31</b>	<b>103.35</b>	<b>25.09</b>		<b>69.96</b>	<b>96.68</b>	<b>107.10</b>
	a. Accrued Interest:	20.32	24.81	32.30	96.68	34.89	210.86	44.50	301.40	44.95	91.40	16.69		17.53	82.16	80.84
	Financial															

**Statement of Assets and Liabilities**  
as on Kattik end, 2069 (Rs in million)

S.N.	Bank Name	Central	Premier	Arun	Multipurpose	Synergy	Srijana	Om		WMBFL	CMBFL	Crystal	Royal	Shukeshwari	Patan	Feva
<b>Liabilities</b>		0.00				0.00				0.00			0.00			0.00
<b>1</b>	<b>CAPITAL FUND</b>	<b>278.20</b>	<b>165.31</b>	<b>42.19</b>	<b>34.87</b>	<b>561.32</b>	<b>86.42</b>	<b>325.40</b>		<b>93.99</b>	<b>-1567.19</b>	<b>150.25</b>	<b>409.01</b>	<b>220.85</b>	<b>84.82</b>	<b>377.95</b>
	a. Paid-up Capital	168.36	127.01	150.00	25.00	474.41	28.00	271.43		181.98	935.07	70.00	329.12	155.68	110.00	300.30
	b. Calls in Advance			8.00		9.00	33.60					24.49				
	c. Proposed Bonus Share											10.38		23.35		
	d. General Reserves	32.62	18.48	1.96	1.44	71.04	6.11	45.49		20.69	37.10		25.85	30.23	6.40	53.97
	e. Share Premium	0.12	0.43			0.52				1.36	2.61		0.39		0.48	3.49
	f. Retained Earning	67.88	19.38	-117.77	7.47	-16.49	18.70	7.76		-110.10	-2541.97	28.58	51.38	11.58	-32.06	20.20
	g. Others Reserves Fund	9.22			0.96	22.85		0.73				16.80	2.27	0.01		
<b>2</b>	<b>BORROWINGS</b>					<b>110.00</b>				<b>38.50</b>	<b>39.35</b>					
	a. NRB															
	b. Interbank Borrowing					110.00				38.50	39.35					
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
<b>3</b>	<b>DEPOSITS</b>	<b>1597.16</b>	<b>1041.04</b>	<b>184.86</b>	<b>75.24</b>	<b>2805.02</b>	<b>272.05</b>	<b>3456.68</b>		<b>569.38</b>	<b>1593.34</b>	<b>630.69</b>	<b>2474.46</b>	<b>802.22</b>	<b>328.91</b>	<b>2756.31</b>
	a. Current															
	Domestic															
	Foreign															
	b. Savings	618.23	410.52	55.67	22.43	1420.05	191.99	1636.78		243.48	387.21	286.98	1508.38	206.61	141.67	1238.62
	Domestic	618.23	410.52	55.67	22.43	1420.05	191.99	1636.78		243.48	387.21	286.98	1508.38	206.61	141.67	1238.62
	Foreign															
	c. Fixed	978.93	524.41	77.86	52.81	1362.04	72.28	1819.91		325.91	135.58	88.20	963.74	512.48	187.25	1164.53
	Domestic	978.93	524.41	77.86		1362.04	72.28	1819.91		325.91	135.58	88.20	963.74	512.48	187.25	1164.53
	Foreign				52.81											
	d. Call Deposits															
	Domestic															
	Foreign															
	e. Others		106.11	51.33		22.93	7.78			1070.55	255.51	2.34	83.12			353.16
	Domestic		106.11	51.33		22.93	7.78			1070.55	255.51	2.34	83.12			353.16
	Foreign															
<b>4</b>	<b>Bills Payable</b>							<b>0.10</b>					<b>0.07</b>	<b>0.03</b>		
<b>5</b>	<b>Other Liabilities</b>	<b>232.53</b>	<b>220.81</b>	<b>129.56</b>	<b>37.47</b>	<b>480.38</b>	<b>21.96</b>	<b>212.08</b>		<b>336.11</b>	<b>3218.87</b>	<b>308.88</b>	<b>303.39</b>	<b>225.63</b>	<b>107.15</b>	<b>203.51</b>
	1. Sundry Creditors	63.63	19.50	1.68	3.20	8.44	3.45	0.47		2.99	18.90	11.80	0.59	130.38	0.59	0.49
	2. Loan Loss Provision	40.55	50.28	81.67	11.68	130.31	3.81	37.91		142.17	2405.21	102.99	53.34	33.26	60.35	44.41
	3. Interest Suspense a/c	76.73	126.79	27.04	12.36	162.65	0.23	56.50		163.13	683.12	164.32	79.14	19.11	14.82	49.86
	4. Others	51.62	24.23	19.16	10.23	178.98	14.47	117.20		27.83	111.65	29.77	170.32	42.88	31.39	108.75
<b>6</b>	<b>Reconciliation A/c</b>			<b>16.00</b>		<b>0.01</b>										
<b>7</b>	<b>Profit &amp; Loss A/c</b>				<b>1.90</b>		<b>8.60</b>				<b>155.02</b>				<b>10.87</b>	<b>2.14</b>
	<b>TOTAL LIABILITIES</b>	<b>2107.89</b>	<b>1427.16</b>	<b>372.61</b>	<b>149.48</b>	<b>3956.73</b>	<b>389.03</b>	<b>3994.26</b>		<b>1037.92</b>	<b>3439.39</b>	<b>1089.81</b>	<b>3186.94</b>	<b>1259.60</b>	<b>523.03</b>	<b>3343.80</b>
<b>Assets</b>		0.00				0.00				0.00	0.00		0.00	0.00	0.00	0.00
<b>1</b>	<b>LIQUID FUNDS</b>	<b>537.48</b>	<b>188.56</b>	<b>46.17</b>	<b>15.32</b>	<b>975.54</b>	<b>40.36</b>	<b>848.06</b>		<b>11.31</b>	<b>77.72</b>	<b>28.37</b>	<b>572.48</b>	<b>331.72</b>	<b>134.17</b>	<b>855.04</b>
	a. Cash Balance	11.92	8.33	3.69	3.51	36.68	6.03	36.22		3.19	1.94	0.44	42.52	7.02	2.49	69.56
	Nepalese Notes & Coins	11.92	8.33	3.69	3.51	36.68	6.03	36.22		3.19	1.94	0.44	42.52	6.79	2.49	69.56
	Foreign Currency													0.23		
	b. Bank Balance	69.76	180.23	42.47	11.80	938.86	12.55	811.84		8.12	75.77	27.53	150.88	19.27	131.69	119.78
	1. In Nepal Rastra Bank	66.57	36.24	13.40		81.38	7.30	77.19		0.26	11.32	8.00	144.97	18.81	29.80	112.31
	Domestic Currency	66.57	36.24	13.40		81.38	7.30	77.19		0.26	11.32	8.00	144.97	18.81	29.80	112.31
	Foreign Currency															
	2. "A" Class Licensed Institution	3.19	134.30	26.37	11.80	436.57	5.25	652.16		1.07	8.42	16.16	5.75	0.46	92.41	7.21
	Domestic Currency	3.19	134.30	26.37	11.80	436.57	5.25	652.16		1.07	8.42	16.16	5.75	0.46	92.41	7.21
	Foreign Currency															
	3. Other Financial Ins.		9.69	2.71		420.91		82.49		6.80	56.04	3.37	0.16	0.00	9.48	0.26
	4. In Foreign Banks															
	c. Money at Call	455.81					21.78					0.40	379.08	305.43		665.70
	Domestic Currency	455.81					21.78					0.40	379.08	305.43		665.70
	Foreign Currency															
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>30.00</b>	<b>26.60</b>			<b>129.96</b>	<b>0.32</b>	<b>104.55</b>		<b>32.00</b>		<b>0.20</b>	<b>178.30</b>	<b>40.00</b>		<b>0.55</b>
	a. Govt. Securities	30.00	26.60			129.96		104.55		32.00		0.20	178.30	40.00		0.55
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents						0.32									
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>29.16</b>	<b>1.70</b>	<b>0.10</b>	<b>0.19</b>	<b>69.96</b>		<b>1.03</b>		<b>0.25</b>	<b>0.03</b>	<b>5.60</b>	<b>44.60</b>	<b>18.43</b>	<b>47.78</b>	
	a. Interbank Lending					<b>50.20</b>										
	b. Non Residents											3.10	42.69			
	c. Others	29.16	1.70	0.10	0.19	19.76		1.03		0.25	0.03	2.50	1.91	18.43	47.78	
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>1267.80</b>	<b>979.18</b>	<b>222.90</b>	<b>110.57</b>	<b>2250.74</b>	<b>322.42</b>	<b>2875.64</b>		<b>769.93</b>	<b>2425.61</b>	<b>777.78</b>	<b>1917.23</b>	<b>778.74</b>	<b>263.66</b>	<b>2358.70</b>
	a. Private Sector	1267.80	979.18	222.90	110.57	2250.74	322.42	2875.64		769.93	2418.61	777.78	1880.33	778.74	258.16	2358.70
	b. Financial Institutions										7.00		36.90		5.50	
	c. Government Organizations															
<b>5</b>	<b>BILL PURCHASED</b>															<b>3.80</b>
	a. Domestic Bills Purchased															3.80
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
<b>7</b>	<b>FIXED ASSETS</b>	<b>47.32</b>	<b>48.03</b>	<b>29.21</b>	<b>1.97</b>	<b>149.70</b>	<b>4.62</b>	<b>67.38</b>		<b>26.15</b>	<b>136.07</b>	<b>63.88</b>	<b>141.15</b>	<b>57.90</b>	<b>20.75</b>	<b>51.38</b>
<b>8</b>	<b>OTHER ASSETS</b>	<b>150.95</b>	<b>141.79</b>	<b>40.52</b>	<b>20.98</b>	<b>270.12</b>	<b>20.69</b>	<b>91.76</b>		<b>187.42</b>	<b>799.70</b>	<b>203.64</b>	<b>291.25</b>	<b>27.93</b>	<b>36.08</b>	<b>77.63</b>
	a. Accrued Interest:	77.92	126.79	27.04	12.36	163.83	0.23	59.65		163.13	683.12	164.32	80.84	19.11	21.56	49.86
	Financial										0.55					
	Government Enterprises	1.19	126.79													

**Statement of Assets and Liabilities**  
as on Kattik end, 2069 (Rs in million)

S.N.	Bank Name	Everest	Prudential	IFC	Sagarmatha	Civil	Prabhu	Imperial	Kuber	NEFL	Valley	Seti	Harna	reliable	Api	Namaste
<b>Liabilities</b>		0.00														
<b>1</b>	<b>CAPITAL FUND</b>	<b>105.47</b>	<b>260.59</b>	<b>411.21</b>	<b>198.08</b>	<b>185.05</b>	<b>633.33</b>	<b>175.02</b>	<b>129.01</b>	<b>192.71</b>	<b>165.16</b>	<b>58.55</b>	<b>169.69</b>	<b>280.26</b>	<b>146.81</b>	<b>24.40</b>
	a. Paid-up Capital	84.21	322.39	356.19	165.00	149.50	469.20	149.73	150.00	156.56	143.36	40.00	200.00	241.93	126.00	15.00
	b. Calls in Advance						16.00		25.23							
	c. Proposed Bonus Share						79.76				8.60					
	d. General Reserves	8.12	20.29	51.31	17.40	14.01	58.56	12.85	4.49	8.71	11.20	2.59	1.80	33.88	8.02	2.22
	e. Share Premium	0.99				0.18	3.41		0.62							0.45
	f. Retained Earning	12.16	-82.44	2.12	15.40	21.01	3.95	12.44	-51.37	26.93	1.55	15.96	-32.12	3.07	12.34	7.10
	g. Others Reserves Fund		0.35	1.60	0.27	0.35	2.45		0.04	0.51	0.45			1.38		0.08
<b>2</b>	<b>BORROWINGS</b>		<b>9.80</b>	<b>700.00</b>										<b>280.00</b>		
	a. NRB															
	b. Interbank Borrowing		9.80	700.00										280.00		
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
<b>3</b>	<b>DEPOSITS</b>	<b>400.54</b>	<b>643.50</b>	<b>3591.40</b>	<b>1437.13</b>	<b>631.74</b>	<b>7559.36</b>	<b>714.53</b>	<b>752.45</b>	<b>726.74</b>	<b>931.61</b>	<b>125.96</b>	<b>326.66</b>	<b>1818.98</b>	<b>1058.45</b>	<b>93.07</b>
	a. Current															
	Domestic															
	Foreign															
	b. Savings	201.00	315.26	2259.86	483.26	215.67	6339.89	286.05	415.19	502.42	258.90	97.39	127.15	1349.44	669.99	81.41
	Domestic	201.00	315.26	2259.86	483.26	215.67	6339.89	286.05	415.19	502.42	258.90	97.39	127.15	1349.44	669.99	81.41
	Foreign															
	c. Fixed	199.53	326.42	1328.34	656.58	318.28	1195.66	428.48	337.26	224.19	319.71	28.57	128.96	469.55	388.45	11.62
	Domestic	199.53	326.42	1328.34	656.58	318.28	1195.66	428.48	337.26	224.19	319.71	28.57	128.96	469.55	388.45	11.62
	Foreign															
	d. Call Deposits															
	Domestic															
	Foreign															
	e. Others		1.82	3.20	297.30	97.79	23.82			0.13	352.99		70.55			0.04
	Domestic		1.82	3.20	297.30	97.79	23.82			0.13	352.99		70.55			0.04
	Foreign															
<b>4</b>	<b>Bills Payable</b>															
<b>5</b>	<b>Other Liabilities</b>	<b>44.84</b>	<b>454.90</b>	<b>390.16</b>	<b>238.59</b>	<b>127.81</b>	<b>390.63</b>	<b>97.07</b>	<b>282.15</b>	<b>129.17</b>	<b>151.60</b>	<b>17.54</b>	<b>197.75</b>	<b>214.78</b>	<b>56.78</b>	<b>3.90</b>
	1. Sundry Creditors	2.31	0.83	2.38	0.76	64.28	6.64	1.71	35.48	92.22	55.26	0.91	0.11	90.93	6.31	0.03
	2. Loan Loss Provision	10.45	255.79	58.03	30.91	13.96	64.73	38.55	88.52	5.38	27.85	4.82	116.23	33.90	11.37	1.72
	3. Interest Suspense a/c	12.05	85.82	12.45	47.82	23.45	92.68	32.65	136.67	6.09	33.28	3.12	44.66	43.51	14.15	0.38
	4. Others	20.02	112.46	317.30	159.10	26.13	226.58	24.16	21.48	25.48	35.21	8.70	36.76	46.45	24.96	1.77
<b>6</b>	<b>Reconciliation A/c</b>				<b>592.75</b>			<b>86.40</b>	<b>693.17</b>	<b>0.03</b>	<b>0.70</b>			<b>0.26</b>		
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>0.74</b>		<b>42.02</b>					<b>1.43</b>			<b>4.09</b>	<b>3.64</b>		<b>0.53</b>	<b>1.79</b>
	<b>TOTAL LIABILITIES</b>	<b>551.59</b>	<b>1368.79</b>	<b>5134.79</b>	<b>2466.56</b>	<b>944.60</b>	<b>8583.32</b>	<b>1073.01</b>	<b>1856.78</b>	<b>1050.08</b>	<b>1249.07</b>	<b>206.14</b>	<b>697.74</b>	<b>2594.28</b>	<b>1262.57</b>	<b>123.16</b>
<b>Assets</b>		0.00														
<b>1</b>	<b>LIQUID FUNDS</b>	<b>96.00</b>	<b>41.43</b>	<b>1722.02</b>	<b>336.36</b>	<b>299.40</b>	<b>3011.51</b>	<b>347.07</b>	<b>81.35</b>	<b>289.92</b>	<b>323.12</b>	<b>43.86</b>	<b>198.14</b>	<b>787.44</b>	<b>277.71</b>	<b>36.21</b>
	a. Cash Balance	16.35	8.56	115.91	21.85	3.23	265.38	4.52	23.81	12.13	10.46	4.31	0.29	63.57	42.30	1.52
	Nepalese Notes & Coins	16.35	8.50	115.91	21.85	3.23	265.31	4.52	23.81	12.13	10.46	4.31	0.29	63.57	42.30	1.47
	Foreign Currency	0.00	0.06				0.08					0.00				0.05
	b. Bank Balance	79.65	22.31	1606.10	314.51	44.11	1881.77	342.55	34.98	277.79	312.66	39.55	6.42	19.41	26.38	2.81
	1. In Nepal Rastra Bank	8.89	21.19	117.98	31.43	38.83	1801.69	53.02	14.82	23.93	21.76	0.16	6.25	18.71	25.00	
	Domestic Currency	8.89	21.19	117.98	31.43	38.83	1801.65	53.02	14.82	23.93	21.76	0.16	6.25	18.71	25.00	
	Foreign Currency						0.05									
	2. "A" Class Licensed Institution	50.89	0.99	1222.14	165.82	5.25	57.63	237.37	7.03	152.03	285.97	9.71	0.14	0.70	1.17	2.80
	Domestic Currency	50.89	0.99	1222.14	165.82	5.25	55.06	237.37	7.03	152.03	285.97	9.71	0.14	0.70	1.17	2.80
	Foreign Currency						2.57									
	3. Other Financial Ins.	19.87	0.13	265.99	117.26	0.03	22.44	52.16	13.13	101.84	4.93	29.68	0.03		0.21	0.01
	4. In Foreign Banks															
	c. Money at Call		10.56			252.06	864.37		22.56				191.43	704.46	209.03	31.88
	Domestic Currency		10.56			252.06	864.37		22.56				191.43	704.46	209.03	31.88
	Foreign Currency															
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>21.87</b>	<b>2.81</b>	<b>54.86</b>	<b>20.00</b>	<b>81.32</b>				<b>37.50</b>	<b>31.37</b>	<b>1.50</b>	<b>17.05</b>	<b>104.23</b>		
	a. Govt. Securities	21.87	2.81	54.86	20.00	81.32				37.50	31.37	1.50	17.05	104.23		
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	<b>0.55</b>	<b>15.71</b>	<b>17.79</b>	<b>71.32</b>	<b>9.35</b>	<b>4.55</b>	<b>3.22</b>	<b>0.50</b>	<b>78.19</b>	<b>0.10</b>	<b>0.10</b>	<b>0.10</b>	<b>1.00</b>		
	a. Interbank Lending		<b>4.66</b>					<b>3.22</b>								
	b. Non Residents															
	c. Others	0.55	11.05	17.79	71.32	9.35	4.55		0.50	78.19	0.10	0.10	0.10	1.00		
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>404.58</b>	<b>788.33</b>	<b>2984.86</b>	<b>1281.10</b>	<b>541.98</b>	<b>4375.06</b>	<b>534.93</b>	<b>827.65</b>	<b>600.52</b>	<b>747.16</b>	<b>144.31</b>	<b>348.60</b>	<b>1459.80</b>	<b>915.95</b>	<b>83.24</b>
	a. Private Sector	404.58	425.11	2984.86	1272.92	541.98	4375.06	519.74	827.65	582.22	747.16	144.31	333.50	1432.30	915.95	83.24
	b. Financial Institutions		363.23		8.18			15.19		17.00			15.10	27.50		
	c. Government Organizations									1.30						
<b>5</b>	<b>BILL PURCHASED</b>						<b>0.06</b>		<b>2.60</b>							
	a. Domestic Bills Purchased						0.06		2.60							
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
<b>7</b>	<b>FIXED ASSETS</b>	<b>23.88</b>	<b>190.30</b>	<b>80.20</b>	<b>20.63</b>	<b>30.52</b>	<b>347.55</b>	<b>26.45</b>	<b>23.64</b>	<b>9.56</b>	<b>65.51</b>	<b>6.06</b>	<b>15.29</b>	<b>142.03</b>	<b>15.26</b>	<b>1.45</b>
<b>8</b>	<b>OTHER ASSETS</b>	<b>22.01</b>	<b>146.07</b>	<b>326.86</b>	<b>71.29</b>	<b>36.63</b>	<b>682.03</b>	<b>40.28</b>	<b>175.89</b>	<b>34.13</b>	<b>53.76</b>	<b>9.21</b>	<b>94.06</b>	<b>95.79</b>	<b>47.75</b>	<b>2.26</b>
	a. Accrued Interest:	12.05	85.94	125.89	49.01	23.45	96.72	32.65	136.08	7.24	33.28	3.14	45.14	48.58	14.15	0.38
	Financial		37.13		0.08			0.93	</							

**Statement of Assets and Liabilities**  
as on Kattik end, 2069 (Rs in million)

S.N.	Bank Name	Kaski	Zenith	Unique	Manjunath	Subahani	Jeebils	Reliance	Lotus	Balbhav	Bhaktapur
<b>Liabilities</b>		0.00	0.00				0.00	0.00	0.00		
<b>1</b>	<b>CAPITAL FUND</b>	<b>262.64</b>	<b>222.71</b>	<b>212.01</b>	<b>265.79</b>	<b>211.30</b>	<b>111.09</b>	<b>213.45</b>	<b>134.24</b>	<b>154.22</b>	<b>132.91</b>
	a. Paid-up Capital	240.74	205.31	200.00	225.00	200.00	102.00	200.00	120.00	147.00	125.00
	b. Calls in Advance										
	c. Proposed Bonus Share										
	d. General Reserves	20.08	16.13	11.76	7.85	10.73	1.93	2.69	2.85	1.29	1.58
	e. Share Premium	0.33									
	f. Retained Earning	1.49	0.26	0.25	32.94	0.33	7.16	10.76	11.39	5.89	6.33
	g. Others Reserves Fund		1.00			0.23				0.04	
<b>2</b>	<b>BORROWINGS</b>										
	a. NRB										
	b. Interbank Borrowing										
	c. Foreign Banks and Fin. Ins.										
	d. Other Financial Ins.										
	e. Bonds and Securities										
<b>3</b>	<b>DEPOSITS</b>	<b>1479.90</b>	<b>1081.32</b>	<b>462.71</b>	<b>1012.61</b>	<b>667.09</b>	<b>520.60</b>	<b>931.33</b>	<b>318.23</b>	<b>173.20</b>	<b>232.64</b>
	a. Current										
	Domestic										
	Foreign										
	b. Savings	876.00	579.58	138.35	127.24	138.56	126.89	201.56	84.42	48.81	106.43
	Domestic	876.00	579.58	138.35	127.24	138.56	126.89	201.56	84.42	48.81	106.43
	Foreign										
	c. Fixed	603.91	202.71	174.43	456.53	430.19	207.75	397.78	157.29	46.32	63.91
	Domestic	603.91	202.71	174.43	456.53	430.19	207.75	397.78	157.29	46.32	63.91
	Foreign										
	d. Call Deposits										62.30
	Domestic										62.30
	Foreign										
	e. Others		299.02	149.93	428.84	98.34	185.96	331.98	76.52	78.07	
	Domestic		299.02	149.93	428.84	98.34	185.96	331.98	76.52	78.07	
	Foreign										
<b>4</b>	<b>Bills Payable</b>										
<b>5</b>	<b>Other Liabilities</b>	<b>100.23</b>	<b>73.18</b>	<b>97.95</b>	<b>74.59</b>	<b>86.24</b>	<b>102.07</b>	<b>70.33</b>	<b>30.38</b>	<b>24.74</b>	<b>7.38</b>
	1. Sundry Creditors	0.18	0.17	80.15	-0.72	2.18	65.16	2.74	0.12	13.97	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	29.76	17.80	1.78	32.24	15.53	15.45	15.39	7.03		
	4. Others	45.45	44.21	10.40	28.64	59.69	12.46	26.17	13.98	3.42	5.10
<b>6</b>	<b>Reconciliation A/c</b>										
<b>7</b>	<b>Profit &amp; Loss A/c</b>	<b>1.22</b>		<b>9.68</b>					<b>2.13</b>	<b>3.39</b>	
	<b>TOTAL LIABILITIES</b>	<b>1843.99</b>	<b>1377.20</b>	<b>782.36</b>	<b>1353.00</b>	<b>964.63</b>	<b>733.75</b>	<b>1215.12</b>	<b>484.97</b>	<b>355.54</b>	<b>372.93</b>
<b>Assets</b>		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
<b>1</b>	<b>LIQUID FUNDS</b>	<b>475.57</b>	<b>516.61</b>	<b>167.10</b>	<b>340.05</b>	<b>305.82</b>	<b>221.67</b>	<b>463.51</b>	<b>142.49</b>	<b>87.96</b>	<b>188.31</b>
	a. Cash Balance	20.29	17.11	2.70	11.23	4.24	7.14	14.90	1.80	3.97	6.09
	Nepalese Notes & Coins	20.29	17.11	2.70	11.23	4.24	7.14	14.90	1.80	3.97	6.09
	Foreign Currency										
	b. Bank Balance	69.73	499.50	164.40	328.82	301.58	214.53	448.61	140.69	8.21	182.22
	1. In Nepal Rastra Bank	66.62	27.16	3.05	30.61	34.76	15.27	48.60	21.71	8.21	12.84
	Domestic Currency	66.62	27.16	3.05	30.61	34.76	15.27	48.60	21.71	8.21	12.84
	Foreign Currency										
	2. "A" Class Licensed Institution	3.05	188.56	44.88	297.36	114.68	120.44	197.93	27.46		96.89
	Domestic Currency	3.05	188.56	44.88	297.36	114.68	120.44	197.93	27.46		96.89
	Foreign Currency										
	3. Other Financial Ins.	0.06	283.78	116.46	0.85	152.14	78.82	202.08	91.53		72.48
	4. In Foreign Banks										
	c. Money at Call	385.55								75.78	
	Domestic Currency	385.55								75.78	
	Foreign Currency										
<b>2</b>	<b>INVESTMENT IN SECURITIES</b>	<b>35.00</b>	<b>17.00</b>	<b>30.00</b>	<b>20.00</b>	<b>20.00</b>	<b>8.45</b>	<b>4.00</b>	<b>6.00</b>		<b>5.00</b>
	a. Govt. Securities	35.00	17.00	30.00	20.00	20.00	8.45	4.00	6.00		5.00
	b. NRB Bond										
	c. Govt. Non-Fin. Ins.										
	d. Other Non-Fin Ins.										
	e. Non Residents										
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>		<b>8.21</b>	<b>21.92</b>		<b>1.05</b>	<b>12.66</b>	<b>4.42</b>	<b>5.00</b>		<b>13.79</b>
	a. Interbank Lending										
	b. Non Residents										
	c. Others		8.21	21.92		1.05	12.66	4.42	5.00		13.79
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	<b>1304.52</b>	<b>762.76</b>	<b>533.32</b>	<b>873.17</b>	<b>583.08</b>	<b>435.43</b>	<b>707.02</b>	<b>314.66</b>	<b>242.33</b>	<b>165.64</b>
	a. Private Sector	1304.52	762.76	522.72	856.07	572.43	430.43	694.71	309.36	242.33	165.64
	b. Financial Institutions			10.60	17.10	10.65	5.00	12.30	5.30		
	c. Government Organizations										
<b>5</b>	<b>BILL PURCHASED</b>										
	a. Domestic Bills Purchased										
	b. Foreign Bills Purchased										
	c. Import Bills & Imports										
<b>6</b>	<b>LOANS AGAINST COLLECTED BILLS</b>										
	a. Against Domestic Bills										
	b. Against Foreign Bills										
<b>7</b>	<b>FIXED ASSETS</b>	<b>18.80</b>	<b>7.29</b>	<b>1.90</b>	<b>21.90</b>	<b>14.83</b>	<b>8.63</b>	<b>8.23</b>	<b>4.47</b>	<b>9.10</b>	<b>5.23</b>
<b>8</b>	<b>OTHER ASSETS</b>	<b>35.94</b>	<b>44.10</b>	<b>41.12</b>	<b>73.36</b>	<b>31.83</b>	<b>40.30</b>	<b>15.20</b>	<b>12.36</b>	<b>2.36</b>	<b>5.96</b>
	a. Accrued Interest:	29.76	17.80	2.24	32.24	15.53	15.65	1.26	7.03		
	Financial			0.01	0.63	0.13	0.09		0.07		
	Government Enterprises			0.46			0.17	1.26			
	Private Sector	29.76	17.80	1.78	31.61	15.40	15.39		6.97		
	b. Staff Loans / Adv.	3.56	20.02	0.36	28.23	7.29	7.42	2.33	0.99	0.23	
	c. Sundry Debtors	2.00	1.97	0.21	0.90	2.41	5.24	6.32	0.44	0.69	5.56
	d. Cash In Transit										
	e. Others	0.62	4.31	38.31	12.00	6.61	12.00	5.28	3.89	1.44	0.39
<b>9</b>	<b>Expenses not Written off</b>					<b>0.11</b>	<b>1.01</b>	<b>0.21</b>			<b>2.21</b>
<b>10</b>	<b>Non Banking Assets</b>										
<b>11</b>	<b>Reconciliation Account</b>										
<b>12</b>	<b>Profit &amp; Loss A/c</b>	<b>9.17</b>	<b>3.23</b>		<b>14.51</b>	<b>7.90</b>	<b>5.59</b>	<b>12.53</b>			<b>0.59</b>
	<b>TOTAL ASSETS</b>	<b>1843.99</b>	<b>1377.20</b>	<b>782.36</b>	<b>1353.00</b>	<b>964.63</b>	<b>733.75</b>	<b>1215.12</b>	<b>484.97</b>	<b>355.54</b>	<b>372.93</b>



Profit and Loss Account  
Up to Kattik end, 2069 (Rs in million)

Bank Name	NBL	RBB	NA:BL	INBL	SC:BNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADB:NL	Global	Citizens	Prime	BOA
<b>Expenses</b>	0.31		0.00				0.00					0.00						0.00				
<b>1. Interest Expense</b>	<b>619.90</b>	<b>1090.03</b>	<b>989.03</b>	<b>1194.83</b>	<b>266.64</b>	<b>897.00</b>	<b>1080.41</b>	<b>419.55</b>	<b>939.47</b>	<b>489.80</b>	<b>455.20</b>	<b>557.73</b>	<b>232.39</b>	<b>616.34</b>	<b>631.03</b>	<b>615.94</b>	<b>752.10</b>	<b>1065.01</b>	<b>789.28</b>	<b>449.10</b>	<b>723.66</b>	<b>451.95</b>
1.1 On Deposit Liabilities	615.78	1090.03	977.21	1155.39	265.15	879.04	1054.12	419.48	939.00	485.55	455.12	551.79	232.39	616.34	617.59	603.33	750.29	1059.66	771.93	448.92	722.15	451.95
1.1.1 Saving Account	339.14	435.14	304.58	260.93	136.44	329.36	149.36	186.84	284.20	131.23	116.23	99.51	54.19	213.93	144.35	96.71	171.81	338.26	305.67	91.26	79.67	82.84
1.1.2 Fixed Account	276.63	626.80	458.05	607.34	94.68	549.68	873.62	130.63	476.31	247.74	215.47	348.34	142.01	291.57	353.34	368.10	395.46	700.87	356.16	281.56	346.98	285.34
1.1.2.1 Up to 3 months Fixed Account		0.11	68.71	9.98	4.13	110.24	99.65		104.80					0.09		0.12	31.53	0.21	2.83	6.12	0.00	
1.1.2.2 3 to 6 months Fixed Account		10.25	91.61		0.00		72.49	34.37	82.04					1.68		0.62	77.36	2.09	1.26	5.40	6.23	
1.1.2.3 6 months to 1 year Fixed Account		434.26	229.03		7.61		338.58		196.87	247.74	9.90		142.01	141.85		191.33	145.36	62.77	25.80	180.26	313.33	
1.1.2.4 Above 1 year Fixed Account	276.63	182.18	68.71	597.36	82.94	439.44	362.90	96.25	92.60		205.57	348.34		147.95	353.34	176.02	141.21	635.80	326.27	89.77	27.41	285.34
1.1.3 Call Deposit	0.01	28.09	214.57	287.12	34.03		31.14	102.01	178.49	106.58	123.42	103.94	36.18	110.83	119.91	138.52	183.01	6.98	110.10	76.10	295.50	83.76
1.1.4 Certificate of Deposit																		13.55				
1.2 On Borrowing	4.13		11.82	39.44	1.49	17.96	26.29	0.07	0.47	4.26	0.08	5.95	0.00		13.44	12.61	1.81	5.35	17.36	0.19	1.51	
<b>2. Commission Expense</b>		<b>38.01</b>	<b>65.34</b>	<b>48.62</b>				<b>6.72</b>											<b>5.53</b>	<b>0.47</b>		
<b>3. Staff Expense</b>	<b>600.38</b>	<b>646.03</b>	<b>227.16</b>	<b>138.50</b>	<b>130.89</b>	<b>234.75</b>	<b>128.95</b>	<b>84.17</b>	<b>142.35</b>	<b>112.08</b>	<b>53.39</b>	<b>70.91</b>	<b>35.10</b>	<b>97.05</b>	<b>83.71</b>	<b>82.10</b>	<b>70.85</b>	<b>743.17</b>	<b>105.61</b>	<b>59.27</b>	<b>39.04</b>	<b>60.22</b>
<b>4. Office Operating Expenses</b>	<b>182.43</b>	<b>197.40</b>	<b>188.28</b>	<b>216.45</b>	<b>154.17</b>	<b>319.88</b>	<b>185.52</b>	<b>69.13</b>	<b>139.27</b>	<b>148.07</b>	<b>70.38</b>	<b>100.04</b>	<b>40.30</b>	<b>135.49</b>	<b>86.02</b>	<b>87.70</b>	<b>140.55</b>	<b>135.41</b>	<b>81.40</b>	<b>92.24</b>	<b>71.28</b>	<b>79.61</b>
<b>5. Foreign Exchange Loss</b>				<b>4.18</b>	<b>31.64</b>		<b>0.75</b>						<b>0.46</b>	<b>3.47</b>					<b>14.82</b>			
5.1 Due to Change in Exchange Rates				4.18	31.64		0.75						0.46	3.47					14.57			
5.2 Due to Foreign Currency Transaction																			0.25			
<b>6. Non Operating Expense</b>							<b>2.49</b>		<b>0.18</b>			<b>0.08</b>			<b>0.00</b>				<b>0.03</b>		<b>507.54</b>	
<b>7. Provision for Risk</b>	<b>35.05</b>	<b>66.48</b>	<b>122.07</b>	<b>85.53</b>	<b>25.95</b>	<b>145.37</b>	<b>63.44</b>	<b>97.45</b>	<b>24.49</b>	<b>42.29</b>	<b>135.73</b>		<b>64.62</b>	<b>163.91</b>	<b>162.06</b>	<b>55.08</b>	<b>125.98</b>	<b>444.79</b>	<b>128.35</b>	<b>102.47</b>	<b>202.66</b>	<b>325.46</b>
7.1 Loan loss Provision	35.05	62.79	122.07	85.53	25.95	145.37	63.44	97.45	24.49	42.29	135.73		64.62	139.70	154.97	55.08	125.98	444.79	108.39	102.47	202.66	277.36
7.1.1 General Loan loss Provision	35.05	11.48		47.82		145.37	19.60	26.57	24.49	-3.10	15.94			8.86	4.73	13.83	125.98	46.52	2.40	7.48	10.41	11.38
7.1.2 Special Loan Loss Provision		51.31	122.07	37.71	25.95		43.84	11.34		40.43	119.79		64.62	130.83	150.24	41.25		398.27	105.99	95.00	192.25	265.98
7.1.3 Additional Loan Loss Provision										4.97												
7.2. Provision for Non-Banking Assets		0.01						59.54							24.21	7.08				19.96		48.10
7.3. Provision for Loss on Investment																						
7.5. Provision for Loss of Other Assets		3.68																				
<b>8. Loan Written Off</b>	<b>2.04</b>				<b>17.85</b>						<b>2.26</b>								<b>0.73</b>			
<b>9. Provision for Staff Bonus</b>			<b>144.72</b>	<b>120.56</b>	<b>59.42</b>	<b>59.50</b>	<b>7.97</b>		<b>89.28</b>	<b>36.04</b>		<b>30.60</b>	<b>3.95</b>				<b>21.58</b>	<b>30.71</b>	<b>29.85</b>			
<b>10. Provision for Income Tax</b>			<b>351.16</b>	<b>361.67</b>	<b>178.25</b>	<b>178.49</b>	<b>23.91</b>		<b>267.84</b>	<b>110.61</b>		<b>91.79</b>	<b>14.98</b>				<b>64.75</b>	<b>76.78</b>	<b>89.55</b>			
<b>11. Others</b>	<b>0.97</b>																		<b>0.63</b>			
<b>12. Net Profit</b>	<b>390.65</b>	<b>380.11</b>	<b>1096.05</b>	<b>843.90</b>	<b>415.93</b>	<b>416.48</b>	<b>55.79</b>	<b>30.73</b>	<b>624.95</b>	<b>249.77</b>	<b>0.00</b>	<b>214.19</b>		<b>-202.83</b>		<b>-51.12</b>	<b>151.08</b>	<b>804.69</b>	<b>208.96</b>	<b>-16.29</b>		
<b>Total Expenses</b>	<b>1830.46</b>	<b>2419.03</b>	<b>3183.80</b>	<b>3014.24</b>	<b>1280.73</b>	<b>2251.48</b>	<b>1549.24</b>	<b>707.75</b>	<b>2227.83</b>	<b>1188.67</b>	<b>716.95</b>	<b>1065.35</b>	<b>391.79</b>	<b>813.43</b>	<b>962.81</b>	<b>789.70</b>	<b>1326.87</b>	<b>3316.77</b>	<b>1438.53</b>	<b>1194.80</b>	<b>1036.64</b>	<b>917.25</b>
<b>Income</b>																						
<b>1. Interest Income</b>	<b>1599.90</b>	<b>1952.20</b>	<b>2430.61</b>	<b>2431.62</b>	<b>876.82</b>	<b>1821.91</b>	<b>1312.68</b>	<b>440.11</b>	<b>1985.19</b>	<b>986.21</b>	<b>542.30</b>	<b>960.07</b>	<b>294.00</b>	<b>640.42</b>	<b>748.27</b>	<b>649.86</b>	<b>1133.99</b>	<b>2665.34</b>	<b>1264.52</b>	<b>595.68</b>	<b>744.19</b>	<b>551.15</b>
1.1 On Loans and Advances	1540.92	1724.02	2196.60	2322.05	766.01	1674.03	950.77	396.72	1875.75	917.80	507.75	872.00	285.97	626.46	712.39	634.20	1076.09	2540.08	1203.14	566.26	728.07	510.58
1.2 On Investment	44.08	184.89	135.04	77.24	79.54	137.54	64.21	38.03	109.04	67.39	33.01	74.61	7.20	6.18	9.45	15.67	43.70	107.38	57.75	26.58		39.83
1.2.1 Government Bonds	41.61	177.99	132.63	77.24	79.26	137.54	64.21	31.32	20.33	66.84	24.46	25.12	7.20	6.18	9.45	14.06	43.70	107.38	57.47	26.58		39.83
1.2.2 Foreign Bonds			2.41						11.86			4.98										
1.2.3 NRB Bonds								6.71	76.85			5.32	44.51							0.28		
1.2.4 Debenture & Bonds	2.47	6.90			0.28					0.55	3.23				1.61							
1.3 On Agency Balance		35.18	0.12	31.12	0.40	10.35	277.36					0.03	0.75					0.10		0.01		0.67
1.4 On Call Deposit	2.78	2.24	75.17	1.21	3.27			0.15	0.40	0.06		10.53					14.10		0.87	2.24		
1.5 On Others	12.13	5.87	23.68		27.60		20.34	5.21		0.97	1.55	2.90	0.09	7.77	26.43			17.88	2.76	0.59	16.12	0.08
<b>2. Commission and Discount</b>	<b>77.08</b>	<b>146.02</b>	<b>321.57</b>	<b>94.43</b>	<b>105.04</b>	<b>220.96</b>	<b>187.11</b>	<b>74.69</b>	<b>130.11</b>	<b>82.11</b>	<b>27.52</b>	<b>38.78</b>	<b>8.18</b>	<b>21.01</b>	<b>67.71</b>	<b>82.54</b>	<b>107.11</b>	<b>44.96</b>	<b>118.78</b>	<b>74.82</b>	<b>39.26</b>	<b>51.78</b>
2.1 Bills Purchase and Discount	0.05	0.37	2.95	7.47	3.10	25.10	0.05	6.39	13.91	22.79	1.42	0.26	0.01	0.48	0.38	7.13			0.22	2.21	2.13	0.17
2.2 Commission	77.03	140.27	317.89	86.96	75.29	195.85	123.84	65.47	115.24	59.32	26.10	15.41	8.17	20.54	67.33	72.81	50.52	32.62	50.12	20.64	37.13	17.46
2.3 Others		5.38	0.73		26.65		63.22	2.83	0.96			23.12				2.59	56.59	12.34	68.44	51.97		34.15
<b>3. Exchange Fluctuation Income</b>	<b>0.84</b>	<b>7.77</b>	<b>187.30</b>	<b>144.75</b>	<b>234.98</b>	<b>132.76</b>	<b>41.06</b>	<b>30.54</b>	<b>53.00</b>	<b>53.98</b>	<b>3.68</b>	<b>39.37</b>	<b>4.74</b>	<b>16.28</b>	<b>24.32</b>	<b>44.52</b>	<b>85.77</b>	<b>2.18</b>	<b>26.63</b>	<b>0.33</b>	<b>11.59</b>	<b>22.06</b>
3.1 Due to Change in Exchange Rate	-8.68	-15.97	146.31		14.87			4.46	52.32		0.38	1.29			7.25	4.60	12.24	2.18	19.73	-6.80	5.97	14.78
3.2 Due to Foreign Currency Transaction	9.52	23.74	40.99	144.75	234.98	117.88	41.06	26.08	0.68	53.98	3.31	38.08	4.74	16.28	17.08	39.92	73.53		6.90	7.13	5.62	7.28
<b>4. Other Operating Income</b>	<b>91.92</b>	<b>137.68</b>		<b>179.03</b>	<																	

Profit and Loss Account  
Up to Kattikend, 2069 (Rs in million)

Bank Name	Sunrise	Grand	MMB	Kist	Janata	Mega	CTBNL	Civil	Century	Sanima	MDC	Maika	Siddhartha	UDBL	Mudamama	Narayani	PDBL	Sahayogi	Axis	Karnali	Triveni	Suprim	
<b>Expenses</b>	0.00																						
<b>1. Interest Expense</b>	<b>520.53</b>	<b>496.07</b>	<b>426.67</b>	<b>544.08</b>	<b>285.05</b>	<b>261.19</b>	<b>231.07</b>	<b>318.05</b>	<b>193.48</b>	<b>386.48</b>	<b>25.94</b>	<b>46.04</b>	<b>187.22</b>	<b>-0.88</b>	<b>1.37</b>	<b>100.24</b>	<b>29.50</b>	<b>90.68</b>	<b>43.66</b>	<b>43.16</b>	<b>25.33</b>	<b>85.80</b>	<b>91.30</b>
1.1 On Deposit Liabilities	520.50	495.98	426.66	542.06	283.67	258.64	230.67	314.70	193.31	381.13	25.94	46.04	187.22	1.30	100.24	28.49	90.68	43.66	42.87	25.33	85.80	70.92	
1.1.1 Saving Account	164.40	399.35	81.78	272.39	51.13	101.45	25.40	31.02	51.98	85.59	3.80	33.33	81.65	0.99	27.84	14.59	47.62	32.92	11.59	23.47	32.95	28.23	
1.1.2 Fixed Account	284.47	16.42	241.36	218.04	173.96	95.89	168.17	213.92	104.13	254.82	18.85	6.09	76.41	0.31	41.31	13.90	31.56	10.03	15.18	1.87	39.39	23.61	
1.1.2.1 Up to 3 months Fixed Account	0.25		4.03	0.02	8.71	13.99		3.51		0.62			0.08			1.24	0.07		0.68		0.13		
1.1.2.2 3 to 6 months Fixed Account	13.64		1.59	15.34	2.30	10.51	11.87	3.31		5.05	0.03	0.15	3.67			1.77	0.26		1.54		2.17		
1.1.2.3 6 months to 1 year Fixed Account	270.58	7.18	78.92	168.95	145.92	71.07	124.05	192.16	104.13	214.64	6.02	2.76	43.44		21.62	3.82	28.80	3.06	10.63		0.16		
1.1.2.4 Above 1 year Fixed Account		9.24	156.83	33.73	17.04	0.32	32.26	14.94		34.52	12.80	3.18	29.22	0.31	19.69	7.08	2.44	6.97	2.34	1.87	36.93	23.61	
1.1.3 Call Deposit	71.63	78.11	103.52	51.63	58.58	61.30	37.10	69.76	37.20	40.71	3.29	6.63	29.16		31.09		11.51	0.72	16.10		13.46	19.09	
1.1.4 Certificate of Deposit		2.10																					
1.2 On Borrowing	0.03	0.09	0.01	2.02	1.38	2.55	0.41	3.35	0.18	5.36				0.07		1.01			0.29			20.38	
<b>2. Commission Expense</b>	<b>2.03</b>												<b>0.71</b>										
<b>3. Staff Expense</b>	<b>86.89</b>	<b>44.60</b>	<b>50.64</b>	<b>100.93</b>	<b>41.53</b>	<b>54.94</b>	<b>31.03</b>	<b>39.98</b>	<b>26.14</b>	<b>45.56</b>	<b>14.27</b>	<b>16.65</b>	<b>23.04</b>	<b>0.73</b>	<b>22.72</b>	<b>5.62</b>	<b>17.31</b>	<b>5.10</b>	<b>11.97</b>	<b>8.15</b>	<b>8.08</b>	<b>16.17</b>	
<b>4. Office Operating Expenses</b>	<b>128.45</b>	<b>45.83</b>	<b>71.92</b>	<b>133.39</b>	<b>49.59</b>	<b>80.36</b>	<b>36.63</b>	<b>53.93</b>	<b>58.03</b>	<b>63.01</b>	<b>14.67</b>	<b>16.32</b>	<b>27.17</b>		<b>27.29</b>	<b>5.65</b>	<b>13.13</b>	<b>6.34</b>	<b>13.74</b>	<b>7.75</b>	<b>13.66</b>	<b>14.49</b>	
<b>5. Foreign Exchange Loss</b>								<b>4.12</b>															
5.1 Due to Change in Exchange Rates								4.12															
5.2 Due to Foreign Currency Transaction																							
<b>6. Non Operating Expense</b>															<b>0.02</b>								
<b>7. Provision for Risk</b>	<b>63.85</b>	<b>6.71</b>	<b>33.06</b>	<b>124.17</b>	<b>24.67</b>	<b>39.69</b>	<b>15.72</b>	<b>14.17</b>	<b>22.04</b>	<b>26.74</b>	<b>1.87</b>	<b>4.72</b>	<b>188.74</b>		<b>21.36</b>	<b>6.05</b>	<b>12.45</b>	<b>5.54</b>	<b>7.35</b>	<b>0.75</b>	<b>5.45</b>	<b>94.06</b>	
7.1 Loan loss Provision	63.85	6.71	33.06	123.55	24.67	39.69	15.72	14.17	22.04	26.74	1.87	4.72	188.74		21.36	6.05	12.45	5.54	7.35	0.75	5.45	94.06	
7.1.1 General Loan loss Provision	63.85	8.39	17.96	16.47	15.71	22.72	15.72	14.12	22.04	21.21	1.86	0.74	2.53		1.14	0.01	12.45	1.01	2.38	0.75	0.10	0.71	
7.1.2 Special Loan Loss Provision		-1.68	15.10	107.08	8.96	16.97		0.05		5.53	0.01	3.98	186.22		20.22	6.05		4.53	4.97		5.35	93.35	
7.1.3 Additional Loan Loss Provision																							
7.2. Provision for Non-Banking Assets				0.62																			
7.3. Provision for Loss on Investment																							
7.5. Provision for Loss of Other Assets																							
<b>8. Loan Written Off</b>				<b>0.25</b>								<b>0.71</b>											
<b>9. Provision for Staff Bonus</b>		<b>6.24</b>			<b>3.24</b>	<b>14.96</b>				<b>0.56</b>	<b>6.37</b>	<b>1.09</b>						<b>1.49</b>			<b>0.71</b>		
<b>10. Provision for Income Tax</b>		<b>18.72</b>			<b>9.71</b>	<b>44.87</b>				<b>1.67</b>	<b>9.76</b>	<b>3.27</b>						<b>4.47</b>			<b>2.12</b>		
<b>11. Others</b>																						<b>0.00</b>	
<b>12. Net Profit</b>	<b>212.17</b>		<b>59.77</b>	<b>-137.49</b>	<b>22.67</b>	<b>104.70</b>				<b>3.89</b>	<b>69.92</b>	<b>7.62</b>		<b>23.92</b>				<b>10.42</b>	<b>1.05</b>		<b>4.96</b>		
<b>Total Expenses</b>	<b>1013.91</b>	<b>618.18</b>	<b>642.07</b>	<b>765.33</b>	<b>436.45</b>	<b>600.71</b>	<b>314.46</b>	<b>430.24</b>	<b>299.68</b>	<b>527.91</b>	<b>143.51</b>	<b>95.70</b>	<b>426.89</b>	<b>26.02</b>	<b>171.62</b>	<b>46.82</b>	<b>133.58</b>	<b>77.02</b>	<b>77.26</b>	<b>41.98</b>	<b>120.77</b>	<b>216.01</b>	
<b>Income</b>																							
<b>1. Interest Income</b>	<b>844.11</b>	<b>428.55</b>	<b>539.14</b>	<b>669.17</b>	<b>371.43</b>	<b>553.70</b>	<b>231.92</b>	<b>327.57</b>	<b>203.65</b>	<b>467.66</b>	<b>74.60</b>	<b>73.50</b>	<b>183.92</b>	<b>0.32</b>	<b>113.25</b>	<b>28.85</b>	<b>111.13</b>	<b>68.86</b>	<b>71.05</b>	<b>24.94</b>	<b>108.81</b>	<b>114.28</b>	
1.1 On Loans and Advances	831.53	395.49	504.71	620.87	353.55	522.65	226.06	317.32	198.26	447.97	65.30	62.64	164.47	0.32	101.04	23.04	105.17	63.75	65.32	24.25	103.20	78.45	
1.2 On Investment	7.88	29.94	33.51	34.86	15.89	11.76	4.08	9.79	4.08	19.04	0.09	1.24	8.03		2.72		0.11					0.37	
1.2.1 Government Bonds	4.97	29.94	32.86	34.86	15.89	11.76	4.08	9.79	0.04	19.04	0.09	1.24	8.03		2.72							0.37	
1.2.2 Foreign Bonds																							
1.2.3 NRB Bonds	2.92								4.05										0.11				
1.2.4 Debenture & Bonds			0.65																				
1.3 On Agency Balance	2.78			1.03	1.99	0.03									8.69	4.12							
1.4 On Call Deposit			0.11	2.05		16.93		0.46				8.30	11.31				5.45	5.11	5.01	0.69	5.61	15.08	
1.5 On Others	1.91	3.11	0.81	10.36		2.33	1.79		1.31	0.64	9.21	1.32	0.12		0.79	1.69	0.39		0.71			20.38	
<b>2. Commission and Discount</b>	<b>51.43</b>	<b>15.49</b>	<b>15.91</b>	<b>69.91</b>	<b>35.58</b>	<b>9.80</b>	<b>27.63</b>	<b>16.50</b>	<b>22.15</b>	<b>7.16</b>	<b>3.20</b>	<b>4.53</b>		<b>0.01</b>	<b>9.67</b>	<b>0.10</b>	<b>1.48</b>	<b>2.76</b>	<b>0.39</b>	<b>3.86</b>	<b>9.46</b>	<b>9.97</b>	
2.1 Bills Purchase and Discount	5.67	2.41		1.15	0.07	0.13		0.23														0.01	
2.2 Commission	35.72	13.08	13.41	15.91	33.56	9.67	10.24	16.06	10.03	7.16		3.20	4.53		9.67	0.10	1.48	2.76	0.35	1.46	7.90	1.35	
2.3 Others	10.04		2.50	52.85	1.96		17.39	0.21	12.12					0.01						0.03	2.40	1.56	
<b>3. Exchange Fluctuation Income</b>	<b>37.43</b>	<b>16.23</b>	<b>40.26</b>	<b>15.37</b>	<b>29.34</b>	<b>19.34</b>	<b>9.25</b>	<b>13.75</b>	<b>9.85</b>	<b>8.71</b>			<b>0.08</b>		<b>0.01</b>								
3.1 Due to Change in Exchange Rate	8.77	0.57	8.20	0.44	-543.83	0.36	2.54		1.46	3.52			0.02		0.01								
3.2 Due to Foreign Currency Transaction	28.65	15.66	32.06	14.93	573.17	18.98	6.71	13.75	8.38	5.19			0.06										
<b>4. Other Operating Income</b>	<b>46.90</b>	<b>29.67</b>	<b>23.36</b>		<b>14.91</b>	<b>14.89</b>			<b>35.88</b>	<b>9.39</b>	<b>7.34</b>	<b>12.38</b>				<b>0.95</b>	<b>11.31</b>	<b>5.40</b>	<b>5.82</b>				
<b>5. Non Operating Income</b>			<b>4.83</b>	<b>6.92</b>	<b>0.09</b>	<b>2.97</b>			<b>0.39</b>	<b>1.08</b>	<b>57.99</b>	<b>1.02</b>	<b>1.02</b>				<b>0.02</b>					<b>2.50</b>	
<b>6. Write Back from Provisions for loss</b>	<b>34.04</b>		<b>18.57</b>	<b>3.96</b>						<b>7.42</b>	<b>1.53</b>	<b>10.64</b>	<b>54.51</b>	<b>0.07</b>	<b>2.27</b>	<b>3.60</b>						<b>21.56</b>	
<b>7. Recovery of written-off Loan</b>														<b>26.50</b>									
<b>8. Income from Extra Ordinary transactions</b>															<b>12.13</b>								
<b>9. Net Loss</b>		<b>128.23</b>					<b>45.66</b>	<b>57.54</b>	<b>63.64</b>				<b>170.44</b>		<b>34.28</b>	<b>13.32</b>	<b>9.63</b>			<b>13.18</b>	<b>70.21</b>		
<b>Total Income</b>	<b>1013.91</b>	<b>618.18</b>	<b>642.07</b>	<b>765.33</b>	<b>436.45</b>	<b>600.71</b>	<b>314.46</b>	<b>430.24</b>	<b>299.68</b>	<b>527.91</b>	<b>143.51</b>												

Profit and Loss Account  
Up to Kattik end, 2069 (Rs in million)

Bank Name	Bhrikuti	Suvechha	Bageshwari	Saurabhar	Gurkha	Gandaki	Infrastructure	Business	Birajaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktimath	Sewa	Kankai	Public	
<b>Expenses</b>				0.00			0.00	0.00															0.00
<b>1. Interest Expense</b>	<b>121.40</b>	<b>42.80</b>	<b>55.74</b>	<b>32.74</b>	<b>64.29</b>	<b>84.08</b>	<b>102.71</b>	<b>159.80</b>	<b>97.77</b>	<b>49.83</b>	<b>27.79</b>	<b>286.61</b>	<b>18.67</b>	<b>178.68</b>	<b>225.36</b>	<b>25.98</b>	<b>60.33</b>	<b>39.93</b>	<b>98.98</b>	<b>79.12</b>	<b>17.76</b>	<b>30.15</b>	
1.1 On Deposit Liabilities	121.15	42.69	55.74	32.74	64.29	73.41	102.71	159.80	97.77	49.83	27.79	286.59	18.67	177.67	214.47	25.98	60.33	39.72	93.54	79.12	17.76	30.15	
1.1.1 Saving Account	65.56	14.14	33.66	18.58	12.46	31.34	26.00	83.07	48.52	24.48	20.58	95.76	14.73	73.16	50.12	11.55	18.49	24.28	55.64	32.16	9.28	9.77	
1.1.2 Fixed Account	36.55	20.00	9.91	7.68	46.87	30.30	48.07	62.91	40.79	14.10	7.21	153.60	3.94	71.02	138.65	12.37	36.78	15.44	31.50	30.26	3.91	15.53	
1.1.2.1 Up to 3 months Fixed Account	0.13	0.06					8.84	1.59		0.33		0.69			2.54	0.07				0.01		0.00	
1.1.2.2 3 to 6 months Fixed Account	0.22	0.02				1.73	5.78	5.31	1.96	1.08	0.98	9.25			5.42	1.25	0.05	0.35	5.21	0.18	0.20	0.57	
1.1.2.3 6 months to 1 year Fixed Account	31.36	7.83	1.04	2.89		18.15	25.17	41.54	17.43	6.41	1.79	82.86	1.11		121.96	0.69	25.51	10.18	18.92	14.73	3.17	6.02	
1.1.2.4 Above 1 year Fixed Account	4.83	12.08	8.87	4.80	46.87	10.42	8.28	14.47	21.40	6.28	4.45	60.80	2.82	71.02	8.72	10.36	11.22	4.92	7.37	15.34	0.54	8.93	
1.1.3 Call Deposit	19.04	8.55	12.18	6.48	4.96	11.77	28.63	13.81	8.46	11.25		37.24		33.49	25.71	2.05	5.05		6.41	16.70	4.58	4.86	
1.1.4 Certificate of Deposit																							
1.2 On Borrowing	0.26	0.11				10.67						0.02		1.01	10.88			0.21	5.43				
<b>2. Commission Expense</b>							<b>0.01</b>			<b>0.00</b>			<b>0.31</b>		<b>0.27</b>								
<b>3. Staff Expense</b>	<b>15.01</b>	<b>6.38</b>	<b>10.48</b>	<b>7.32</b>	<b>12.31</b>	<b>9.22</b>	<b>15.11</b>	<b>13.46</b>	<b>15.31</b>	<b>10.19</b>	<b>3.91</b>	<b>32.99</b>	<b>4.27</b>	<b>19.29</b>	<b>24.18</b>	<b>4.35</b>	<b>7.45</b>	<b>6.06</b>	<b>24.79</b>	<b>10.95</b>	<b>3.72</b>	<b>8.15</b>	
<b>4. Office Operating Expenses</b>	<b>11.57</b>	<b>6.24</b>	<b>5.98</b>	<b>6.95</b>	<b>15.34</b>	<b>7.78</b>	<b>16.67</b>	<b>14.37</b>	<b>10.04</b>	<b>7.41</b>	<b>2.72</b>	<b>35.03</b>	<b>2.53</b>	<b>27.94</b>	<b>24.93</b>	<b>3.63</b>	<b>7.64</b>	<b>5.83</b>	<b>16.40</b>	<b>8.77</b>	<b>4.35</b>	<b>5.29</b>	
<b>5. Foreign Exchange Loss</b>							<b>0.08</b>						<b>0.00</b>	<b>0.15</b>	<b>0.31</b>								
5.1 Due to Change in Exchange Rates							0.08						0.00	0.15	0.31								
5.2 Due to Foreign Currency Transaction																							
<b>6. Non Operating Expense</b>					<b>0.06</b>	<b>0.01</b>			<b>19.02</b>		<b>8.12</b>			<b>0.00</b>									
<b>7. Provision for Risk</b>	<b>11.80</b>	<b>7.14</b>	<b>5.98</b>	<b>6.92</b>	<b>106.14</b>	<b>2.14</b>	<b>7.59</b>	<b>40.58</b>		<b>2.89</b>		<b>22.61</b>	<b>8.25</b>	<b>13.77</b>	<b>25.78</b>	<b>1.12</b>			<b>2.25</b>	<b>4.26</b>	<b>0.24</b>	<b>7.78</b>	
7.1 Loan loss Provision	11.80	7.14	5.98	6.92	106.14	2.14	7.59	40.58		2.89		22.61	8.25	13.77	25.77	1.12			2.25	4.26	0.24	7.78	
7.1.1 General Loan loss Provision	5.77	0.61	5.98	0.84		1.05	3.04			2.89		3.93	0.14	13.77	10.05	0.78			0.53	2.87	0.24	0.61	
7.1.2 Special Loan Loss Provision	6.03	6.54		6.08	106.14	1.09	4.55	40.58				18.68	8.11		15.52	0.33			1.73	1.38		7.17	
7.1.3 Additional Loan Loss Provision																0.01							
7.2. Provision for Non-Banking Assets																							
7.3. Provision for Loss on Investment															0.22								
7.5. Provision for Loss of Other Assets																							
<b>8. Loan Written Off</b>																						<b>0.00</b>	
<b>9. Provision for Staff Bonus</b>	<b>1.14</b>	<b>0.94</b>		<b>0.44</b>						<b>2.24</b>						<b>1.08</b>		<b>0.99</b>	<b>5.00</b>				
<b>10. Provision for Income Tax</b>	<b>3.42</b>	<b>2.83</b>		<b>1.33</b>						<b>6.73</b>						<b>3.24</b>		<b>2.97</b>	<b>15.00</b>				
<b>11. Others</b>																							
<b>12. Net Profit</b>	<b>7.97</b>	<b>6.59</b>	<b>-3.25</b>	<b>3.09</b>		<b>14.79</b>		<b>-22.19</b>	<b>16.57</b>	<b>15.70</b>				<b>-1.17</b>		<b>7.54</b>		<b>6.93</b>	<b>35.01</b>		<b>0.68</b>		
<b>Total Expenses</b>	<b>172.31</b>	<b>72.92</b>	<b>74.93</b>	<b>58.80</b>	<b>198.13</b>	<b>118.02</b>	<b>142.16</b>	<b>206.02</b>	<b>158.70</b>	<b>94.99</b>	<b>42.54</b>	<b>377.23</b>	<b>34.04</b>	<b>238.69</b>	<b>300.82</b>	<b>46.94</b>	<b>75.42</b>	<b>64.95</b>	<b>199.44</b>	<b>99.09</b>	<b>26.51</b>	<b>51.37</b>	
<b>Income</b>																							
<b>1. Interest Income</b>	<b>155.10</b>	<b>66.84</b>	<b>64.18</b>	<b>51.62</b>	<b>37.39</b>	<b>107.94</b>	<b>123.74</b>	<b>194.23</b>	<b>140.44</b>	<b>88.35</b>	<b>30.46</b>	<b>286.41</b>	<b>26.25</b>	<b>228.90</b>	<b>216.42</b>	<b>41.76</b>	<b>66.75</b>	<b>57.75</b>	<b>172.86</b>	<b>89.65</b>	<b>23.65</b>	<b>39.40</b>	
1.1 On Loans and Advances	148.62	63.20	60.48	48.56	36.75	92.62	111.35	187.01	129.28	77.52	30.46	274.32	25.79	204.65	173.48	38.65	61.21	52.63	162.73	84.84	22.10	38.04	
1.2 On Investment	0.57							1.06				2.25	0.46	1.70	5.78								
1.2.1 Government Bonds								1.06				2.25	0.46	1.70	5.23								
1.2.2 Foreign Bonds																							
1.2.3 NRB Bonds	0.57							0.01															
1.2.4 Debenture & Bonds															0.55								
1.3 On Agency Balance										10.83				13.61									
1.4 On Call Deposit	5.91	3.64	3.70	3.06	0.64	5.26	12.38	6.16	11.16			8.14		6.44	29.98	3.11	5.55	5.12	10.06	4.81	1.55	1.37	
1.5 On Others	0.00					10.07	0.00					1.70		2.50	7.18				0.07				
<b>2. Commission and Discount</b>	<b>2.79</b>	<b>0.60</b>	<b>10.75</b>	<b>6.00</b>	<b>0.08</b>	<b>0.56</b>	<b>1.88</b>	<b>0.22</b>		<b>0.86</b>	<b>3.18</b>	<b>2.98</b>	<b>0.35</b>	<b>2.57</b>	<b>38.61</b>	<b>0.61</b>	<b>1.09</b>	<b>0.84</b>	<b>8.89</b>	<b>1.39</b>	<b>2.24</b>	<b>0.32</b>	
2.1 Bills Purchase and Discount													0.01	0.06	0.02								
2.2 Commission	2.79	0.60	10.75	6.00	0.08	0.56	1.88	0.22		0.86	3.18	2.98	0.35	2.51	3.20	0.61	1.09	0.76	7.84	1.39	2.24	0.32	
2.3 Others			2.55	5.26		0.04	0.20			0.52					35.39			0.09	1.05		2.10		
<b>3. Exchange Fluctuation Income</b>					<b>0.09</b>	<b>0.02</b>	<b>0.01</b>	<b>0.00</b>				<b>0.03</b>	<b>0.00</b>	<b>0.21</b>	<b>0.71</b>								
3.1 Due to Change in Exchange Rate					0.09	0.02	0.01	0.00				0.00	0.00	0.21	0.71								
3.2 Due to Foreign Currency Transaction					0.00		0.00					0.03	0.00	0.21	0.71								
<b>4. Other Operating Income</b>	<b>11.46</b>	<b>5.36</b>		<b>1.10</b>	<b>8.67</b>	<b>8.27</b>	<b>11.57</b>	<b>18.26</b>	<b>5.77</b>	<b>4.23</b>	<b>15.64</b>	<b>5.94</b>	<b>7.01</b>		<b>4.57</b>	<b>7.30</b>	<b>4.82</b>	<b>15.17</b>	<b>6.87</b>		<b>4.70</b>		
<b>5. Non Operating Income</b>		<b>0.13</b>				<b>0.59</b>						<b>0.49</b>											
<b>6. Write Back from Provisions for loss</b>	<b>2.96</b>			<b>1.18</b>	<b>86.96</b>	<b>0.24</b>	<b>2.62</b>				<b>3.70</b>	<b>10.43</b>	<b>0.61</b>		<b>1.00</b>			<b>1.55</b>	<b>2.52</b>		<b>0.62</b>		
<b>7. Recovery of written-off Loan</b>																							
<b>8. Income from Extra Ordinary transactions</b>																							
<b>9. Net Loss</b>					<b>72.50</b>		<b>5.65</b>				<b>0.98</b>	<b>61.25</b>	<b>0.89</b>		<b>44.07</b>		<b>0.28</b>			<b>1.18</b>		<b>6.95</b>	
<b>Total Income</b>	<b>172.31</b>	<b>72.92</b>	<b>74.93</b>	<b>58.80</b>	<b>198.13</b>	<b>118.02</b>	<b>142.16</b>	<b>206.02</b>	<b>158.70</b>	<b>94.99</b>	<b>42.54</b>	<b>377.23</b>	<b>34.04</b>	<b>238.69</b>	<b>300.82</b>	<b>46.94</b>	<b>75.42</b>	<b>64.95</b>	<b>199.44</b>	<b>99.09</b>	<b>26.51</b>	<b>51.37</b>	

Profit and Loss Account  
Up to Kattik end, 2069 (Rs in million)

Bank Name	Mahakali	Ace	Bhargav	Shangrila	Resunga	Rara	diyalu	Country	Alpine	Nilgiri	Kastamandap	Garima	City	Bishow	Professional	Kabelli	Kamana	Corporate	Rathihara	Purnima	Jyoti	Bagmati
<b>Expenses</b>	0.00	0.00	0.00					0.00					0.00	0.00		0.00	0.00			0.00	0.00	0.00
<b>1. Interest Expense</b>	<b>5.59</b>	<b>194.02</b>	<b>10.43</b>	<b>89.10</b>	<b>42.40</b>	<b>14.15</b>	<b>25.92</b>	<b>66.32</b>	<b>20.67</b>	<b>20.97</b>	<b>163.64</b>	<b>80.58</b>	<b>92.82</b>	<b>99.60</b>	<b>4.95</b>	<b>10.03</b>	<b>58.90</b>	<b>54.98</b>	<b>40.88</b>	<b>38.59</b>	<b>128.41</b>	<b>5.94</b>
1.1 On Deposit Liabilities	5.59	190.82	10.43	89.10	42.40	14.15	25.92	66.32	20.67	20.97	163.64	80.58	92.82	99.60	4.95	10.03	54.99	54.56	40.88	38.59	128.40	5.94
1.1.1 Saving Account	4.25	89.71	5.19	48.44	38.06	10.90	4.31	10.27	8.84	9.67	68.64	42.38	48.41	25.17	3.52	6.87	27.83	16.91	21.88	19.16	54.35	3.60
1.1.2 Fixed Account	1.34	95.66	3.80	35.51	4.34	3.25	7.20	28.75	6.57	8.73	67.12	30.43	40.16	56.68	0.89	2.68	23.12	33.79	7.25	14.82	52.20	1.10
1.1.2.1 Up to 3 months Fixed Account		0.01	0.12			0.02	0.07	0.01	0.06	0.08	6.17	0.19	1.63	1.00		0.03	0.60		0.05	0.05		
1.1.2.2 3 to 6 months Fixed Account		0.19	0.42	0.01		0.01	0.01	1.76	0.06	1.22	6.58	1.67	2.68	2.21	0.01	0.15	1.14		0.17	0.42	0.62	
1.1.2.3 6 months to 1 year Fixed Account		85.26	2.52	26.58	0.99	1.66	5.73	24.72	4.34	4.23	44.41	19.89	26.89	37.53	0.62	1.40	6.97	32.93	3.38	12.18	3.40	0.08
1.1.2.4 Above 1 year Fixed Account	1.34	10.19	0.74	8.92	3.36	1.56	1.39	2.27	2.11	3.20	9.95	8.69	8.95	15.94	0.26	1.10	14.41	0.86	3.66	2.16	48.19	1.03
1.1.3 Call Deposit		5.45	1.44	5.15			14.42	27.30	5.25	2.56	27.89	7.77	4.25	17.74	0.55	0.49	4.04	3.85	11.74	4.61	21.85	1.24
1.1.4 Certificate of Deposit																						
1.2 On Borrowing		3.20									0.04						3.91	0.42			0.01	
<b>2. Commission Expense</b>								<b>0.23</b>			<b>0.09</b>											
<b>3. Staff Expense</b>	<b>2.85</b>	<b>22.59</b>	<b>2.43</b>	<b>11.24</b>	<b>4.07</b>	<b>3.42</b>	<b>2.89</b>	<b>4.82</b>	<b>3.90</b>	<b>2.12</b>	<b>21.44</b>	<b>12.30</b>	<b>8.78</b>	<b>11.71</b>	<b>2.61</b>	<b>2.52</b>	<b>7.42</b>	<b>4.58</b>	<b>7.48</b>	<b>5.06</b>	<b>17.79</b>	<b>2.27</b>
<b>4. Office Operating Expenses</b>	<b>1.96</b>	<b>30.63</b>	<b>2.82</b>	<b>11.63</b>	<b>3.22</b>	<b>4.22</b>	<b>3.36</b>	<b>8.25</b>	<b>4.91</b>	<b>1.07</b>	<b>25.01</b>	<b>14.25</b>	<b>11.63</b>	<b>9.03</b>	<b>2.17</b>	<b>1.34</b>	<b>7.39</b>	<b>4.07</b>	<b>7.00</b>	<b>4.86</b>	<b>26.58</b>	<b>1.34</b>
<b>5. Foreign Exchange Loss</b>											<b>0.11</b>											
5.1 Due to Change in Exchange Rates											0.11											
5.2 Due to Foreign Currency Transaction																						
<b>6. Non Operating Expense</b>								<b>0.21</b>														
<b>7. Provision for Risk</b>	<b>1.83</b>	<b>7.13</b>	<b>0.88</b>	<b>8.29</b>		<b>0.66</b>	<b>0.42</b>	<b>21.53</b>	<b>1.81</b>	<b>0.74</b>	<b>9.43</b>	<b>1.66</b>	<b>8.45</b>	<b>3.70</b>	<b>0.27</b>	<b>0.05</b>	<b>3.57</b>	<b>2.50</b>	<b>6.82</b>	<b>2.36</b>	<b>5.68</b>	<b>0.21</b>
7.1 Loan loss Provision	1.83	7.13	0.88	8.29		0.66	0.42	21.53	1.81	0.74	9.43	1.66	8.45	3.70	0.27	0.05	3.57	2.50	6.82	2.36	5.68	0.21
7.1.1 General Loan loss Provision	1.83	-2.04	0.43	1.01		0.45	0.42	3.22	0.77	0.52	1.39	1.66	1.70	3.70	0.27	0.05	2.20	1.44	1.31	1.19	0.44	0.21
7.1.2 Special Loan Loss Provision		9.17	0.45	7.27		0.21		18.32	1.03	0.22	8.04		6.75				1.37	1.06	5.51	1.17	5.25	
7.1.3 Additional Loan Loss Provision																						
7.2. Provision for Non-Banking Assets																						
7.3. Provision for Loss on Investment																						
7.5. Provision for Loss of Other Assets																						0.00
<b>8. Loan Written Off</b>																						
<b>9. Provision for Staff Bonus</b>	<b>0.32</b>			<b>1.60</b>					<b>0.11</b>			<b>1.25</b>	<b>1.44</b>	<b>0.92</b>	<b>0.49</b>	<b>0.13</b>	<b>1.73</b>	<b>5.81</b>			<b>0.74</b>	
<b>10. Provision for Income Tax</b>	<b>0.95</b>			<b>4.79</b>					<b>0.33</b>			<b>3.76</b>	<b>4.32</b>	<b>2.75</b>	<b>1.47</b>	<b>0.40</b>	<b>5.18</b>	<b>17.44</b>			<b>2.21</b>	
<b>11. Others</b>																						
<b>12. Net Profit</b>	<b>2.21</b>		<b>-1.84</b>	<b>11.18</b>		<b>-3.55</b>	<b>1.62</b>		<b>10.79</b>	<b>0.71</b>		<b>8.77</b>	<b>10.09</b>	<b>6.42</b>	<b>3.43</b>	<b>0.94</b>	<b>12.08</b>	<b>40.69</b>			<b>5.15</b>	<b>0.77</b>
<b>Total Expenses</b>	<b>15.69</b>	<b>254.38</b>	<b>14.71</b>	<b>137.83</b>	<b>49.70</b>	<b>18.90</b>	<b>34.21</b>	<b>101.36</b>	<b>42.53</b>	<b>25.61</b>	<b>219.76</b>	<b>122.57</b>	<b>137.53</b>	<b>134.13</b>	<b>15.39</b>	<b>15.43</b>	<b>96.27</b>	<b>130.08</b>	<b>62.18</b>	<b>50.87</b>	<b>186.56</b>	<b>10.54</b>
<b>Income</b>																						
<b>1. Interest Income</b>	<b>14.35</b>	<b>194.60</b>	<b>12.70</b>	<b>125.17</b>	<b>44.64</b>	<b>17.10</b>	<b>31.84</b>	<b>77.04</b>	<b>35.24</b>	<b>23.29</b>	<b>174.72</b>	<b>108.16</b>	<b>124.44</b>	<b>117.73</b>	<b>14.27</b>	<b>13.34</b>	<b>84.98</b>	<b>56.78</b>	<b>56.53</b>	<b>44.00</b>	<b>173.33</b>	<b>9.38</b>
1.1 On Loans and Advances	12.55	172.89	11.61	118.08	36.10	14.43	25.83	61.80	32.71	21.18	155.97	103.42	118.55	112.05	12.56	10.87	78.98	52.02	52.71	40.31	156.57	8.67
1.2 On Investment		7.62		0.68			0.23	2.38	0.34		2.35		0.81									3.02
1.2.1 Government Bonds		7.62		0.68			0.23	2.38	0.34		2.13		0.81									3.02
1.2.2 Foreign Bonds																						
1.2.3 NRB Bonds											0.23											
1.2.4 Debenture & Bonds																						
1.3 On Agency Balance																						
1.4 On Call Deposit		13.44	1.09	6.42	8.54	2.67	5.78	6.45	2.20	2.12		4.74	3.33	5.68	1.69	2.46	6.00		3.82	3.69	13.74	0.70
1.5 On Others	1.80	0.65						6.42			16.40		1.75		0.01			4.76				
<b>2. Commission and Discount</b>	<b>1.34</b>	<b>3.10</b>	<b>1.92</b>	<b>12.65</b>	<b>4.08</b>	<b>1.81</b>	<b>0.07</b>	<b>0.89</b>	<b>5.32</b>	<b>0.60</b>	<b>2.10</b>	<b>1.23</b>	<b>12.67</b>	<b>16.37</b>	<b>0.10</b>	<b>0.51</b>	<b>1.76</b>	<b>0.33</b>	<b>0.99</b>	<b>0.40</b>	<b>9.90</b>	<b>0.14</b>
2.1 Bills Purchase and Discount																						0.04
2.2 Commission	1.22	3.10		1.17	2.31	1.67	0.07	0.89	0.67		2.02	1.23	12.67	0.76	0.10	0.51	1.76	0.16	0.99	0.40	9.90	0.14
2.3 Others	0.13		1.92	11.48	1.77	0.14		4.64	0.60	0.08				15.61				0.12				
<b>3. Exchange Fluctuation Income</b>		<b>2.27</b>		<b>0.01</b>						<b>0.04</b>	<b>0.08</b>		<b>0.01</b>									<b>-0.01</b>
3.1 Due to Change in Exchange Rate		0.15		0.01									0.01									0.01
3.2 Due to Foreign Currency Transaction		2.12								0.04	0.08		0.00									-0.03
<b>4. Other Operating Income</b>		<b>10.34</b>				<b>2.30</b>	<b>5.77</b>		<b>1.68</b>	<b>8.18</b>	<b>13.18</b>				<b>1.02</b>	<b>1.59</b>	<b>9.53</b>	<b>4.76</b>	<b>3.90</b>	<b>5.04</b>	<b>3.34</b>	<b>1.02</b>
<b>5. Non Operating Income</b>		<b>0.04</b>												<b>0.03</b>			<b>0.00</b>					
<b>6. Write Back from Provisions for loss</b>			<b>0.10</b>					<b>1.11</b>	<b>1.97</b>				<b>0.41</b>					<b>68.21</b>		<b>0.22</b>		<b>0.00</b>
<b>7. Recovery of written-off Loan</b>																						
<b>8. Income from Extra Ordinary transactions</b>								<b>0.06</b>														
<b>9. Net Loss</b>		<b>44.02</b>			<b>0.98</b>			<b>16.50</b>			<b>34.69</b>									<b>0.76</b>	<b>1.21</b>	
<b>Total Income</b>	<b>15.69</b>	<b>254.38</b>	<b>14.71</b>	<b>137.83</b>	<b>49.70</b>	<b>18.90</b>	<b>34.21</b>	<b>101.36</b>	<b>42.53</b>	<b>25.61</b>	<b>219.76</b>	<b>122.57</b>	<b>137.53</b>	<b>134.13</b>	<b>15.39</b>	<b>15.43</b>	<b>96.27</b>	<b>130.08</b>	<b>62.18</b>	<b>50.87</b>	<b>186.56</b>	<b>10.54</b>

Profit and Loss Account  
Up to Kattik end, 2069 (Rs in million)

Bank Name	Hannro	Kakre	Shine	Pacific	Civic	IDBL	Gulmi	Kanchan	Marabhum	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi	Rapitveri	Consumer	Khadbari	Tourism	Mission	Surya	Mt. Malau
<b>Expenses</b>				0.00	0.00		0.00		0.00			0.00	0.00	0.00			0.00			0.00	0.00	
<b>1. Interest Expense</b>	<b>10.29</b>	<b>7.00</b>	<b>77.32</b>	<b>15.55</b>	<b>5.77</b>	<b>116.29</b>	<b>13.15</b>	<b>22.44</b>	<b>7.78</b>	<b>21.21</b>	<b>29.41</b>	<b>7.99</b>	<b>33.70</b>	<b>127.03</b>	<b>6.98</b>	<b>9.40</b>	<b>21.20</b>	<b>2.94</b>	<b>75.98</b>	<b>26.49</b>	<b>3.76</b>	<b>1.29</b>
1.1 On Deposit Liabilities	10.29	7.00	77.32	15.55	5.77	114.06	13.15	22.44	7.78	21.21	29.41	7.99	33.70	126.98	6.93	9.40	21.07	2.94	75.58	26.37	3.76	1.29
1.1.1 Saving Account	4.54	5.43	35.05	9.64	4.90	45.72	11.17	18.06	3.99	5.18	11.52	5.36	14.18	31.25	6.09	5.58	9.34	2.05	32.16	12.68	1.84	1.05
1.1.2 Fixed Account	3.99	1.57	28.90	2.49	0.87	61.54	1.98	4.38	2.34	6.88	12.54	1.15	14.86	69.94	0.57	3.42	10.16	0.86	30.59	8.58	1.68	0.14
1.1.2.1 Up to 3 months Fixed Account			0.13			0.03		0.07	0.02				0.08	1.66					0.02	0.18	0.00	
1.1.2.2 3 to 6 months Fixed Account		0.01	1.13	0.09		0.82		0.22	0.02	0.00	0.01	0.01	1.07	0.24		0.08		0.03	7.10	0.37	0.01	0.01
1.1.2.3 6 months to 1 year Fixed Account	3.45	0.48	21.63	0.97	0.53	56.65	0.68	2.67	1.20	4.78	9.42	0.22	9.70	7.28	0.19	0.75		0.41	21.27	6.27	0.87	0.06
1.1.2.4 Above 1 year Fixed Account	0.55	1.08	6.01	1.43	0.34	4.05	1.30	1.42	1.10	2.09	3.11	0.92	4.01	60.75	0.38	2.59	10.16	0.42	2.20	1.77	0.79	0.08
1.1.3 Call Deposit	1.75		13.37	3.42		6.80			1.45	9.15	5.36	1.49	4.66	25.80	0.27	0.40	1.57	0.03	12.83	5.11	0.24	0.10
1.1.4 Certificate of Deposit																						
1.2 On Borrowing						2.22								0.04	0.05		0.14		0.40	0.12		
<b>2. Commission Expense</b>												<b>0.15</b>			<b>0.06</b>							
<b>3. Staff Expense</b>	<b>2.24</b>	<b>1.40</b>	<b>6.32</b>	<b>2.27</b>	<b>1.83</b>	<b>17.21</b>	<b>2.01</b>	<b>3.81</b>	<b>1.79</b>	<b>2.68</b>	<b>3.90</b>	<b>1.15</b>	<b>2.44</b>	<b>20.97</b>	<b>2.16</b>	<b>2.62</b>	<b>3.48</b>	<b>1.16</b>	<b>12.22</b>	<b>4.79</b>	<b>1.42</b>	<b>0.77</b>
<b>4. Office Operating Expenses</b>	<b>2.60</b>	<b>2.14</b>	<b>5.86</b>	<b>2.62</b>	<b>2.68</b>	<b>28.18</b>	<b>1.73</b>	<b>2.87</b>	<b>0.76</b>	<b>2.62</b>	<b>8.63</b>	<b>1.45</b>	<b>4.76</b>	<b>26.78</b>	<b>0.90</b>	<b>1.59</b>	<b>6.05</b>	<b>0.73</b>	<b>19.16</b>	<b>5.12</b>	<b>1.22</b>	<b>0.70</b>
<b>5. Foreign Exchange Loss</b>						<b>0.11</b>																
5.1 Due to Change in Exchange Rates																						
5.2 Due to Foreign Currency Transaction						0.11																
<b>6. Non Operating Expense</b>																						
<b>7. Provision for Risk</b>	<b>0.03</b>		<b>7.05</b>	<b>0.53</b>	<b>0.70</b>	<b>23.13</b>	<b>0.46</b>	<b>1.80</b>	<b>0.44</b>	<b>6.68</b>	<b>1.39</b>	<b>0.39</b>	<b>1.18</b>	<b>118.62</b>	<b>0.47</b>	<b>1.83</b>	<b>0.40</b>	<b>0.08</b>	<b>11.55</b>	<b>0.70</b>	<b>0.22</b>	<b>0.04</b>
7.1 Loan loss Provision	0.03		7.05	0.53	0.70	23.13	0.46	1.80	0.44	6.68	1.39	0.39	1.18	111.32	0.47	1.83	0.40	0.08	11.55	0.70	0.22	0.04
7.1.1 General Loan loss Provision	0.03		4.27	0.53	0.29	0.34	1.80	-0.04	3.41	1.39	0.32	1.18	0.76	0.37	0.85	0.40	0.08	3.62	0.70	0.22	0.04	
7.1.2 Special Loan Loss Provision			2.77		0.41	23.13	0.12		0.48		0.07		110.56	0.10	0.98				7.93			
7.1.3 Additional Loan Loss Provision										0.06												
7.2. Provision for Non-Banking Assets														7.30								
7.3. Provision for Loss on Investment																						
7.5. Provision for Loss of Other Assets																						
<b>8. Loan Written Off</b>																						
<b>9. Provision for Staff Bonus</b>			<b>0.29</b>							<b>0.00</b>			<b>0.19</b>						<b>1.51</b>	<b>0.27</b>		<b>0.11</b>
<b>10. Provision for Income Tax</b>			<b>0.87</b>							<b>0.00</b>			<b>0.56</b>						<b>4.53</b>	<b>0.81</b>		<b>0.36</b>
<b>11. Others</b>																						
<b>12. Net Profit</b>	<b>3.40</b>	<b>5.96</b>	<b>2.02</b>	<b>8.83</b>	<b>0.73</b>		<b>0.91</b>	<b>6.49</b>	<b>0.04</b>	<b>0.00</b>		<b>1.56</b>	<b>1.30</b>		<b>1.50</b>			<b>0.18</b>	<b>3.07</b>			<b>0.74</b>
<b>Total Expenses</b>	<b>18.56</b>	<b>16.50</b>	<b>99.72</b>	<b>29.81</b>	<b>11.72</b>	<b>184.92</b>	<b>18.25</b>	<b>37.41</b>	<b>10.80</b>	<b>33.19</b>	<b>43.33</b>	<b>12.69</b>	<b>44.13</b>	<b>293.39</b>	<b>12.07</b>	<b>15.44</b>	<b>31.13</b>	<b>5.09</b>	<b>128.02</b>	<b>38.18</b>	<b>6.61</b>	<b>4.02</b>
<b>Income</b>																						
<b>1. Interest Income</b>	<b>16.46</b>	<b>14.62</b>	<b>90.05</b>	<b>26.42</b>	<b>9.90</b>	<b>124.14</b>	<b>16.25</b>	<b>33.51</b>	<b>9.50</b>	<b>25.17</b>	<b>35.67</b>	<b>10.57</b>	<b>40.11</b>	<b>70.06</b>	<b>9.37</b>	<b>12.07</b>	<b>27.71</b>	<b>4.30</b>	<b>97.76</b>	<b>34.48</b>	<b>5.23</b>	<b>3.52</b>
1.1 On Loans and Advances	15.77	13.90	84.70	25.96	9.25	108.87	12.44	28.34	8.58	22.57	32.89	10.34	35.87	57.53	9.19	12.07	25.03	4.23	91.16	32.42	4.68	3.52
1.2 On Investment			0.13			0.02							1.26	1.25						1.76		
1.2.1 Government Bonds			0.13			0.02							1.26	0.23						1.76		
1.2.2 Foreign Bonds																						
1.2.3 NRB Bonds														1.03								
1.2.4 Debenture & Bonds																						
1.3 On Agency Balance																						
1.4 On Call Deposit	0.69		5.22	0.46	0.65	13.79	3.82	5.17	0.92	2.60	2.78	0.23	2.99	4.36	0.19		2.68	0.06	4.84	2.06	0.55	
1.5 On Others		0.71				1.46								6.92								
<b>2. Commission and Discount</b>	<b>0.28</b>	<b>0.25</b>	<b>9.67</b>	<b>0.54</b>		<b>3.07</b>	<b>0.37</b>	<b>3.90</b>	<b>1.30</b>	<b>0.13</b>	<b>0.53</b>	<b>1.99</b>	<b>0.31</b>	<b>0.02</b>	<b>2.48</b>	<b>1.74</b>	<b>0.19</b>	<b>0.79</b>	<b>4.13</b>	<b>0.23</b>	<b>0.26</b>	<b>0.25</b>
2.1 Bills Purchase and Discount													0.00									
2.2 Commission	0.26	0.23	1.61	0.54		3.07		3.37	0.34	0.13	0.27	0.65		0.02	0.50	1.74	0.19	0.05	4.13	0.23	0.26	0.25
2.3 Others	0.02	0.02	8.05				0.37	0.53	0.96		0.26	1.33	0.31		1.98			0.75				
<b>3. Exchange Fluctuation Income</b>																				<b>7.14</b>		
3.1 Due to Change in Exchange Rate																				1.47		
3.2 Due to Foreign Currency Transaction																				5.67		
<b>4. Other Operating Income</b>	<b>1.82</b>			<b>2.85</b>	<b>1.82</b>	<b>4.36</b>		<b>1.55</b>		<b>1.71</b>	<b>5.94</b>		<b>3.70</b>	<b>1.76</b>	<b>0.08</b>		<b>2.47</b>		<b>12.37</b>	<b>3.23</b>	<b>1.10</b>	<b>0.25</b>
<b>5. Non Operating Income</b>		<b>1.63</b>					<b>0.08</b>							<b>0.18</b>					<b>0.02</b>			
<b>6. Write Back from Provisions for loss</b>						<b>17.08</b>				<b>4.26</b>		<b>0.13</b>		<b>89.66</b>	<b>0.14</b>				<b>3.59</b>			
<b>7. Recovery of written-off Loan</b>																						
<b>8. Income from Extra Ordinary transactions</b>																						
<b>9. Net Loss</b>						<b>36.27</b>				<b>1.92</b>	<b>1.18</b>			<b>131.71</b>		<b>1.62</b>	<b>0.76</b>		<b>3.01</b>	<b>0.24</b>	<b>0.02</b>	
<b>Total Income</b>	<b>18.56</b>	<b>16.50</b>	<b>99.72</b>	<b>29.81</b>	<b>11.72</b>	<b>184.92</b>	<b>18.25</b>	<b>37.41</b>	<b>10.80</b>	<b>33.19</b>	<b>43.33</b>	<b>12.69</b>	<b>44.13</b>	<b>293.39</b>	<b>12.07</b>	<b>15.44</b>	<b>31.13</b>	<b>5.09</b>	<b>128.02</b>	<b>38.18</b>	<b>6.61</b>	<b>4.02</b>

Profit and Loss Account  
Up to Kattik end, 2069 (Rs in million)

Bank Name	Sindhu	Sahara	Social	N Community	Cosmos	Manaslu	Sambhadrini	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi	Nepal/Anas	NFL	NBC Capital	NNFL	NSMFL	Peoples	Merchantile	KFL	Himalaya	Union	
<b>Expenses</b>	0.00				0.00					0.00				0.00	0.00		0.00	0.00					
<b>1. Interest Expense</b>	<b>14.96</b>	<b>4.08</b>	<b>24.49</b>	<b>20.04</b>	<b>5.94</b>	<b>12.67</b>	<b>7.25</b>	<b>17.93</b>	<b>3.24</b>	<b>206.86</b>	<b>0.78</b>	<b>0.15</b>	<b>20.90</b>	<b>28.47</b>	<b>67.19</b>	<b>145.28</b>	<b>39.54</b>	<b>5.70</b>		<b>24.86</b>		<b>52.04</b>	
1.1 On Deposit Liabilities	14.96	4.08	24.49	20.04	5.94	12.67	7.25	17.93	3.24	206.86	0.78	0.15	20.90	28.44	66.37	145.28	38.74	5.70		24.86		52.04	
1.1.1 Saving Account	11.68	3.41	5.05	6.80	5.41	7.03	4.51	9.86	0.92	56.02	0.48	0.07	4.50	5.01	15.69	31.68	20.89	2.67		4.48		7.85	
1.1.2 Fixed Account	3.28	0.33	6.15	7.36	0.52	3.08	2.73	3.38	0.68	118.54	0.27	0.01	16.40	23.43	50.11	113.60	12.90	3.04		20.38		41.63	
1.1.2.1 Up to 3 months Fixed Account				0.03		0.01		0.02		0.48	0.01			0.58	0.05	0.48				0.38		1.14	
1.1.2.2 3 to 6 months Fixed Account	0.03			0.05	0.02	0.04	0.00	0.02		2.23	0.00	0.00		1.34	0.05	2.02				0.67		1.31	
1.1.2.3 6 months to 1 year Fixed Account	2.30		5.01	6.84	0.14	0.90	2.61	3.04		75.54	0.23	0.00	6.10	15.61	23.17	84.35		0.11		9.89		25.58	
1.1.2.4 Above 1 year Fixed Account	0.96	0.33	1.14	0.44	0.36	2.13	0.12	0.31	0.68	40.30	0.03	0.00	10.30	5.91	26.85	26.75	12.90	2.92		9.44		13.60	
1.1.3 Call Deposit		0.34	13.29	5.87		2.56		4.69	1.65	32.29	0.03	0.07			0.57		4.95					2.55	
1.1.4 Certificate of Deposit																							
1.2 On Borrowing														0.04	0.82		0.80						
<b>2. Commission Expense</b>														<b>0.16</b>									
<b>3. Staff Expense</b>	<b>2.85</b>	<b>0.84</b>	<b>5.94</b>	<b>2.72</b>	<b>1.92</b>	<b>3.46</b>	<b>2.43</b>	<b>3.12</b>	<b>1.61</b>	<b>24.33</b>	<b>1.12</b>	<b>0.54</b>	<b>4.10</b>	<b>3.75</b>	<b>4.63</b>	<b>12.54</b>	<b>8.90</b>	<b>2.08</b>	<b>0.33</b>	<b>2.88</b>		<b>7.14</b>	
<b>4. Office Operating Expenses</b>	<b>2.65</b>	<b>0.98</b>	<b>8.46</b>	<b>3.37</b>	<b>1.75</b>	<b>4.43</b>	<b>2.41</b>	<b>3.75</b>	<b>1.50</b>	<b>26.21</b>	<b>0.62</b>	<b>0.93</b>	<b>2.50</b>	<b>5.07</b>	<b>54.55</b>	<b>9.91</b>	<b>15.19</b>	<b>2.89</b>	<b>0.17</b>	<b>3.36</b>		<b>6.43</b>	
<b>5. Foreign Exchange Loss</b>																							
5.1 Due to Change in Exchange Rates																							
5.2 Due to Foreign Currency Transaction																							
<b>6. Non Operating Expense</b>											<b>0.00</b>												
<b>7. Provision for Risk</b>	<b>0.64</b>	<b>0.15</b>	<b>6.29</b>		<b>0.28</b>	<b>0.56</b>	<b>0.19</b>	<b>1.37</b>	<b>0.57</b>	<b>11.75</b>	<b>0.06</b>		<b>6.70</b>	<b>52.67</b>	<b>0.00</b>	<b>15.45</b>	<b>154.00</b>	<b>1.01</b>	<b>0.32</b>	<b>0.16</b>		<b>11.89</b>	
7.1 Loan loss Provision	0.64	0.15	6.29		0.28	0.56	0.19	1.37	0.57	11.75	0.06		6.70	52.67		15.45	154.00	1.01	0.32	0.16		11.89	
7.1.1 General Loan loss Provision	0.64	0.15	0.60		0.22	0.56	0.19	1.37	0.57	2.86	0.06		0.20	0.02		15.45				0.32			
7.1.2 Special Loan Loss Provision			5.69		0.06					8.89			6.50	52.66			154.00	1.01		0.16		11.89	
7.1.3 Additional Loan Loss Provision																							
7.2. Provision for Non-Banking Assets																							
7.3. Provision for Loss on Investment															0.00								
7.5. Provision for Loss of Other Assets																							
<b>8. Loan Written Off</b>																							
<b>9. Provision for Staff Bonus</b>							<b>0.08</b>			<b>1.86</b>						<b>0.75</b>							
<b>10. Provision for Income Tax</b>							<b>0.25</b>			<b>5.34</b>						<b>2.25</b>							
<b>11. Others</b>																							
<b>12. Net Profit</b>	<b>0.87</b>	<b>2.75</b>	<b>25.76</b>				<b>0.58</b>	<b>0.55</b>		<b>13.30</b>				<b>-59.66</b>		<b>5.24</b>		<b>6.67</b>	<b>1.53</b>				
<b>Total Expenses</b>	<b>21.98</b>	<b>8.80</b>	<b>70.94</b>	<b>26.13</b>	<b>9.89</b>	<b>21.13</b>	<b>13.17</b>	<b>26.72</b>	<b>6.92</b>	<b>289.64</b>	<b>2.59</b>	<b>1.63</b>	<b>34.20</b>	<b>30.46</b>	<b>126.36</b>	<b>191.42</b>	<b>217.62</b>	<b>18.36</b>	<b>2.35</b>	<b>31.27</b>		<b>77.49</b>	
<b>Income</b>																							
<b>1. Interest Income</b>	<b>19.73</b>	<b>7.25</b>	<b>37.14</b>	<b>21.89</b>	<b>7.68</b>	<b>15.57</b>	<b>11.76</b>	<b>21.55</b>	<b>5.16</b>	<b>271.40</b>	<b>0.39</b>	<b>0.80</b>	<b>22.60</b>	<b>18.28</b>	<b>41.81</b>	<b>178.66</b>	<b>35.62</b>	<b>11.41</b>	<b>2.35</b>	<b>25.01</b>		<b>37.22</b>	
1.1 On Loans and Advances	18.69	7.06	33.93	19.71	7.68	14.10	11.09	19.56	4.10	248.27	0.35	0.04	19.30	16.63	40.75	171.51	33.77	11.40	2.31	22.95		35.07	
1.2 On Investment										6.90				0.41	0.28	3.18	0.85			0.03		0.06	
1.2.1 Government Bonds										6.90					0.28	3.18	0.85			0.03		0.06	
1.2.2 Foreign Bonds																							
1.2.3 NRB Bonds														0.41									
1.2.4 Debenture & Bonds																							
1.3 On Agency Balance																				0.04			
1.4 On Call Deposit	1.04	0.19	3.21	2.18		1.47	0.68	1.99	1.06	15.26	0.03	0.77		1.24	0.32	3.97	1.00	0.00		2.03		2.07	
1.5 On Others										0.96			3.30		0.47								0.01
<b>2. Commission and Discount</b>	<b>0.25</b>		<b>0.10</b>	<b>0.11</b>	<b>0.43</b>	<b>0.25</b>	<b>0.17</b>	<b>0.47</b>	<b>0.11</b>	<b>1.23</b>	<b>0.03</b>	<b>0.00</b>		<b>0.02</b>	<b>0.69</b>	<b>0.84</b>	<b>0.01</b>			<b>0.03</b>		<b>0.01</b>	
2.1 Bills Purchase and Discount																							
2.2 Commission	0.22		0.10	0.11	0.43		0.12	0.47	0.11	1.23	0.03	0.00		0.02	0.63	0.84				0.02		0.01	
2.3 Others	0.03					0.25	0.05								0.06			0.01			0.01		
<b>3. Exchange Fluctuation Income</b>																							
3.1 Due to Change in Exchange Rate																							
3.2 Due to Foreign Currency Transaction																							
<b>4. Other Operating Income</b>	<b>2.00</b>	<b>1.55</b>	<b>1.36</b>	<b>1.87</b>	<b>1.30</b>	<b>2.20</b>	<b>1.24</b>	<b>4.59</b>	<b>0.59</b>	<b>17.02</b>	<b>0.44</b>	<b>0.16</b>	<b>1.30</b>	<b>2.29</b>	<b>3.75</b>	<b>10.25</b>	<b>0.40</b>	<b>0.14</b>	<b>0.00</b>	<b>1.64</b>		<b>2.95</b>	
<b>5. Non Operating Income</b>			<b>4.68</b>					<b>0.12</b>						<b>1.07</b>	<b>0.41</b>	<b>0.68</b>	<b>4.26</b>			<b>0.51</b>		<b>0.15</b>	
<b>6. Write Back from Provisions for loss</b>			<b>27.66</b>											<b>8.80</b>	<b>0.99</b>	<b>159.79</b>	<b>6.82</b>					<b>0.48</b>	
<b>7. Recovery of written-off Loan</b>																		<b>0.00</b>					
<b>8. Income from Extra Ordinary transactions</b>																							
<b>9. Net Loss</b>				<b>2.27</b>	<b>0.48</b>	<b>3.11</b>			<b>1.07</b>		<b>1.73</b>	<b>0.66</b>	<b>10.30</b>		<b>79.69</b>	<b>17.55</b>				<b>4.07</b>		<b>36.68</b>	
<b>Total Income</b>	<b>21.98</b>	<b>8.80</b>	<b>70.94</b>	<b>26.13</b>	<b>9.89</b>	<b>21.13</b>	<b>13.17</b>	<b>26.72</b>	<b>6.92</b>	<b>289.64</b>	<b>2.59</b>	<b>1.63</b>	<b>34.20</b>	<b>30.46</b>	<b>126.36</b>	<b>191.42</b>	<b>217.62</b>	<b>18.36</b>	<b>2.35</b>	<b>31.27</b>		<b>77.49</b>	

Profit and Loss Account  
Up to Kattik end, 2069 (Rs in million)

Bank Name	Gorkha	PFCL	NHMF	Goodwill	SFL	SIFCL	Lumbini	YFL	ILFCO	Mahabani	Lalitpur	United FC	General	Progressive		Navadurga	Janaki	Pokhara	Central	Premier	Arun	Mulipurpose
<b>Expenses</b>	0.00	0.00		0.00	0.00	0.00		0.00	0.00			0.00						0.00				0.00
<b>1. Interest Expense</b>	<b>17.29</b>	<b>83.14</b>	<b>76.67</b>	<b>77.15</b>	<b>54.04</b>	<b>59.95</b>	<b>74.39</b>	<b>61.59</b>	<b>61.78</b>	<b>108.29</b>	<b>90.80</b>	<b>113.42</b>	<b>34.21</b>	<b>9.75</b>		<b>31.71</b>	<b>46.05</b>	<b>74.68</b>	<b>79.99</b>	<b>56.71</b>	<b>7.33</b>	<b>1.89</b>
1.1 On Deposit Liabilities	17.29	83.14	76.67	76.16	51.22	59.95	74.39	61.59	61.78	108.29	90.80	113.42	33.58	9.75		31.71	46.05	74.68	79.99	56.71	7.28	1.89
1.1.1 Saving Account	2.06	29.21	11.54	20.86	18.67	11.56	18.93	22.22	8.36	33.40	28.68	38.36	7.36	3.70		9.45	12.34	31.04	26.16	23.21	2.48	
1.1.2 Fixed Account	15.22	53.93	65.13	55.30	32.55	48.39	55.46	39.37	51.95	70.92	62.12	75.06	26.22	6.06		22.26	33.70	43.65	53.83	33.50	4.81	1.89
1.1.2.1 Up to 3 months Fixed Account			3.00	0.79			1.52	0.20		0.36	0.13	0.40	1.19	0.02				2.18	2.18	3.97	1.57	
1.1.2.2 3 to 6 months Fixed Account		0.30	2.69	2.39		0.15	4.53	0.79		0.34	1.42	2.16	0.19				0.00	6.55	4.72	1.18	0.06	
1.1.2.3 6 months to 1 year Fixed Account	12.46	22.57	24.53	18.77		42.03	38.95	12.97	23.62	20.82	41.11	17.06		0.80				26.19	33.93	27.34	2.15	
1.1.2.4 Above 1 year Fixed Account	2.77	31.06	34.92	33.35	32.55	6.21	10.46	25.40	28.34	49.40	19.46	55.44	24.84	5.24		22.26	33.70	8.73	13.00	1.02	1.03	1.89
1.1.3 Call Deposit									1.46	3.89												
1.1.4 Certificate of Deposit										0.07												
1.2 On Borrowing				0.99	2.82								0.62									0.05
<b>2. Commission Expense</b>												<b>0.03</b>					<b>0.22</b>					
<b>3. Staff Expense</b>	<b>2.26</b>	<b>7.78</b>	<b>6.08</b>	<b>9.04</b>	<b>5.04</b>	<b>5.09</b>	<b>3.67</b>	<b>5.89</b>	<b>17.61</b>	<b>10.16</b>	<b>4.87</b>	<b>18.46</b>	<b>3.60</b>	<b>1.91</b>		<b>3.44</b>	<b>2.07</b>	<b>4.07</b>	<b>4.93</b>	<b>3.66</b>	<b>3.57</b>	<b>0.75</b>
<b>4. Office Operating Expenses</b>	<b>1.92</b>	<b>4.86</b>	<b>3.94</b>	<b>17.62</b>	<b>4.24</b>	<b>4.11</b>	<b>3.60</b>	<b>5.74</b>	<b>22.01</b>	<b>8.62</b>	<b>3.42</b>	<b>14.77</b>	<b>3.32</b>	<b>1.74</b>		<b>2.58</b>	<b>1.52</b>	<b>4.65</b>	<b>4.93</b>	<b>5.68</b>	<b>2.75</b>	<b>0.39</b>
<b>5. Foreign Exchange Loss</b>																						
5.1 Due to Change in Exchange Rates																						
5.2 Due to Foreign Currency Transaction																						
<b>6. Non Operating Expense</b>										<b>0.02</b>												
<b>7. Provision for Risk</b>		<b>8.48</b>	<b>0.78</b>	<b>1.33</b>	<b>0.58</b>	<b>0.08</b>	<b>-30.62</b>	<b>2.34</b>	<b>0.63</b>	<b>8.30</b>	<b>389.39</b>	<b>26.45</b>	<b>141.87</b>	<b>57.98</b>		<b>1.33</b>	<b>0.34</b>	<b>48.03</b>			<b>7.94</b>	<b>0.88</b>
7.1 Loan loss Provision		8.48	0.78	1.33	0.58	0.08	-30.62	2.34	0.63	8.28	389.39	26.44	141.87	57.98		1.33	0.34	48.03			7.94	0.88
7.1.1 General Loan loss Provision						0.08	-43.86		0.63	8.28	-4.62	0.24				-0.17	0.34				-0.18	0.04
7.1.2 Special Loan Loss Provision		8.48	0.78				13.23	2.34		388.91	26.20	141.87				1.50	0.00	48.03			8.11	0.84
7.1.3 Additional Loan Loss Provision				1.33	0.58					5.10				57.98								
7.2. Provision for Non-Banking Assets																						
7.3. Provision for Loss on Investment										0.03		0.01										
7.5. Provision for Loss of Other Assets																						
<b>8. Loan Written Off</b>													<b>0.13</b>									
<b>9. Provision for Staff Bonus</b>			<b>0.18</b>	<b>1.01</b>				<b>0.26</b>	<b>1.14</b>													
<b>10. Provision for Income Tax</b>			<b>0.55</b>	<b>2.60</b>				<b>0.79</b>	<b>3.42</b>													
<b>11. Others</b>																						
<b>12. Net Profit</b>			<b>1.29</b>	<b>7.50</b>	<b>5.56</b>			<b>1.83</b>	<b>15.56</b>							<b>0.06</b>	<b>23.04</b>					<b>1.90</b>
<b>Total Expenses</b>	<b>21.47</b>	<b>104.25</b>	<b>89.50</b>	<b>116.25</b>	<b>69.47</b>	<b>69.24</b>	<b>51.04</b>	<b>78.43</b>	<b>122.15</b>	<b>135.40</b>	<b>488.48</b>	<b>173.26</b>	<b>182.99</b>	<b>71.38</b>		<b>39.13</b>	<b>73.24</b>	<b>131.43</b>	<b>89.85</b>	<b>66.05</b>	<b>21.59</b>	<b>5.81</b>
<b>Income</b>																						
<b>1. Interest Income</b>	<b>14.70</b>	<b>69.41</b>	<b>67.94</b>	<b>100.74</b>	<b>58.28</b>	<b>49.76</b>	<b>40.44</b>	<b>70.20</b>	<b>115.36</b>	<b>107.67</b>	<b>64.47</b>	<b>135.00</b>	<b>56.36</b>	<b>6.20</b>		<b>36.49</b>	<b>60.07</b>	<b>74.51</b>	<b>49.52</b>	<b>17.20</b>	<b>7.39</b>	<b>5.64</b>
1.1 On Loans and Advances	13.67	63.37	63.50	89.59	50.99	47.08	35.62	62.90	95.22	96.62	64.47	127.72	55.63	6.10		32.60	50.52	69.37	44.99	17.14	7.30	5.64
1.2 On Investment	0.20		1.52	3.81				0.88	4.57	0.97		2.33					0.14			1.19		
1.2.1 Government Bonds	0.20		1.52	3.81				0.88	4.57	0.97		2.33										
1.2.2 Foreign Bonds																						
1.2.3 NRB Bonds																	0.14					
1.2.4 Debenture & Bonds																				1.19		
1.3 On Agency Balance						2.68																
1.4 On Call Deposit	0.82	6.04	2.92	7.34	4.47		4.82	6.42		10.02		4.95	0.74				5.86	5.14	3.34			0.09
1.5 On Others					2.82				15.57	0.06				0.10		3.89	3.55				0.06	
<b>2. Commission and Discount</b>	<b>0.80</b>	<b>10.06</b>	<b>0.08</b>	<b>0.70</b>	<b>11.16</b>		<b>0.26</b>	<b>0.77</b>	<b>0.34</b>	<b>1.05</b>	<b>0.03</b>	<b>1.46</b>	<b>0.53</b>	<b>0.06</b>		<b>0.01</b>	<b>0.02</b>	<b>5.53</b>	<b>0.29</b>	<b>0.52</b>	<b>0.02</b>	<b>0.00</b>
2.1 Bills Purchase and Discount																						
2.2 Commission	0.00	0.06	0.08	0.70	0.08		0.26	0.77		0.99	0.03	0.81	0.01			0.01	0.00		0.29	0.02	0.02	
2.3 Others	0.80	10.01			11.08				0.34	0.06		0.65	0.52	0.06			0.02	5.53		0.50		0.00
<b>3. Exchange Fluctuation Income</b>																						
3.1 Due to Change in Exchange Rate																						
3.2 Due to Foreign Currency Transaction																						
<b>4. Other Operating Income</b>			<b>3.02</b>	<b>11.80</b>		<b>4.88</b>	<b>2.24</b>	<b>6.42</b>	<b>6.33</b>	<b>5.61</b>	<b>2.85</b>	<b>12.43</b>		<b>1.89</b>		<b>2.62</b>	<b>1.14</b>		<b>2.75</b>	<b>2.65</b>	<b>0.56</b>	<b>0.17</b>
<b>5. Non Operating Income</b>		<b>0.03</b>	<b>0.23</b>	<b>3.01</b>	<b>0.03</b>		<b>0.33</b>	<b>0.61</b>	<b>0.12</b>	<b>6.00</b>			<b>0.52</b>			<b>0.01</b>	<b>0.74</b>					
<b>6. Write Back from Provisions for loss</b>	<b>1.53</b>		<b>18.23</b>			<b>2.87</b>				<b>2.57</b>			<b>9.81</b>				<b>7.34</b>			<b>13.75</b>	<b>3.39</b>	
<b>7. Recovery of written-off Loan</b>	<b>0.96</b>					<b>2.08</b>	<b>0.44</b>				<b>21.96</b>						<b>3.94</b>				<b>0.11</b>	
<b>8. Income from Extra Ordinary transactions</b>																						
<b>9. Net Loss</b>	<b>3.48</b>	<b>24.75</b>				<b>11.73</b>	<b>5.70</b>			<b>12.50</b>	<b>399.18</b>	<b>24.36</b>	<b>115.78</b>	<b>63.24</b>				<b>51.39</b>	<b>37.29</b>	<b>31.94</b>	<b>10.11</b>	
<b>Total Income</b>	<b>21.47</b>	<b>104.25</b>	<b>89.50</b>	<b>116.25</b>	<b>69.47</b>	<b>69.24</b>	<b>51.04</b>	<b>78.43</b>	<b>122.15</b>	<b>135.40</b>	<b>488.48</b>	<b>173.26</b>	<b>182.99</b>	<b>71.38</b>		<b>39.13</b>	<b>73.24</b>	<b>131.43</b>	<b>89.85</b>	<b>66.05</b>	<b>21.59</b>	<b>5.81</b>

Profit and Loss Account  
Up to Kattik end, 2069 (Rs in million)

Bank Name	Synergy	Srijana	Om		WMBFL	CMBFCL	Crystal	Royal	Gulshewari	Patan	Fewa	Everest	Prudential	ICFC	SagarMatha	Civil	Prabhu	Imperial	Kuber	NEFL	Valley	Seti
<b>Expenses</b>	0.00	0.00	0.00								0.00			0.00			0.00		0.00		0.00	0.00
<b>1. Interest Expense</b>	<b>131.34</b>	<b>4.66</b>	<b>146.11</b>		<b>31.29</b>	<b>35.88</b>	<b>22.90</b>	<b>111.12</b>	<b>38.80</b>	<b>10.64</b>	<b>105.96</b>	<b>17.93</b>	<b>34.56</b>	<b>132.95</b>	<b>64.07</b>	<b>27.87</b>	<b>240.86</b>	<b>38.04</b>	<b>40.74</b>	<b>31.57</b>	<b>41.34</b>	<b>2.83</b>
1.1 On Deposit Liabilities	129.83	4.66	146.11		29.98	35.25	19.38	110.94	38.80	10.64	105.96	17.93	31.91	129.84	64.07	27.47	240.86	38.04	40.69	29.24	41.34	2.83
1.1.1 Saving Account	54.89	2.71	51.07		13.15	14.29	10.08	59.64	9.84	3.50	47.34	7.57	13.92	64.97	28.20	16.72	185.43	12.30	15.76	16.95	22.49	2.11
1.1.2 Fixed Account	74.93	1.95	95.04		16.84	8.70	9.30	51.30	28.96	7.14	58.62	10.36	17.99	64.87	35.87	8.69	55.43	25.74	24.92	12.29	18.86	0.72
1.1.2.1 Up to 3 months Fixed Account	5.70		1.20		0.70		0.45	3.01			0.85	4.42	0.82	0.05	1.22	0.00	0.66				0.01	
1.1.2.2 3 to 6 months Fixed Account	5.57		2.31		0.08		0.62	4.21	0.30		1.42	0.04	0.18	0.75	5.31	0.01	4.24	0.39			0.52	0.43
1.1.2.3 6 months to 1 year Fixed Account	36.82		70.00		7.87	0.95	6.57	34.58	11.42		42.43	2.82	1.15	29.25	23.51	6.19	37.86	10.38	24.92	6.65	9.41	0.30
1.1.2.4 Above 1 year Fixed Account	26.85	1.95	21.53		8.18	7.76	1.67	9.50	17.24	7.14	13.92	3.08	15.83	34.82	5.84	2.49	12.67	14.85		5.12	9.03	0.40
1.1.3 Call Deposit						12.26										2.06						
1.1.4 Certificate of Deposit																						
1.2 On Borrowing	1.52				1.30	0.63	3.52	0.18					2.66	3.12		0.40			0.06	2.33		
<b>2. Commission Expense</b>		<b>0.29</b>														<b>0.07</b>						
<b>3. Staff Expense</b>	<b>15.44</b>	<b>2.14</b>	<b>9.77</b>		<b>3.84</b>	<b>8.94</b>	<b>2.33</b>	<b>5.42</b>	<b>3.05</b>	<b>1.86</b>	<b>12.00</b>	<b>2.41</b>	<b>3.95</b>	<b>15.01</b>	<b>7.68</b>	<b>2.80</b>	<b>37.77</b>	<b>3.07</b>	<b>6.45</b>	<b>4.26</b>	<b>4.97</b>	<b>1.86</b>
<b>4. Office Operating Expenses</b>	<b>20.25</b>	<b>2.97</b>	<b>14.15</b>		<b>4.40</b>	<b>9.63</b>	<b>1.71</b>	<b>9.01</b>	<b>1.62</b>	<b>2.22</b>	<b>13.55</b>	<b>3.37</b>	<b>4.62</b>	<b>19.11</b>	<b>4.77</b>	<b>1.29</b>	<b>44.15</b>	<b>2.51</b>	<b>10.96</b>	<b>4.53</b>	<b>4.85</b>	<b>0.69</b>
<b>5. Foreign Exchange Loss</b>																<b>2.42</b>						
5.1 Due to Change in Exchange Rates																						
5.2 Due to Foreign Currency Transaction																	2.42					
<b>6. Non Operating Expense</b>	<b>0.09</b>								<b>0.29</b>								<b>0.03</b>			<b>0.00</b>		
<b>7. Provision for Risk</b>	<b>8.29</b>		<b>5.82</b>				<b>4.15</b>		<b>11.28</b>	<b>9.28</b>	<b>1.85</b>	<b>179.89</b>		<b>2.15</b>	<b>13.96</b>	<b>2.26</b>	<b>14.68</b>	<b>33.95</b>	<b>0.48</b>	<b>6.06</b>		
7.1 Loan loss Provision	7.18		5.82				4.15		11.28	9.28	1.85	175.23		2.07	13.96	2.26	14.68	33.95	0.48	6.06		
7.1.1 General Loan loss Provision	0.69		1.86				0.76		11.28	9.28	0.59				5.24	2.26	14.68	33.95	0.48	-0.13		
7.1.2 Special Loan Loss Provision	6.49		3.96				3.39				1.27	175.23		2.07	8.71							0.44
7.1.3 Additional Loan Loss Provision																						5.75
7.2. Provision for Non-Banking Assets	1.11												4.66		0.08							
7.3. Provision for Loss on Investment																						
7.5. Provision for Loss of Other Assets																						
<b>8. Loan Written Off</b>																						
<b>9. Provision for Staff Bonus</b>											<b>0.86</b>			<b>6.00</b>		<b>0.12</b>				<b>0.20</b>		
<b>10. Provision for Income Tax</b>											<b>2.58</b>			<b>18.01</b>		<b>0.37</b>				<b>0.61</b>		
<b>11. Others</b>																						
<b>12. Net Profit</b>		<b>8.60</b>				<b>155.02</b>			<b>10.87</b>		<b>6.03</b>			<b>42.02</b>						<b>1.43</b>		<b>4.09</b>
<b>Total Expenses</b>	<b>175.41</b>	<b>18.65</b>	<b>175.86</b>		<b>39.53</b>	<b>209.48</b>	<b>26.94</b>	<b>129.70</b>	<b>54.34</b>	<b>26.30</b>	<b>150.25</b>	<b>25.57</b>	<b>223.04</b>	<b>233.09</b>	<b>78.66</b>	<b>46.48</b>	<b>327.49</b>	<b>58.30</b>	<b>92.11</b>	<b>43.10</b>	<b>57.22</b>	<b>9.46</b>
<b>Income</b>																						
<b>1. Interest Income</b>	<b>90.03</b>	<b>15.25</b>	<b>161.44</b>		<b>28.83</b>	<b>73.59</b>	<b>16.59</b>	<b>87.28</b>	<b>44.55</b>	<b>17.04</b>	<b>137.04</b>	<b>19.64</b>	<b>35.93</b>	<b>217.12</b>	<b>51.33</b>	<b>29.95</b>	<b>225.50</b>	<b>22.59</b>	<b>41.82</b>	<b>37.89</b>	<b>36.74</b>	<b>7.02</b>
1.1 On Loans and Advances	77.37	15.04	149.28		28.45	71.89	15.97	81.55	39.16	16.47	131.43	18.47	35.36	205.32	47.40	26.03	173.27	21.03	39.75	29.54	34.12	6.97
1.2 On Investment	2.76		3.92					1.88					0.15		0.54	0.02	3.17				0.87	
1.2.1 Government Bonds	2.76		3.92					1.88					0.15		0.54						0.87	
1.2.2 Foreign Bonds																						
1.2.3 NRB Bonds																0.02						
1.2.4 Debenture & Bonds																	3.17					
1.3 On Agency Balance									2.04					11.74			15.10					
1.4 On Call Deposit	9.78	0.21	8.24				3.85	3.35			5.61	1.17	0.25		3.13				2.07			
1.5 On Others	0.12				0.38	1.70	0.61			0.57			0.17	0.06	3.38	0.77	33.96	1.56		7.48	2.62	0.06
<b>2. Commission and Discount</b>	<b>0.96</b>	<b>0.53</b>			<b>0.10</b>	<b>0.00</b>		<b>0.20</b>	<b>0.24</b>	<b>0.00</b>	<b>8.96</b>	<b>0.25</b>	<b>1.50</b>	<b>1.29</b>	<b>6.32</b>	<b>0.01</b>	<b>7.16</b>	<b>0.05</b>	<b>0.16</b>	<b>1.12</b>	<b>0.78</b>	<b>0.05</b>
2.1 Bills Purchase and Discount																						
2.2 Commission	0.96	0.53			0.07		0.20	0.24	0.00	8.96	0.25	0.03	1.29	0.54	0.01	7.16	0.05	0.16	0.87			0.05
2.3 Others					0.03	0.00			0.00			1.47		5.78	0.01					0.25	0.78	
<b>3. Exchange Fluctuation Income</b>																						
3.1 Due to Change in Exchange Rate																						
3.2 Due to Foreign Currency Transaction																						
<b>4. Other Operating Income</b>	<b>6.50</b>	<b>2.87</b>	<b>12.76</b>		<b>0.70</b>	<b>0.15</b>		<b>2.90</b>	<b>4.57</b>	<b>0.22</b>	<b>4.25</b>	<b>1.86</b>		<b>11.70</b>		<b>2.14</b>	<b>14.00</b>	<b>0.83</b>	<b>2.34</b>	<b>3.49</b>	<b>3.55</b>	<b>1.66</b>
<b>5. Non Operating Income</b>	<b>0.01</b>		<b>0.04</b>			<b>0.63</b>			<b>0.40</b>	<b>0.06</b>					<b>11.12</b>		<b>1.51</b>	<b>0.17</b>		<b>0.60</b>	<b>0.03</b>	
<b>6. Write Back from Provisions for loss</b>	<b>13.60</b>					<b>135.10</b>		<b>0.53</b>	<b>0.10</b>				<b>65.95</b>	<b>2.99</b>		<b>12.15</b>	<b>0.49</b>					<b>0.72</b>
7. Recovery of written-off Loan																						
<b>8. Income from Extra Ordinary transactions</b>																						
<b>9. Net Loss</b>	<b>64.30</b>		<b>1.62</b>		<b>9.90</b>		<b>10.36</b>	<b>38.79</b>	<b>4.47</b>	<b>8.98</b>		<b>3.82</b>	<b>119.66</b>		<b>9.90</b>	<b>2.22</b>	<b>78.82</b>	<b>34.67</b>	<b>47.79</b>		<b>16.12</b>	
<b>Total Income</b>	<b>175.41</b>	<b>18.65</b>	<b>175.86</b>		<b>39.53</b>	<b>209.48</b>	<b>26.94</b>	<b>129.70</b>	<b>54.34</b>	<b>26.30</b>	<b>150.25</b>	<b>25.57</b>	<b>223.04</b>	<b>233.09</b>	<b>78.66</b>	<b>46.48</b>	<b>327.49</b>	<b>58.30</b>	<b>92.11</b>	<b>43.10</b>	<b>57.22</b>	<b>9.46</b>



Profit and Loss Account  
Up to Kattik end, 2069 (Rs in million)

Bank Name	hama	reliable	Api	Namaste	Kaski	Zenith	Unique	Manushree	Subhalsami	Jebils	Reliance	Lotus	Balbhav	Bhatapur
<b>Expenses</b>	0.00								0.00	0.00	0.00	0.00	0.00	0.00
<b>1. Interest Expense</b>	<b>16.26</b>	<b>64.25</b>	<b>42.68</b>	<b>3.08</b>	<b>58.67</b>	<b>39.92</b>	<b>18.66</b>	<b>41.56</b>	<b>29.05</b>	<b>20.79</b>	<b>44.99</b>	<b>14.99</b>	<b>8.25</b>	<b>7.39</b>
1.1 On Deposit Liabilities	16.26	62.87	42.68	3.08	58.67	39.92	18.66	41.56	29.05	20.79	44.99	14.99	8.25	7.39
1.1.1 Saving Account	5.35	38.82	21.37	2.67	26.53	28.31	9.14	18.81	4.66	4.48	18.43	6.59	5.85	3.00
1.1.2 Fixed Account	7.69	24.05	21.31	0.41	32.14	11.61	9.52	22.74	21.36	10.93	26.56	8.40	2.40	2.92
1.1.2.1 Up to 3 months Fixed Account		0.29	0.27		0.28	0.21	0.70	0.19	0.53	0.13	2.55	0.12		
1.1.2.2 3 to 6 months Fixed Account	0.07	1.81	0.56		0.23	0.63	0.83	3.48	1.10	0.48	0.61	0.01		0.01
1.1.2.3 6 months to 1 year Fixed Account	3.27	18.38	16.74	0.01	29.57	5.54	6.71	10.93	4.54	6.99	6.13	6.99	1.62	1.27
1.1.2.4 Above 1 year Fixed Account	4.34	3.58	3.74	0.40	2.06	5.24	1.28	8.14	15.20	3.34	17.27	1.28	0.78	1.64
1.1.3 Call Deposit	3.22								3.03	5.38				1.47
1.1.4 Certificate of Deposit														
1.2 On Borrowing		1.38												
<b>2. Commission Expense</b>														
<b>3. Staff Expense</b>	<b>2.65</b>	<b>9.29</b>	<b>5.82</b>	<b>1.00</b>	<b>6.35</b>	<b>5.65</b>	<b>2.11</b>	<b>3.36</b>	<b>4.01</b>	<b>3.73</b>	<b>3.42</b>	<b>1.77</b>	<b>2.16</b>	<b>1.82</b>
<b>4. Office Operating Expenses</b>	<b>3.13</b>	<b>10.78</b>	<b>4.55</b>	<b>0.47</b>	<b>8.09</b>	<b>4.00</b>	<b>2.70</b>	<b>6.01</b>	<b>5.94</b>	<b>4.21</b>	<b>5.50</b>	<b>2.57</b>	<b>2.13</b>	<b>1.84</b>
<b>5. Foreign Exchange Loss</b>														
5.1 Due to Change in Exchange Rates														
5.2 Due to Foreign Currency Transaction														
<b>6. Non Operating Expense</b>														
<b>7. Provision for Risk</b>	<b>13.65</b>	<b>0.70</b>	<b>3.96</b>	<b>0.25</b>	<b>8.29</b>	<b>1.99</b>	<b>0.07</b>	<b>2.05</b>	<b>0.63</b>	<b>1.22</b>	<b>7.27</b>	<b>2.30</b>	<b>0.81</b>	<b>0.74</b>
7.1 Loan loss Provision	13.65	0.70	3.96	0.25	8.29	1.99	0.07	2.05	0.63	1.22	7.27	2.30	0.81	0.74
7.1.1 General Loan loss Provision		0.70		0.25		0.18		2.05		1.14	-0.02	0.41	0.81	0.08
7.1.2 Special Loan Loss Provision	13.65		3.96		8.29	1.81			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														
7.5. Provision for Loss of Other Assets														
<b>8. Loan Written Off</b>														
<b>9. Provision for Staff Bonus</b>	<b>0.06</b>													
<b>10. Provision for Income Tax</b>										-0.08				
<b>11. Others</b>														
<b>12. Net Profit</b>	<b>0.64</b>			<b>1.79</b>			<b>9.68</b>					<b>2.13</b>	<b>3.39</b>	
<b>Total Expenses</b>	<b>36.40</b>	<b>85.01</b>	<b>57.01</b>	<b>6.59</b>	<b>81.41</b>	<b>51.56</b>	<b>33.22</b>	<b>52.97</b>	<b>39.64</b>	<b>29.87</b>	<b>61.19</b>	<b>23.75</b>	<b>16.75</b>	<b>11.80</b>
<b>Income</b>														
<b>1. Interest Income</b>	<b>20.34</b>	<b>73.26</b>	<b>43.93</b>	<b>5.72</b>	<b>67.94</b>	<b>42.64</b>	<b>31.11</b>	<b>35.05</b>	<b>29.10</b>	<b>19.65</b>	<b>45.31</b>	<b>19.93</b>	<b>14.95</b>	<b>10.46</b>
1.1 On Loans and Advances	16.57	64.95	40.64	5.23	63.92	37.87	26.57	32.38	29.10	18.14	38.70	18.05	9.22	8.22
1.2 On Investment	0.45	2.56				0.04	0.39	0.16		0.17	0.20	0.14		0.17
1.2.1 Government Bonds	0.45	2.56				0.04	0.39			0.17	0.20	0.14		0.17
1.2.2 Foreign Bonds														
1.2.3 NRB Bonds								0.16						
1.2.4 Debenture & Bonds														
1.3 On Agency Balance										4.67				
1.4 On Call Deposit	3.33	5.66	3.27	0.48	4.02	4.73	1.88			1.35			2.01	
1.5 On Others	0.00	0.09	0.02				2.26	2.51			1.73	1.74	3.72	2.07
<b>2. Commission and Discount</b>	<b>0.07</b>	<b>4.37</b>	<b>1.09</b>	<b>0.10</b>		<b>0.43</b>	<b>2.11</b>	<b>3.42</b>	<b>0.09</b>	<b>0.07</b>	<b>0.07</b>	<b>0.05</b>		<b>0.01</b>
2.1 Bills Purchase and Discount														
2.2 Commission	0.07	4.37	1.09	0.10		0.43		0.07	0.09	0.07	0.07	0.04		0.01
2.3 Others							2.11	3.35				0.02		
<b>3. Exchange Fluctuation Income</b>		<b>0.56</b>												
3.1 Due to Change in Exchange Rate		0.56												
3.2 Due to Foreign Currency Transaction														
<b>4. Other Operating Income</b>	<b>0.72</b>	<b>5.35</b>	<b>7.36</b>	<b>0.78</b>	<b>5.53</b>	<b>4.40</b>			<b>2.54</b>	<b>2.79</b>	<b>3.28</b>	<b>1.27</b>	<b>1.80</b>	<b>0.74</b>
<b>5. Non Operating Income</b>		<b>0.15</b>								<b>0.89</b>				
<b>6. Write Back from Provisions for loss</b>	<b>15.26</b>	<b>1.27</b>					<b>0.85</b>			<b>0.89</b>		<b>2.50</b>		
<b>7. Recovery of written-off Loan</b>														
<b>8. Income from Extra Ordinary transactions</b>														
<b>9. Net Loss</b>		<b>0.05</b>	<b>4.63</b>		<b>7.94</b>	<b>3.23</b>		<b>14.51</b>	<b>7.90</b>	<b>5.59</b>	<b>12.53</b>			<b>0.59</b>
<b>Total Income</b>	<b>36.40</b>	<b>85.01</b>	<b>57.01</b>	<b>6.59</b>	<b>81.41</b>	<b>51.56</b>	<b>33.22</b>	<b>52.97</b>	<b>39.64</b>	<b>29.87</b>	<b>61.19</b>	<b>23.75</b>	<b>16.75</b>	<b>11.80</b>

**Statement of Loans and Advances**  
as on Kattik end, 2069 (Rs in million)

Bank Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	
<b>Sector Wise</b>																						
Agricultural and Forest Related	642.52	715.85	729.78	759.86	161.22	718.28	1400.27	171.99	2810.84	868.70	517.54	766.92	347.85	199.89	393.91	631.41	474.53	10931.10	432.22	66.46	389.40	
Fishery Related		24.12	5.33					7.28				0.79		2.00				1773.40	17.91		2.39	
Mining Related	171.06	818.26	100.48	19.82				25.90	5.38		3.72			45.22	472.97		32.58	71.09	3.55	7.28	163.50	
Manufacturing (Producing) Related	5484.13	5950.78	13166.00	16494.76	4407.82	11720.87	6150.71	2324.55	7219.65	5855.47	3424.62	4925.18	797.48	4189.38	5009.05	4859.68	4116.12	5563.01	4338.55	3710.94	4910.28	
Construction	2217.84	4892.26	4824.28	1303.20	4728.73	2228.95	2685.05	2891.07	5113.22	1537.44	1393.53	2569.19	919.42	1305.01	2475.39	2842.89	2348.86	2589.90	1795.44	560.13	1389.81	
Electricity, Gas and Water	335.44	655.63	686.72	447.05	19.79	788.00	185.10	106.62	1354.86	1005.23	456.51	122.47	186.20	1388.22	346.57	285.85	623.20	62.26	56.88	931.95	811.58	
Metal Products, Mach. & Ele. Eqp.	157.40	659.29	385.52	225.90	272.20	143.64	910.38	393.41	1029.34	298.05	375.02	45.84	14.21	169.16	650.13	97.28	153.78	162.90	218.01	54.25	112.16	
Tras., Com. and Public Utilities	651.42	1464.90	3274.11	1559.76	175.54	1979.66	904.18	451.48	2700.66	155.47	732.87	319.88	270.53	682.88	642.69	718.61	1559.81	257.67	169.59	90.25	253.93	
Wholesaler & Retailer	5949.32	9876.63	9760.31	7548.85	3522.03	5989.31	8989.41	2599.09	11475.89	4483.94	2838.25	3036.07	1721.52	2815.80	2883.42	4353.53	3248.41	12284.46	4783.93	2639.02	2991.29	
Finance, Insurance and Real Estate	1110.55	2217.83	3210.69	5220.27	924.99	4353.65	822.94	735.28	3365.18	2215.47	2006.57	1900.98	380.20	2028.79	2292.88	2548.22	2655.79	642.10	1287.25	2680.88	3109.91	
Hotel or Restaurant	476.51	1075.26	1205.79	1525.29	213.15	1421.78	322.77	218.02	690.43	202.42	498.92	112.88	789.53	364.95	380.37	53.53	325.81	1419.37	983.21	137.53	186.96	
Other Services	537.79	1429.14	2157.72	3290.28	89.42	4167.76	246.19	507.70	1220.25	1130.44	850.28	313.13	748.65	711.74	1104.75	612.92	1109.38	2893.44	768.53	703.87	767.02	
Consumption Loans	9576.54	7571.47	373.32	1460.15	2926.33	841.32	250.77	567.41	2010.88	1088.84	1098.36	1254.79	61.37	919.59	446.52	815.48	168.97	416.29	340.23	1377.97	696.30	
Local Government		220.84			138.81								57.29			134.63	135.05	0.00				
Others	3419.39	1961.57	3426.29	6166.25	1330.96	3504.69	5091.68	994.13	81.84	984.12	735.25	1403.48	1855.76	2880.81	1344.42	573.89	4591.57	8043.45	7972.99	2847.55	5074.20	
<b>TOTAL sectorwise</b>	<b>30729.88</b>	<b>39533.83</b>	<b>43306.35</b>	<b>46021.45</b>	<b>18910.98</b>	<b>37857.92</b>	<b>27959.45</b>	<b>11993.93</b>	<b>39078.41</b>	<b>19825.58</b>	<b>14931.44</b>	<b>16771.59</b>	<b>8150.00</b>	<b>17703.44</b>	<b>18443.09</b>	<b>18527.94</b>	<b>21543.84</b>	<b>47110.44</b>	<b>23168.30</b>	<b>15808.07</b>	<b>20858.72</b>	

Product Wise																						
Term Loan	6309.95	4423.94	6446.39	6275.50	1752.11	6368.18	1331.90	592.60	3201.92	2673.34	2030.83	916.51	1197.58	2761.96	3092.74	2842.82	3742.96	14883.16	1473.44	3007.40	2458.09	
Overdraft	3333.95	5501.83	9500.28	9152.00	2724.82	6517.78	966.42	3037.21	10514.83	4446.11	4938.63	1229.62	999.61	3656.78	5619.57	2310.78	5553.74	2994.56	7579.19	3298.81	5652.85	
Trust Receipt Loan / Import Loan	1028.91	694.97	5377.01	7466.11	1606.45	5998.74	1632.16	1351.79	2730.92	953.90	849.19	1888.12	303.50	1305.23	879.47	697.36	954.61		1732.63	522.34	595.39	
Demand & Other Working Capital Loan	5281.50	12616.98	6590.49	9980.66	3362.91	7748.99	14523.35	3099.92	6382.63	5141.76	1920.49	3643.92	2315.37	1773.13	2920.97	6830.54	3271.10	21093.70	6180.93	2293.19	1564.22	
Res. Per. H. Loan (Up to Rs. 10 mil.)	1452.32	3156.16	2528.92	1103.50	3221.53	1940.44	2332.52	602.55	4526.88	1368.50	750.85	1544.18	225.76	759.26	1545.38	706.86	1080.13	2143.05	841.01	481.95	843.96	
Real Estate Loan	1138.78	1982.71	4560.47	7579.17	1581.15	3333.82	1068.91	774.53	2251.14	1328.93	1533.77	2275.77	1200.54	2847.11	2445.01	2241.57	4165.39	326.38	2622.77	2687.82	4135.54	
Margin Nature Loan	1243.02	630.18		47.08		623.89		0.14	3.38	131.57	136.36	82.45	25.14	104.27	278.43	235.64	385.15		216.06	92.06	730.21	
Hire Purchase Loan	1334.15	1014.55	3090.33	1388.32	2826.44	1940.04	366.13	995.83	1802.23	1220.14	795.57	1548.95	585.09	945.78	662.73	590.94	1117.71	80.77	1117.46	875.85	524.74	
Deprived Sector Loan	758.93	1381.78	1330.15	1474.57	614.03	1127.99	846.05	420.84	1080.84	737.16	429.14	547.98	207.84	566.95	632.38	357.18	666.50	5212.72	561.61	386.99	701.36	
Bills Purchased	23.30	64.10	95.84	372.47	139.33	1301.11	38.44	119.60	449.75	1249.72	26.87	27.77	1.36	38.28	14.29	586.05	359.21		333.92	84.80	27.09	
Other Product	8825.09	8066.63	3786.47	1182.08	1082.20	956.93	4853.56	998.92	6133.89	574.46	1519.74	3066.34	1088.21	2944.68	352.11	1128.19	247.36	376.10	509.28	2076.85	3625.27	
<b>Total Product wise Loan</b>	<b>30729.88</b>	<b>39533.83</b>	<b>43306.35</b>	<b>46021.45</b>	<b>18910.98</b>	<b>37857.92</b>	<b>27959.45</b>	<b>11993.93</b>	<b>39078.41</b>	<b>19825.58</b>	<b>14931.44</b>	<b>16771.59</b>	<b>8150.00</b>	<b>17703.44</b>	<b>18443.09</b>	<b>18527.94</b>	<b>21543.84</b>	<b>47110.44</b>	<b>23168.30</b>	<b>15808.07</b>	<b>20858.72</b>	

Collateral Wise																						
Gold and Silver	7175.24	7000.19	51.42	1077.53				189.90		4.73	571.22	9.73	2.27	36.16		198.09				988.39	2701.35	
Government Securities	692.82	292.66	8.92	39.80	671.86	0.24	1.45		142.49	5.81	0.22		57.29		0.60							
Non Governmental Securities	253.33	280.15		63.28		623.89			949.89		236.80	105.31	150.00	104.52	106.02	9.97			56.96	92.33	778.79	
Fixed Deposit Receipts	300.45	271.88	427.32	149.06	212.32	321.04	951.80	166.87	918.49	299.90	197.33	357.07	48.15	523.15	268.83	55.03	268.96	296.01	30.82	78.52	95.15	
Own	299.80	271.88	333.48	149.06	47.43	321.04	951.80	166.87	918.39	299.90	197.33	357.07	48.15	465.86	268.83	55.03	263.41	296.01	30.82	60.84	95.15	
Other Licences Institutions	0.66		93.84		164.89				0.10					57.28		5.55					17.68	
Collateral of Properties	17969.84	30665.66	32421.05	39478.85	15802.85	34352.42	24963.80	10371.87	34044.15	17317.78	12839.70	15681.85	7005.26	16266.05	17031.06	17540.85	19740.90	46814.44	6507.90	13272.66	15536.61	
Fixed Assets	14581.02	30491.98	23766.94	31774.68	12939.08	33401.51	19890.94	9278.57	15539.65	14405.38	10110.58	10736.87	6814.91	12378.22	16499.28	11362.11	13224.70	46814.44	5716.99	8535.23	15203.67	
Current Assets	3388.83	173.68	8654.11	7704.17	2863.77	950.91	5072.86	1093.30	18504.50	2912.41	2729.12	4944.98	190.36	3887.83	531.79	6178.75	6516.20		790.91	4737.43	332.94	
Against security of Bill	299.69	120.05	4314.22	428.95		1301.11	168.83	192.26	125.10	1304.60	247.83	29.89	417.70	55.11	8.97		88.00		17.50	199.79		
Domestic Bills	0.03	15.76	5.07	1.64		69.29	24.68	75.58	1.15	0.03		21.74		55.11	8.97		3.42		17.50	82.11		
Foreign Bills	299.66	104.29	4309.15	427.31		1231.83	144.15	116.68	123.95	1304.57	247.83	8.15	417.70				84.58			117.67		
Against Guarantee	482.40	414.50	21.30	1488.92	546.15	1185.83	704.69	857.33	2547.35	880.63	459.84	537.81	176.18	489.64	487.34	135.15	442.17		52.26	10.34	961.47	
Government Guarantee	140.88	7.86		368.27	138.81		156.12	91.30	198.83	2.17	71.84	139.16		134.40	0.89	134.63	135.05		0.26		117.80	
Institutional Guarantee	275.02	387.83		1103.53	407.35		508.07	338.02	1778.16	327.89	344.37	398.66	124.48	322.17	486.44		307.12		11.00		838.72	
Personal Guarantee	0.06	16.79		16.41				380.71	49.81		42.68			33.07		0.52				10.34	4.53	
Collective Guarantee	1.09	2.02								12.94												
Int. Rtd. Foreign Bank's Guarantee			0.37		57.84	40.50																
Other Guarantee	65.35		20.93	0.70	1127.99		47.30	520.55	537.63	0.95		51.70							41.00		0.42	
Credit Card			270.98	41.53	120.77	73.39				12.13						0.30			23.83			
Others	3556.11	488.74	5791.14	3253.53	1557.02		1168.88	215.70	350.94		378.51	49.92	293.14	228.81	540.88	597.92	993.83		16479.04	1166.04	785.35	
<b>Total</b>	<b>30729.88</b>	<b>39533.83</b>	<b>43306.35</b>	<b>46021.45</b>	<b>18910.98</b>	<b>37857.92</b>	<b>27959.45</b>	<b>11993.93</b>	<b>39078.41</b>	<b>19825.58</b>	<b>14931.44</b>	<b>16771.59</b>	<b>8150.00</b>	<b>17703.44</b>	<b>18443.09</b>	<b>18527.94</b>	<b>21543</b>					

**Statement of Loans and Advances**  
as on Kattik end, 2069 (Rs in million)

Bank Name	BOA	Sunrise	Grand	NMB	Kist	Janata	Mega	CTBNL	Civil	Century	Sanima	NIDC	Malika	Siddhartha	UDBL	Manakamana	Narayani	PDBL	Sahayogi	Axis	Karnali	Triveni	
<b>Sector Wise</b>																							
Agricultural and Forest Related	95.62	107.94	456.55	253.43	534.51	230.15	89.73	343.49	206.13	123.40	149.11	72.98	22.87	200.37	23.83	31.79	10.33	233.42	56.23	72.93	103.24	408.30	
Fishery Related		0.48			0.29			0.07					2.04	2.15				1.16	1.43				12.62
Mining Related	149.96	122.34	253.19	44.69			164.36	41.45	1.86					20.51		10.88						9.02	
Manufacturing (Producing) Related	3067.41	5184.10	2869.98	3932.70	2560.80	3826.65	3470.51	1783.55	3225.18	1549.29	3048.62	492.25	207.83	337.45	0.29	138.65	15.34	172.88	50.89	146.57	45.10	152.69	
Construction	2370.50	758.73	804.10	1580.62	2511.47	192.57	473.49	404.06	694.89	656.25	968.95		32.31	331.37	2.68	681.94	104.55	377.48	143.82	137.46	60.60	259.92	
Electricity, Gas and Water	971.87	311.85	133.58	272.50	346.51	38.05	76.55	377.27	77.63	2.33	479.70	34.90	1.17	14.39		9.00		0.38		1.05			
Metal Products, Mach. & Ele. Eqp.	440.40	222.36	296.16	196.82	103.38	249.96	306.82	525.40	34.80	8.49	90.94	40.95		181.30				22.76		2.50		28.84	
Tras., Com. and Public Utilities	1649.70	581.27	1104.29	909.63	463.24	395.99	1174.55	475.51	229.06	83.59	1095.70		85.73	343.73	1.11		29.55	215.88	3.95	150.24	55.71	158.03	
Wholesaler & Retailer	2677.81	4083.42	1773.10	2453.61	4293.64	1427.14	2854.81	1190.24	2156.19	1809.57	2666.06	77.15	501.24	562.22	17.88	580.91	161.77	547.80	378.85	219.08	136.01	99.30	
Finance, Insurance and Real Estate	1047.63	3228.70	2833.34	1618.86	2047.07	1030.76	515.00	370.54	1367.98	493.53	874.20	175.81	30.00	313.40		465.90	71.75	149.24		179.81		195.19	
Hotel or Restaurant	70.64	391.88	466.64	453.52	1086.34	672.46	371.94	162.92	382.86	206.03	285.73	453.26	33.19	310.96		93.30	22.30	70.23		22.58		28.68	
Other Services	573.42	780.96	980.73	1161.80	1809.02	230.63	261.13	251.24	720.47	200.93	853.80	187.85	62.83	289.70		34.10		57.70	50.51	61.70	265.02	71.44	
Consumption Loans	281.45	1093.21	66.37	597.72	714.85	667.79	499.28	208.99	382.95	1377.09	738.03	5.78	13.34	382.07		437.21	65.98	38.60	13.74	57.85	11.12	85.35	
Local Government	77.19																				1.50		
Others	790.74	1051.32	1006.65	736.14	701.00	496.59	420.06	794.58	65.31	259.54	982.89	101.49	346.10	381.25	17.74	268.90	169.47	363.71	419.68	315.70		519.37	
<b>TOTAL sectorwise</b>	<b>14264.34</b>	<b>17918.56</b>	<b>13044.69</b>	<b>14212.04</b>	<b>17172.12</b>	<b>9458.74</b>	<b>10678.30</b>	<b>6929.23</b>	<b>9545.31</b>	<b>6770.04</b>	<b>12233.74</b>	<b>1642.42</b>	<b>1338.67</b>	<b>3670.87</b>	<b>63.52</b>	<b>2752.57</b>	<b>651.03</b>	<b>2251.24</b>	<b>1119.10</b>	<b>1368.97</b>	<b>676.81</b>	<b>2028.77</b>	

Product Wise																							
Term Loan	1751.91	1956.89	1895.61	2146.84	3047.10	1578.14	924.05	1036.08	966.26	714.82	2088.45	993.21	47.42	1037.78		249.90	23.93	208.48		208.85	181.12	198.36	
Overdraft	3371.22	2754.77	1367.04	773.66	5411.10	2064.99	1093.77	1987.84	1951.49	2187.26	1876.32	173.01				76.60	169.47	910.43		427.45		621.23	
Trust Receipt Loan / Import Loan	791.54	1896.18	841.55	684.33	1309.61	391.51	1011.69	354.36	847.19	398.38	206.60												
Demand & Other Working Capital Loan	2402.01	5757.96	4355.90	3427.49	1309.59	3240.98	5073.24	2190.78	2827.22	1152.13	3378.63	219.02	1000.93	1039.70		1309.72	161.77		404.82	259.10			
Res. Per. H. Loan (Up to Rs. 10 mil.)	1105.62	681.08	207.21	1030.47	1299.00	150.15	159.81	145.28	144.68	488.65	611.18	9.82	32.31	299.32	2.68	169.14	99.49	85.05	112.87	129.65		188.78	
Real Estate Loan	1832.04	2657.51	2639.44	1280.89	2779.76	606.70	274.16	353.50	1340.64	383.92	988.98	171.13		268.05		396.42	71.75	382.61	51.43	168.38	60.60	190.63	
Margin Nature Loan	99.56	77.60	124.20	253.44	311.00	205.78		113.95	140.48	10.71	56.56		2.18	118.14		405.95	59.12	3.15		0.78			
Hire Purchase Loan	1446.83	774.92	167.46	1092.28	834.54	579.75	1085.23	284.62	275.36	201.10	1033.88	33.71	89.36	367.47	1.11	72.77	29.55	165.03	3.95	105.22	55.71	248.34	
Deprived Sector Loan	428.59	437.98	371.80	437.95	490.07	223.87	274.13	175.92	234.92	79.68	256.00	29.96	36.22	104.78	0.56	70.82	21.25	72.21	32.28	31.17	20.64	52.56	
Bills Purchased	374.78	17.19	309.08	554.94	10.22		0.69	227.30	27.50					1.00									
Other Product	660.26	906.48	765.41	2529.74	370.14	416.87	781.53	59.61	789.58	1153.39	1737.13	12.58	130.25	434.63	59.18	1.24	14.71	424.28	513.75	38.37	358.74	528.87	
<b>Total Product wise Loan</b>	<b>14264.34</b>	<b>17918.56</b>	<b>13044.69</b>	<b>14212.04</b>	<b>17172.12</b>	<b>9458.74</b>	<b>10678.30</b>	<b>6929.23</b>	<b>9545.31</b>	<b>6770.04</b>	<b>12233.74</b>	<b>1642.42</b>	<b>1338.67</b>	<b>3670.87</b>	<b>63.52</b>	<b>2752.57</b>	<b>651.03</b>	<b>2251.24</b>	<b>1119.10</b>	<b>1368.97</b>	<b>676.81</b>	<b>2028.77</b>	

Collateral Wise																							
Gold and Silver	17.68	625.47	22.99			167.38	0.27	96.31	200.44	1133.77	30.64					142.47							
Government Securities				0.04		0.30	0.89			0.63	1.05			16.00									
Non Governmental Securities	99.56			299.33	311.00	216.93	36.27	20.00	140.48	10.71				118.14		106.77	59.12	3.15					
Fixed Deposit Receipts	164.21	44.36	14.35	51.54	127.37	181.18	15.23	16.61	66.21	30.88	115.05		9.71	76.58		7.63	6.85	11.15	13.74	10.65	11.12	30.87	
Own	159.71	44.36	14.35	51.54	127.37	10.28	15.23	16.61	66.21	30.88	115.05		9.71	76.58		7.63	6.85	11.15	13.74	10.65	11.12	30.87	
Other Licences Institutions	4.50					170.90																	
Collateral of Properties	13530.92	16704.37	12171.93	13459.13	16195.61	8356.11	9759.81	6296.95	8716.31	5514.37	11645.03		1296.49	3428.98	35.24	2093.44	582.33	2222.70	1103.35	1346.27	665.69	1396.33	
Fixed Assets	8668.48	11071.05	9487.55	9615.11	14693.84	5711.29	6126.30	1990.05	5564.63	2045.05	9178.98		1296.49	3428.98	35.24	2093.44	582.33	2222.70	1103.35	1346.27	665.69	1240.77	
Current Assets	4862.44	5633.32	2684.37	3844.02	1501.77	2644.82	3633.51	4306.91	3151.68	3469.32	2466.05											155.56	
Against security of Bill	374.78		181.17	18.69	209.36	76.42	493.13		27.50		92.52			1.00									
Domestic Bills	3.20		133.58		1.76	10.68			27.50					1.00									
Foreign Bills	371.58		47.59	18.69	207.60	65.75	493.13				92.52												
Against Guarantee	77.19		70.02	252.64	326.42	211.01	155.92	274.92	79.68	5.59			1.17	30.16	28.28	33.32	2.72	14.24			11.27		
Government Guarantee	77.19			52.81	34.91													2.72	0.02			1.90	
Institutional Guarantee			69.99	161.61	267.60			155.92	274.92	79.68				28.44		33.32						5.69	
Personal Guarantee			0.03	27.37	22.53					5.59				1.72	28.28			12.78				3.68	
Collective Guarantee				10.85	1.37			160.23					1.17					1.44					
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee						49.99																	
Credit Card																							
Others		544.37	584.24	130.67	2.36	460.42	161.69	343.44	119.45		343.85	1642.42	31.29			368.93			2.01	0.78		601.56	
<b>Total</b>	<b>14264.34</b>	<b>17918.56</b>	<b>13044.69</b>	<b>14212.04</b>	<b>17172.12</b>	<b>9458.74</b>	<b>10678.30</b>	<b>6929.23</b>	<b>9545.31</b>	<b>6770.04</b>	<b>12233.74</b>	<b>1642.42</b>	<b>1338.67</b>	<b>3670.87</b>	<b>63.52</b>	<b>2752.57</b>	<b>651.03</b>	<b>2251.24</b>	<b>1119.10</b>	<b>1368.97</b>	<b>676.81</b>	<b>2028.77</b>	

**Statement of Loans and Advances**  
as on Kattik end, 2069 (Rs in million)

Bank Name	Suprim	Bhrikuti	Suvechha	Bageshwari	Gaurishankar	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CFDBL	Miteri	Tinau	Rising	Muktnath	Sewa	Kankai	
<b>Sector Wise</b>																							
Agricultural and Forest Related	148.93	100.81	42.64	41.45	38.40	11.50	54.24	32.34	113.08	152.20	157.38	2.15	58.92	34.33	134.46	68.45	39.70	74.09	70.73	568.64	96.99	13.40	
Fishery Related		2.34	0.46	1.92	0.34		3.10		1.45				8.52	6.45			0.58					49.40	
Mining Related	5.76			10.98			33.81	5.75		0.22	5.00			9.00								16.48	
Manufacturing (Producing) Related	56.63	351.76	6.02	99.85	23.48	4.80	76.77	230.13	150.28	163.81	101.07	26.07	506.27	17.14	160.51	426.03	47.55	43.16	73.12		76.77	20.60	
Construction	108.79	267.74	91.70	162.83	89.13	38.07	210.70	151.61	572.96	122.94	22.34	19.45	825.68	66.42	521.59	579.30	75.97	84.55	193.08	549.44	196.10	34.49	
Electricity, Gas and Water	2.95	2.50		2.19				13.45					36.58	0.85	1.34	861.46	34.62						
Metal Products, Mach. & Ele. Eqp.	8.99	7.07		61.12	0.14		10.65	0.08	69.53		5.50		27.97	6.10	11.89	539.58	9.54	23.11				105.02	
Tras., Com. and Public Utilities	112.89	497.23	228.21	142.87	49.45	65.20	138.79	124.95	451.16		75.77	45.88	466.62	49.66	116.95	474.79	84.06	137.17		568.80	199.36	11.62	
Wholesaler & Retailer	278.69	1050.97	423.12	603.30	35.29	155.99	344.46	705.39	516.86	785.81	572.49	133.24	1806.27	78.86	390.45	800.60	137.04	321.28	66.48	466.57	308.28	135.76	
Finance, Insurance and Real Estate	200.27	42.54		0.39	109.52	1055.69	79.47	119.22	894.55		188.51		397.55	15.40	330.51	609.86	51.35	24.27	4.90	27.27	63.78		
Hotel or Restaurant	75.45	17.84		164.84	9.24	17.83	46.09	8.85	104.82		99.94	18.60	236.41	29.62	167.15	36.31	21.13	22.20				2.45	
Other Services	61.69	195.89	14.89	111.06	14.38	53.74	43.24	71.42	76.98	65.67	85.53	33.74	435.30	8.91	480.25	284.64	13.45	120.48	11.11	7.09		15.53	
Consumption Loans	69.04	27.79	90.66	19.10	22.10	111.34	45.05	23.88	187.98	283.67	113.74	3.96	258.70	26.01	601.66	134.51	78.81	22.67	13.69	15.86	161.26	9.88	
Local Government	0.23			0.00													1.50					1.37	
Others	426.83	453.97	43.54	94.36	508.80	479.64	564.44	756.87	235.17	596.92	85.95	204.67	1420.86	141.21	641.68	606.55	114.39	178.89	463.08	337.89	184.84	154.23	
<b>TOTAL sectorwise</b>	<b>1557.15</b>	<b>3018.45</b>	<b>941.25</b>	<b>1516.25</b>	<b>900.27</b>	<b>2027.62</b>	<b>1622.75</b>	<b>2238.19</b>	<b>3375.02</b>	<b>2171.02</b>	<b>1513.20</b>	<b>487.77</b>	<b>6494.64</b>	<b>480.95</b>	<b>3558.42</b>	<b>5422.10</b>	<b>709.69</b>	<b>1051.86</b>	<b>896.19</b>	<b>2541.56</b>	<b>1459.67</b>	<b>397.94</b>	

Product Wise																							
Term Loan	233.43	56.79	110.54	368.92	270.28	24.78	59.04	129.65	474.30	398.96	60.47	145.85	422.38	95.47	435.33	1122.69	30.88	79.58		74.01	160.15	163.91	
Overdraft		1637.48	277.95	782.04	307.35	286.51	672.57	1355.11	503.72	828.51	265.24	184.30	2356.93	229.90	1306.41	1681.78	166.57	564.89	214.06	392.56	557.56	161.26	
Trust Receipt Loan / Import Loan				0.00																			
Demand & Other Working Capital Loan	825.51			0.00		274.66	11.23		64.94	268.88	774.88	68.75	525.63	7.03		829.75	1.00				181.05		
Res. Per. H. Loan (Up to Rs. 10 mil.)	108.76	225.08	84.05	160.52	92.16	38.00	170.08	107.34	570.60	122.94	124.41	19.45	568.54	40.50	164.61	374.80	66.87		193.08	549.44	205.67	34.49	
Real Estate Loan	191.06	147.83	93.85	0.00	109.14	1097.78	158.08	271.93	853.08	57.73	60.64		752.37	9.66	498.29	714.49	46.78	96.83	5.00	27.27	22.00	6.20	
Margin Nature Loan	44.96		45.40	0.00		106.04		138.01	45.23				155.40	13.42	228.19	181.83		0.57					
Hire Purchase Loan	79.08	486.00	252.61	139.60	55.14	43.18	138.33	124.95	549.57	52.26	37.26	45.88	519.85	59.97	133.00	347.01	76.35	123.53	39.98	568.80	149.85	19.85	
Deprived Sector Loan	43.65	76.33	43.54	41.03	45.81	10.70	46.97	48.20	54.48	58.13	60.69	17.95	164.23	17.84	103.02	151.26	17.53	37.25	29.98	535.08	63.51	12.24	
Bills Purchased				0.00									3.20		3.69								
Other Product	30.71	388.94	33.31	24.14	20.38	145.96	366.46	63.00	259.09	383.62	129.61	5.59	1026.12	7.18	685.89	18.48	303.73	149.20	414.10	394.40	119.87		
<b>Total Product wise Loan</b>	<b>1557.15</b>	<b>3018.45</b>	<b>941.25</b>	<b>1516.25</b>	<b>900.27</b>	<b>2027.62</b>	<b>1622.75</b>	<b>2238.19</b>	<b>3375.02</b>	<b>2171.02</b>	<b>1513.20</b>	<b>487.77</b>	<b>6494.64</b>	<b>480.95</b>	<b>3558.42</b>	<b>5422.10</b>	<b>709.69</b>	<b>1051.86</b>	<b>896.19</b>	<b>2541.56</b>	<b>1459.67</b>	<b>397.94</b>	

Collateral Wise																							
Gold and Silver	0.30	11.89		1.59				19.85	11.35	18.99	159.61	63.15		12.57		275.20		64.82	5.23	2.20	0.29		
Government Securities															5.40								
Non Governmental Securities	42.89		45.40			106.04			45.53				147.15	13.42	227.51	181.83		0.57					
Fixed Deposit Receipts	6.28	5.33	20.86	17.51	11.79	5.30	19.66	12.53	23.71	71.80	23.27	3.96	101.73	1.35	67.94	57.03	8.14	17.44	11.49	15.57	17.37	1.65	
Own	6.28	5.33	20.86	17.51	11.79	5.30	19.66	12.53	23.71	71.80	23.27	3.96	101.73	1.35	67.94	57.03	8.14	17.44	11.49	15.57	17.37	1.65	
Other Licences Institutions																							
Collateral of Properties	1501.77	2984.05	874.98	1497.15	879.96	1907.06	1583.24	2074.98	3266.17	1939.61	1422.49	483.81	5850.49	465.70	2865.47	4797.54	635.23	1025.57	882.49	1990.62	1437.57	394.98	
Fixed Assets	1501.77	2984.05	874.98	1497.15	879.96	1907.06	1583.24	2074.98	3266.17	1939.61	1422.49	483.81	5843.19	465.70	2863.75	4566.39	635.23	1025.57	882.49	1990.62	1437.57	394.98	
Current Assets	0.06												7.30		1.71	231.15							
Against security of Bill													3.20										
Domestic Bills													3.20										
Foreign Bills																							
Against Guarantee	5.44				7.79			1.32	5.09		2.85		371.23	0.08	4.66	99.61		1.19		535.08	4.73		
Government Guarantee											2.85		12.07			15.88						1.37	
Institutional Guarantee								0.08					61.70		0.04	75.68		1.19					
Personal Guarantee					0.01			1.24	5.09				294.65	0.08	4.62								
Collective Guarantee					7.78								2.81							535.08	3.35		
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee	5.44															8.05							
Credit Card																							
Others	0.48	17.18			0.73	9.23		138.01	15.53		1.45		8.27	0.40	112.25	286.09	1.50	1.85				1.32	
<b>Total</b>	<b>1557.15</b>	<b>3018.45</b>	<b>941.25</b>	<b>1516.25</b>	<b>900.27</b>	<b>2027.62</b>	<b>1622.75</b>	<b>2238.19</b>	<b>3375.02</b>	<b>2171.02</b>	<b>1513.20</b>	<b>487.77</b>	<b>6494.64</b>	<b>480.95</b>	<b>3558.42</b>	<b>5422.10</b>	<b>709.69</b>	<b>1051.86</b>	<b>896.19</b>	<b>2541.56</b>	<b>1459.67</b>	<b>397.94</b>	

**Statement of Loans and Advances**  
as on Kattik end, 2069 (Rs in million)

Bank Name	Public	Mahakali	Ace	Bhargav	Shangrila	Resunga	Rara	dhalyo	Country	Alpine	Nilgiri	Kecamanadap	Garima	City	Bishow	Professional	Kabeli	Kamana	Corporate	Pathihara	Purnima	Jyoti	
<b>Sector Wise</b>																							
Agricultural and Forest Related	62.98	15.64	87.44	5.14	30.23	2.55	4.56	61.05	72.24	70.62	6.13	74.50	43.76	100.31	71.05	59.76	7.86	92.02	117.26	15.78	46.49	42.08	
Fishery Related	1.23				0.05													2.46					
Mining Related	3.05							1.00				3.50											
Manufacturing (Producing) Related	75.91	15.41	758.95		103.99			29.55	72.20	9.48		293.47	30.58	52.57		23.52	0.16	47.16	205.53	19.92	62.93	204.13	
Construction	134.16	28.45	587.02	35.03	181.12	293.10	47.14	19.38	51.56			344.80	352.73	543.48	227.72	4.87	17.13	363.26	117.34	112.99	26.58	438.13	
Electricity, Gas and Water	1.60		254.30		2.81			1.80	0.11			93.70	21.30									214.78	
Metal Products, Mach. & Ele. Eqp.	19.70		55.40		22.58			5.50	15.30			23.74		49.10				16.08	17.85			62.04	
Tras., Com. and Public Utilities	75.29	9.22	232.00	28.95	237.92	232.72		51.15	7.76	65.97	21.77	182.64	301.06	472.73		13.03	6.31	185.93	114.33		73.49	325.06	
Wholesaler & Retailer	86.56	63.67	597.23	109.13	361.97	165.52	275.85	111.15	337.71	134.60	111.16	506.07	292.15	330.65	1002.90	49.16	25.19	256.85	200.28	320.99	200.62	281.06	
Finance, Insurance and Real Estate	89.12		589.33		103.08			58.99	44.31	73.23	9.36	938.42	52.79	106.06	203.98			75.56	93.51	3.48	46.68	278.77	
Hotel or Restaurant	4.43	8.20	232.86	5.93	120.00		9.19	15.40	40.39	2.05		169.05	96.98	124.91	66.42		3.23	72.62	28.32	9.55		66.14	
Other Services	18.54		203.83	3.41	237.54		5.10	4.48	15.02			182.88	143.69	165.64	16.42	5.09	8.30	89.73	83.51	25.82	20.45	78.91	
Consumption Loans	72.00	28.14	61.46	2.61	143.22	1.84	21.27	26.66	88.32	8.15	64.84	121.93	227.91	136.35	569.76	6.86	58.23	124.89	37.03	225.47	16.70	417.98	
Local Government			15.16					2.04				4.85	0.03									4.60	
Others	15.24	65.90	816.99	54.48	731.56	17.75	0.30	71.42	410.04	191.67	217.31	573.35	491.09	60.72	110.60	56.21	39.86	201.32	113.44	220.48	186.01	669.96	
<b>TOTAL sectorwise</b>	<b>659.83</b>	<b>234.64</b>	<b>4491.96</b>	<b>244.69</b>	<b>2276.05</b>	<b>713.47</b>	<b>363.42</b>	<b>459.58</b>	<b>1154.98</b>	<b>555.76</b>	<b>430.56</b>	<b>3512.88</b>	<b>2054.07</b>	<b>2142.52</b>	<b>2268.84</b>	<b>218.48</b>	<b>166.27</b>	<b>1527.88</b>	<b>1128.39</b>	<b>954.48</b>	<b>679.94</b>	<b>3083.63</b>	

Product Wise																							
Term Loan	14.26		819.48	87.34	345.54	16.01			26.48	233.02		269.13	372.65	329.19	352.92		27.21	303.72	172.41			461.19	
Overdraft	218.44	48.81	1609.19	77.29	302.21		197.08	207.40	475.65	118.79	126.47	1334.72	705.45	307.38	696.38			514.20	290.19	300.45	100.42	665.24	
Trust Receipt Loan / Import Loan																							
Demand & Other Working Capital Loan		79.09	280.05		783.66	170.76	87.96	94.94	308.73		111.16	351.84	10.95			72.11	43.62		218.29	86.54	221.07	320.87	
Res. Per. H. Loan (Up to Rs. 10 mil.)	108.77	28.45	310.95	35.03	165.53	243.03	40.36	8.25	48.53	55.92	26.58	290.44	326.54	487.31	227.72	4.71	13.86	279.27	76.03	112.99	26.58	360.33	
Real Estate Loan	58.94		862.39		115.81	10.50		23.18	32.37	17.32	9.36	827.62	72.07	100.23	203.98			57.53	70.95	3.48	46.68	397.23	
Margin Nature Loan	4.12		106.90					13.54				163.12		19.10				1.32	9.90			95.97	
Hire Purchase Loan	113.18	35.38	244.25	28.95	389.91	244.97	20.35	41.00	85.57	99.16	21.77	143.92	306.01	544.28	269.13	16.79	6.80	230.11	124.83	40.24	84.17	345.91	
Deprived Sector Loan	30.21	8.42	134.68	5.71	87.94	26.43	11.34	11.79	44.82	25.16	13.64	115.94	87.56	100.71	107.91	5.86	10.30	39.46	38.06	24.96	16.00	81.06	
Bills Purchased																			1.35			0.08	
Other Product	111.90	34.49	124.07	10.36	85.44	1.77	6.33	59.48	132.84	6.40	121.59	16.16	172.85	254.32	410.80	119.01	64.48	102.27	126.37	385.82	185.01	355.75	
<b>Total Product wise Loan</b>	<b>659.83</b>	<b>234.64</b>	<b>4491.96</b>	<b>244.69</b>	<b>2276.05</b>	<b>713.47</b>	<b>363.42</b>	<b>459.58</b>	<b>1154.98</b>	<b>555.76</b>	<b>430.56</b>	<b>3512.88</b>	<b>2054.07</b>	<b>2142.52</b>	<b>2268.84</b>	<b>218.48</b>	<b>166.27</b>	<b>1527.88</b>	<b>1128.39</b>	<b>954.48</b>	<b>679.94</b>	<b>3083.63</b>	

Collateral Wise																							
Gold and Silver			0.02		21.84						56.91	64.17	153.55	52.29	267.83		54.43	70.02		181.25		89.14	
Government Securities			0.07																				
Non Governmental Securities			111.15					0.37						19.10								90.29	
Fixed Deposit Receipts	6.64	1.98	31.61	2.61	18.17	1.84	0.93	3.45	14.50	6.40	7.93	44.80	20.14	20.20	32.83	2.04	2.75	20.22	16.09	3.97	6.01	19.27	
Own	6.64	1.98	31.61	2.61	18.17	1.84	0.93	3.45	14.50	6.40	7.93	44.80	20.14	20.20	32.83	2.04	2.75	20.22	16.09	3.97	6.01	19.27	
Other Licences Institutions																							
Collateral of Properties	649.28	232.66	4212.79	242.08	2148.09	711.63	362.49	453.71	1128.63	525.01	365.72	3093.42	1792.83	1943.37	1857.58	216.44	109.10	1421.06	1096.42	768.72	673.93	2823.72	
Fixed Assets	649.28	232.66	4212.79	242.08	2148.09	711.63	362.49	453.71	1128.63	525.01	365.72	3093.42	1792.83	1943.37	1857.58	216.44	109.10	1421.06	1096.42	768.72	673.93	2794.31	
Current Assets																						29.41	
Against security of Bill												8.00							1.35				
Domestic Bills																			1.35				
Foreign Bills												8.00											
Against Guarantee			136.33		87.94			2.04	11.86	22.39		203.53	87.56	107.55	110.60			5.30	0.50			51.96	
Government Guarantee			15.16					2.04	11.86					4.07	2.69							4.60	
Institutional Guarantee			117.67						10.00			115.01										9.13	
Personal Guarantee			3.50									88.52		30.85				5.30	0.50			21.23	
Collective Guarantee					87.94				12.39			87.56	72.63	107.91								16.99	
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee																							
Credit Card																							
Others	3.91								1.97			98.95						11.28	14.02	0.53		9.25	
<b>Total</b>	<b>659.83</b>	<b>234.64</b>	<b>4491.96</b>	<b>244.69</b>	<b>2276.05</b>	<b>713.47</b>	<b>363.42</b>	<b>459.58</b>	<b>1154.98</b>	<b>555.76</b>	<b>430.56</b>	<b>3512.88</b>	<b>2054.07</b>	<b>2142.52</b>	<b>2268.84</b>	<b>218.48</b>	<b>166.27</b>	<b>1527.88</b>	<b>1128.39</b>	<b>954.48</b>	<b>679.94</b>	<b>3083.63</b>	

**Statement of Loans and Advances**  
as on Kattik end, 2069 (Rs in million)

Bank Name	Bagmati	Hamro	Kakre	Shine	Pacific	Cvfc	IDBL	Gulmi	Kanchan	Maitihumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi	Reptiveri	Consumer	Khadbari	Tourism	Mission	Surya	
<b>Sector Wise</b>																							
Agricultural and Forest Related	17.43	19.54	20.78	51.41	53.12	20.07	16.44	4.38	10.46	9.23	22.21	61.48	11.24	7.34	7.60	40.42	23.07	27.37	0.15	82.22	59.49	3.85	
Fishery Related	0.15			0.39		0.15	12.57		0.15		0.20	3.34	0.22			0.26				0.60			
Mining Related							20.73	7.31							6.95							6.40	
Manufacturing (Producing) Related	12.26		6.39	165.33	27.64		209.21	7.00	37.63	5.05	35.96	122.71	5.46		67.80	5.26	7.63	31.56	10.25	282.18	24.65	4.32	
Construction	34.45	10.97	22.69	166.71	85.53	24.37	147.98	47.09	98.16	28.32	27.83	79.45	7.91	131.69	230.18	16.04	17.71	73.81	17.28	268.74	39.82	4.72	
Electricity, Gas and Water								6.50		0.46		0.80			16.86				1.00		6.20		
Metal Products, Mach. & Ele. Eqp.			1.51		4.17		3.14	8.16			7.03	14.02		19.23	157.80	1.00	19.57	11.85	0.60	79.53	1.61	3.31	
Tras., Com. and Public Utilities		2.44		246.64	36.54		20.72	30.25	38.57	17.94	41.77	67.87	39.23	175.45	197.97	21.26		87.33	1.35	112.85	58.94	18.34	
Wholesaler & Retailer	39.27	109.13	65.78	627.29	96.24	35.86	396.25	57.51	194.68	43.50	57.44	102.20	44.82	238.84	67.12	66.33	94.07	41.94	40.00	533.17	203.50	25.86	
Finance, Insurance and Real Estate	8.84			113.28	2.52		552.47		45.75	10.20	13.15	26.02		66.21	547.61			13.85	9.93		26.80	3.77	
Hotel or Restaurant			4.88	26.26	2.20	1.00	11.42	3.66	4.85	1.28	5.95	11.51	2.87		50.26		3.02	14.00	3.78	254.32	5.28	6.00	
Other Services		0.40	7.72	150.98	30.84	0.48	198.06	9.48	29.84	3.66	28.60	19.97	0.82	11.90	35.53	4.53	8.78	35.42	5.35	102.75	26.42		
Consumption Loans	6.84	47.01	1.87	133.37	30.18	9.82	155.66	11.05	2.90	5.23	22.15	45.64	48.11	40.19	255.48	13.27	10.96	88.48	13.31	277.06	4.33	7.25	
Local Government																							
Others	26.75	74.33	115.13	378.63	82.93	63.00	516.73	55.34	163.14	43.26	101.09	90.69	43.73	39.37	119.07	10.51	18.66	122.91	10.35	494.67	140.71	11.68	
<b>TOTAL sectorwise</b>	<b>145.99</b>	<b>263.83</b>	<b>246.74</b>	<b>2060.30</b>	<b>451.91</b>	<b>154.75</b>	<b>2261.39</b>	<b>247.73</b>	<b>626.14</b>	<b>168.12</b>	<b>363.38</b>	<b>645.69</b>	<b>204.41</b>	<b>730.23</b>	<b>1760.22</b>	<b>178.88</b>	<b>217.32</b>	<b>544.61</b>	<b>103.42</b>	<b>2521.09</b>	<b>574.92</b>	<b>85.35</b>	

Product Wise																							
Term Loan		2.44	83.57	121.61	3.47		28.98	3.83	18.52	38.97	22.96	54.31	30.73	47.18	194.92	32.50	149.05	62.19		109.33	144.27	10.57	
Overdraft		29.73	115.13	284.34		1.00	163.63		111.60	72.52	215.10	196.57	35.99	210.56	289.67	51.55	2.91	143.96	36.94	1270.16	203.61	38.42	
Trust Receipt Loan / Import Loan																							
Demand & Other Working Capital Loan	93.28	61.34		804.69	140.07	97.68	170.84	86.14	100.59		34.90	112.35	24.49		197.69			88.98	25.17	231.67	1.20	3.92	
Res. Per. H. Loan (Up to Rs. 10 mil.)	33.51	7.98		128.80	85.53	23.51	104.81	71.00	96.91	15.71	14.72	42.21	7.91	116.26	33.36	15.33	11.12	54.11	10.53	216.81	36.31	4.72	
Real Estate Loan	8.84		22.69	151.20			444.32		45.75	10.20	11.40	19.95		66.21	515.36	0.71	13.85	26.86	6.75	139.93	5.60		
Margin Nature Loan		21.29		8.18			90.96		37.76						13.21	0.17		23.05			3.16		
Hire Purchase Loan	6.19	17.12	4.75	347.13	45.38	7.22	155.49	35.20	38.57	17.79	38.94	99.53	44.04	209.40	230.04	23.98	7.73	92.15	1.99	257.13	27.58	23.46	
Deprived Sector Loan	3.52	10.30	10.89	44.48	15.33	4.10	85.74	31.19	16.79	4.25	12.54	25.42	6.81	16.78	69.47		15.15	16.44	3.19	65.12	10.86	2.13	
Bills Purchased																4.66							
Other Product	0.66	113.64	9.72	169.87	162.12	21.25	1016.63	20.37	159.64	8.67	12.83	95.36	54.43	63.84	216.48	49.98	17.51	36.87	18.85	227.78	145.49	2.13	
<b>Total Product wise Loan</b>	<b>145.99</b>	<b>263.83</b>	<b>246.74</b>	<b>2060.30</b>	<b>451.91</b>	<b>154.75</b>	<b>2261.39</b>	<b>247.73</b>	<b>626.14</b>	<b>168.12</b>	<b>363.38</b>	<b>645.69</b>	<b>204.41</b>	<b>730.23</b>	<b>1760.22</b>	<b>178.88</b>	<b>217.32</b>	<b>544.61</b>	<b>103.42</b>	<b>2521.09</b>	<b>574.92</b>	<b>85.35</b>	

Collateral Wise																							
Gold and Silver		5.67			20.67	2.23	136.74						40.83			10.24		66.79	10.14	206.61			
Government Securities																							
Non Governmental Securities		21.29					91.39								13.21	0.11		23.05			3.16		
Fixed Deposit Receipts	0.66	2.94	1.87	24.69	0.67	0.38	18.92	0.46	2.90	2.55	4.92	9.97	1.07	6.24	216.48	0.05	3.23	8.82	1.27	10.45	3.97	2.13	
Own	0.66	2.94	1.87	24.69	0.67	0.38	18.92	0.46	2.90	2.55	4.92	9.97	1.07	6.24	216.48	0.05	3.23	8.82	1.27	10.45	3.97	2.13	
Other Licences Institutions																							
Collateral of Properties	145.34	233.93	244.87	2004.66	430.57	152.15	1936.98	216.96	603.48	163.41	356.71	635.73	162.51	723.99	1386.60	165.86	210.98	439.89	87.17	2274.45	563.38	83.21	
Fixed Assets	145.34	233.93	244.87	2004.66	430.57	152.15	1936.98	216.96	603.48	163.41	356.71	635.73	162.51	723.99	1386.60	165.86	210.98	439.89	87.17	2274.45	563.38	83.21	
Current Assets																							
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee				22.78			77.36	30.32		2.15				69.47	2.61	3.10	6.06			26.43	7.57		
Government Guarantee														5.12									
Institutional Guarantee				22.00			77.14							64.35			6.00			20.00	1.90		
Personal Guarantee							0.23	0.42									3.10			5.21	5.67		
Collective Guarantee			0.78					29.90		2.15					2.61		0.06				1.22		
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee																							
Credit Card																							
Others				8.18					19.76		1.75				74.45					4.84			
<b>Total</b>	<b>145.99</b>	<b>263.83</b>	<b>246.74</b>	<b>2060.30</b>	<b>451.91</b>	<b>154.75</b>	<b>2261.39</b>	<b>247.73</b>	<b>626.14</b>	<b>168.12</b>	<b>363.38</b>	<b>645.69</b>	<b>204.41</b>	<b>730.23</b>	<b>1760.22</b>	<b>178.88</b>	<b>217.32</b>	<b>544.61</b>	<b>103.42</b>	<b>2521.09</b>	<b>574.92</b>	<b>85.35</b>	

**Statement of Loans and Advances**  
as on Kattik end, 2069 (Rs in million)

Bank Name	Mt. Makalu	Sindhu	Sahara	Social	NCommunity	Cosmos	Manaslu	Sannatidhi	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi	Nepal Awaz	NFL	NDC Capital	NNFL	NSMFL	Peoples	Merchantile	KFL	Himalaya	
<b>Sector Wise</b>																							
Agricultural and Forest Related	4.07	2.96	2.30		48.12	1.40	7.65	46.10	29.34	7.01	7.62				34.80	7.38	77.55	41.49	6.25			26.99	
Fishery Related								0.40			13.18						2.43						
Mining Related								0.15								2.50			71.00				
Manufacturing (Producing) Related	0.12	12.23	5.08	12.32	38.85	1.61	6.80	7.55	43.98	5.76	268.75	0.20			36.74	40.50	195.75	97.15	4.77			4.63	
Construction	3.44	25.25	1.53	41.56	43.70	10.18	41.01	11.55	41.31	8.01	548.19			374.30	92.86	60.79	591.98	238.59	272.42	1.49		43.29	
Electricity, Gas and Water											2.70				24.34	8.05		23.08					
Metal Products, Mach. & Ele. Eqp.			1.00	10.20	7.01		4.69	1.51	28.24		102.47						23.14	3.45					
Tras., Com. and Public Utilities		156.61	0.34		3.66	15.20	34.30	11.92	107.02	6.69	818.41	0.43			1.43	45.88	121.29		0.83	16.31		13.28	
Wholesaler & Retailer	6.42	114.54	38.13	62.40	56.95	19.74	80.16	46.14	30.51	20.31	839.96	9.73			190.13	313.17	429.21	67.29	121.86	3.93		59.35	
Finance, Insurance and Real Estate		17.97		68.54	9.93			2.00			549.63					169.30	250.98	225.67				42.50	
Hotel or Restaurant	0.38	3.50	0.26	169.72	20.10		2.60	4.92	5.48	4.20	397.78	0.68			18.48	88.02	49.74	39.71	82.09			4.05	
Other Services	17.10	0.20	2.20	6.08	10.87	23.05	9.29	4.23	27.91		252.12	3.11			1.40	5.57	93.14					6.35	
Consumption Loans	9.94	49.29		93.43	13.79	14.76	78.19	11.59	57.72	6.20	151.81	0.08		25.50	78.18	160.95	95.57	290.29	22.07			94.28	
Local Government																		33.18					7.65
Others	4.27	43.32	39.13	128.20	77.12	19.40	36.89	45.30	87.20	17.99	740.39				141.79	108.46	1474.13	347.27	24.80			71.70	
<b>TOTAL sectorwise</b>	<b>45.74</b>	<b>425.86</b>	<b>89.97</b>	<b>592.46</b>	<b>330.12</b>	<b>105.33</b>	<b>301.59</b>	<b>193.35</b>	<b>458.71</b>	<b>76.16</b>	<b>4693.01</b>	<b>14.22</b>		<b>399.80</b>	<b>620.16</b>	<b>1010.58</b>	<b>3404.93</b>	<b>1407.17</b>	<b>606.09</b>	<b>21.73</b>		<b>374.06</b>	

**Product Wise**

Term Loan		71.50		143.73		30.04	14.31	14.12	3.79	35.53	487.19	1.41			0.94	309.01	141.44	223.01	157.86	3.74		86.34	
Overdraft	0.80	102.08	3.59	208.04	68.24	15.88	66.97	21.14	152.23	14.83	876.63	12.13											
Trust Receipt Loan / Import Loan																							
Demand & Other Working Capital Loan	26.92		82.21		2.49		14.52	29.44	10.56		869.17				303.55	186.88	735.14	370.35				69.43	
Res. Per. H. Loan (Up to Rs. 10 mil.)	3.44			11.25	35.04	4.95	41.01	7.24	40.75	8.01	548.19			321.50	72.51	116.06	481.47	41.57	19.99			43.29	
Real Estate Loan		34.45		108.23	7.62			7.74	41.56		518.43			39.40	20.35	156.62	389.97	357.29	394.28	1.20		42.50	
Margin Nature Loan		13.18		91.77				2.40			9.56				34.65	109.51	55.89	66.88	9.75			94.28	
Hire Purchase Loan		156.61	0.34	16.35	20.30	20.68	34.23	17.34	133.93	11.69	911.64				1.50	54.05	134.70	204.21	7.43	16.31		13.28	
Deprived Sector Loan	1.89	11.73	0.66	12.33	14.90	14.34	8.39	6.35	2.48	1.98	96.99	0.61		13.40	16.84	28.71	89.85	83.18	6.25	0.49		7.65	
Bills Purchased																							
Other Product	12.70	36.30	3.17	0.75	181.53	19.43	122.15	87.58	73.42	4.12	375.21	0.08		25.50	169.81	49.73	1376.47	60.69	10.53			17.30	
<b>Total Product wise Loan</b>	<b>45.74</b>	<b>425.86</b>	<b>89.97</b>	<b>592.46</b>	<b>330.12</b>	<b>105.33</b>	<b>301.59</b>	<b>193.35</b>	<b>458.71</b>	<b>76.16</b>	<b>4693.01</b>	<b>14.22</b>		<b>399.80</b>	<b>620.16</b>	<b>1010.58</b>	<b>3404.93</b>	<b>1407.17</b>	<b>606.09</b>	<b>21.73</b>		<b>374.06</b>	

**Collateral Wise**

Gold and Silver	33.24	32.79				8.99	75.41			27.53	3.62												
Government Securities																							
Non Governmental Securities				91.77				1.50			9.56							66.88	9.75			78.86	
Fixed Deposit Receipts	0.18	3.32		0.75	2.77	0.29	0.77	2.49	1.29	1.20	59.18	0.08		25.50	44.86	46.20	71.74	19.20	5.72			15.42	
Own	0.18	3.32		0.75	2.77	0.29	0.77	2.49	1.29	1.20	59.18	0.08		25.50	44.86	46.20	71.74	19.20	5.72			15.42	
Other Licences Institutions																							
Collateral of Properties	12.07	389.76	89.97	491.94	320.01	81.38	225.41	185.48	427.42	74.96	4544.01	14.15		374.30	518.56	891.89	3264.10	1237.92	590.60	21.48		279.78	
Fixed Assets	12.07	389.76	89.97	491.94	320.01	81.38	225.41	185.48	427.42	74.96	4544.01	14.15		374.30	518.56	891.89	3264.10	1237.92	590.60	21.48		279.78	
Current Assets																							
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee	0.26			8.00		14.66			2.48		74.94							83.18					
Government Guarantee											13.15							33.18					
Institutional Guarantee				8.00					2.48		42.50												
Personal Guarantee											19.29												
Collective Guarantee						14.66																	
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee	0.26																	50.00					
Credit Card																							
Others					7.34	0.01		3.89			1.70				56.74	72.48	69.09		0.02	0.25			
<b>Total</b>	<b>45.74</b>	<b>425.86</b>	<b>89.97</b>	<b>592.46</b>	<b>330.12</b>	<b>105.33</b>	<b>301.59</b>	<b>193.35</b>	<b>458.71</b>	<b>76.16</b>	<b>4693.01</b>	<b>14.22</b>		<b>399.80</b>	<b>620.16</b>	<b>1010.58</b>	<b>3404.93</b>	<b>1407.17</b>	<b>606.09</b>	<b>21.73</b>		<b>374.06</b>	

**Statement of Loans and Advances**  
as on Kattik end, 2069 (Rs in million)

Bank Name	Union	Gorkha	PFCL	NHMFL	Goodwill	SFL	SFCL	Lumbini	YFL	ILFCO	Mahabani	Lalitpur	United FC	General	Progressive		Navadurga	Janaki	Pokhara	Central	Premier	Arun	
<b>Sector Wise</b>																							
Agricultural and Forest Related	3.32		172.10	90.27	80.16		64.97	0.41	50.38	6.79	17.97			3.55	0.00		50.68	10.00	26.42	5.84	6.57	24.43	
Fishery Related											11.93				0.00								
Mining Related			3.90					0.62			8.30	3.49	2.40				0.35				18.10	11.67	14.30
Manufacturing (Producing) Related	86.08	5.47	108.32	53.70		108.04	151.71	177.94	285.63	316.85	164.41		24.76	8.98	13.82		318.65	89.56	115.14	141.67	131.34		
Construction	212.98	50.09	359.10	159.66	437.35	136.65	294.31	203.41	99.32	89.40	442.18	75.50	697.58	122.07	18.69		13.22	152.16	39.59	97.60	131.34	48.19	
Electricity, Gas and Water			4.23	0.13			0.60	4.98							0.00		2.00		3.10		3.56	24.85	
Metal Products, Mach. & Ele. Eqp.	55.35	0.08	12.19	5.31	83.03		4.81	0.86	1.00	161.22	6.96		260.90		1.42		5.25			2.72	49.54	6.05	
Tras., Com. and Public Utilities	63.09	22.47	124.87	120.30	119.10	100.57	55.36	132.76	198.76	831.16	245.72		19.46		33.96		5.70		150.70	93.43	110.72		
Wholesaler & Retailer	12.66	14.04	222.40	90.33	679.89	368.69	200.55	215.85	200.00	240.00	343.71	417.04	15.84	235.36	9.65		269.96	278.53	366.19	323.39	69.28	49.47	
Finance, Insurance and Real Estate	64.63	35.38	48.39	323.77			85.40	91.82	49.11	325.03	376.70	736.19	110.23		25.62		86.14	42.61	185.07	246.39	206.31		
Hotel or Restaurant	5.66	7.50	19.55	33.07			53.36	203.68	26.68	18.22	61.93		20.00		0.00		64.34	8.82	49.11	6.83	10.09	22.61	
Other Services	17.68	1.01	21.91	45.76	53.50	9.16	212.63	150.93	17.67	375.46	18.04	141.11	0.97	16.86	21.96		27.43	72.16	66.41	56.04	7.79	0.13	
Consumption Loans	193.82	27.52	78.80	163.09	123.99	20.88	106.86	29.33	149.97	64.66	133.84	140.51	899.84	59.37	17.84		45.14	54.62	10.74	93.08	28.21	8.73	
Local Government															0.00		1.52	2.20					
Others	163.47	90.81	427.61	265.67	65.92	199.24		208.24	279.53	131.90	321.32	133.18	166.32	277.45	18.49		47.93	67.75	393.34	179.15	191.48	48.99	
<b>TOTAL sectorwise</b>	<b>878.75</b>	<b>254.37</b>	<b>1603.36</b>	<b>1351.05</b>	<b>1642.94</b>	<b>943.24</b>	<b>1230.56</b>	<b>1420.81</b>	<b>1358.06</b>	<b>2568.99</b>	<b>2144.71</b>	<b>1647.03</b>	<b>2218.30</b>	<b>723.64</b>	<b>161.45</b>		<b>938.32</b>	<b>778.41</b>	<b>1405.80</b>	<b>1267.80</b>	<b>979.18</b>	<b>222.90</b>	

Product Wise																							
Term Loan	200.06		744.99	256.45	710.92		200.24		99.24	768.40	238.55	417.04			17.57		1.50	368.09	204.54	7.45	46.08		
Overdraft																							
Trust Receipt Loan / Import Loan																							
Demand & Other Working Capital Loan	108.64	121.61	270.57			518.88	369.83	787.83	814.22	340.98	575.71		143.59		30.59		805.60		531.22	805.05	330.24	91.34	
Res. Per. H. Loan (Up to Rs. 10 mil.)	115.70	40.62	194.38	160.76	300.95	83.90	203.39	95.42	38.23	38.45	332.87	75.50	481.77		9.89		8.76	129.36		96.20	275.98	35.65	
Real Estate Loan	134.88	34.54	83.72	323.39	217.20	52.75	165.17	206.73	47.12	442.56	416.39	736.19	79.37	122.07	21.66		76.98	65.41	224.66	223.89	213.54	22.44	
Margin Nature Loan	147.95	24.65	4.10	55.30	65.92	19.28	83.68	8.30	13.01	21.69	75.57	25.14	109.48	10.59	13.02		22.27			37.70	14.98		
Hire Purchase Loan	67.35	22.47	136.52	120.30	194.75	100.57	45.60	80.03	267.11	815.49	264.24	29.43	953.17	11.15	31.76		1.93	4.73	150.70	54.06	35.61	5.74	
Deprived Sector Loan	21.73	9.47	48.82	34.20	74.21	29.77	30.50	29.00	30.52	55.25	47.78	45.64	54.36	11.47	6.43		21.27	16.18	36.37	43.45	27.86	4.92	
Bills Purchased																							
Other Product	82.44	1.01	120.25	400.64	78.98	138.08	132.15	213.49	48.61	86.17	193.59	318.08	396.56	568.36	30.52			194.64	258.31		34.88	62.82	
<b>Total Product wise Loan</b>	<b>878.75</b>	<b>254.37</b>	<b>1603.36</b>	<b>1351.05</b>	<b>1642.94</b>	<b>943.24</b>	<b>1230.56</b>	<b>1420.81</b>	<b>1358.06</b>	<b>2568.99</b>	<b>2144.71</b>	<b>1647.03</b>	<b>2218.30</b>	<b>723.64</b>	<b>161.45</b>		<b>938.32</b>	<b>778.41</b>	<b>1405.80</b>	<b>1267.80</b>	<b>979.18</b>	<b>222.90</b>	

Collateral Wise																							
Gold and Silver			13.39		25.48				13.57					23.84									
Government Securities																							
Non Governmental Securities	147.95	24.65					83.68			21.69	75.57	25.14		10.59	12.59		22.38			37.70	14.98		
Fixed Deposit Receipts	24.28	2.87	23.44	121.54	98.51	20.88	23.17	25.45	35.04	57.11	49.97	85.93	19.17	59.37	4.82		22.76	41.61	10.74	46.95	8.46	2.99	
Own	24.28	2.87	23.44	121.54	98.51	20.88	23.17	25.45	35.04	57.11	49.97	85.93	19.17	59.37	4.82		22.76	41.61	10.74	46.95	8.46	2.99	
Other Licences Institutions																							
Collateral of Properties	653.61	226.85	1566.51	1165.51	1370.00	922.36	1123.50	1335.35	1296.44	2433.60	1985.21	1307.29	1947.79	653.68	132.45		843.73	726.34	1395.07	1183.15	938.88	170.92	
Fixed Assets	653.61	226.85	1566.51	1165.51	1370.00	922.36	1123.50	1335.35	1296.44	2433.60	1985.21	841.12	1947.79	653.68	132.45		843.73	726.34	1395.07	1183.15	938.88	170.92	
Current Assets												466.17											
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee	52.91		0.02		83.03		0.20	29.00		55.69	30.33		32.87		11.59						16.87		
Government Guarantee	3.25									15.25											2.00		
Institutional Guarantee	18.16							29.00		40.00	30.02		32.63		4.38						14.00		
Personal Guarantee	31.50							0.20		0.44	0.31		0.25		7.21						0.87		
Collective Guarantee			0.02																				
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee					83.03																		
Credit Card																							
Others				64.00	65.92			31.01	13.01	0.90	3.62	228.66	194.63				47.93	10.46				48.99	
<b>Total</b>	<b>878.75</b>	<b>254.37</b>	<b>1603.36</b>	<b>1351.05</b>	<b>1642.94</b>	<b>943.24</b>	<b>1230.56</b>	<b>1420.81</b>	<b>1358.06</b>	<b>2568.99</b>	<b>2144.71</b>	<b>1647.03</b>	<b>2218.30</b>	<b>723.64</b>	<b>161.45</b>		<b>938.32</b>	<b>778.41</b>	<b>1405.80</b>	<b>1267.80</b>	<b>979.18</b>	<b>222.90</b>	



**Statement of Loans and Advances**  
as on Kattik end, 2069 (Rs in million)

Bank Name	Mulipurpose	Synergy	Srijana	Om		WMBFL	CMBFCL	Crystal	Royal	Ganeshwari	Patan	Fewa	Everest	Prudential	ICFC	Sajamatha	Civil	Prabhu	Imperial	Kuber	NEFL	Valley	
<b>Sector Wise</b>																							
Agricultural and Forest Related	23.46	80.82	6.45	21.88			368.54		63.71	0.45	7.49	15.65	25.47	1.63	51.70	86.24	2.05	167.49		1.10	3.67	0.44	
Fishery Related		2.12											2.00	1.11	0.00	0.30							
Mining Related		6.04							28.56						0.70				6.50	4.98			
Manufacturing (Producing) Related	5.20	240.51		115.01		57.12	864.39		280.19	17.31	26.28	150.28	5.86	15.75	298.66	48.09		207.64	30.00	21.80	42.90		
Construction	22.77	274.96	17.81	392.24		53.76	10.73	270.43	69.07	235.82	48.29	349.42	90.50	31.81	151.02	134.72	22.10	362.42	38.92	53.58	38.14	38.41	
Electricity, Gas and Water		97.74													38.66	0.57		54.55					
Metal Products, Mach. & Ele. Eqp.		10.08		5.00					39.22	3.69	0.30	46.87	0.76	0.06	55.02	12.19		5.55				5.38	
Tras., Com. and Public Utilities		282.62		184.93		33.49	8.33		48.92	13.47		423.61	171.67	30.01	9.29	188.05	10.78	178.98	35.29	6.95	107.43		
Wholesaler & Retailer	25.29	258.96	130.04	582.50		82.80	178.19		163.63	4.39	7.83	339.27	8.40	123.80	538.21	105.93		472.35	116.12	67.57	55.36	243.43	
Finance, Insurance and Real Estate		168.06		160.06		240.41	12.77		368.39	69.25	16.47	15.73		137.33	745.57	59.48	81.46	1089.83	78.43	322.32	42.93	33.66	
Hotel or Restaurant		48.96	14.19	136.83		1.38	91.81		54.73	1.22	0.31	136.78	2.28	37.98	124.34	7.91		258.27	8.00	3.07	2.32		
Other Services	10.78	355.36	14.54	28.77		29.18	3.11		20.90	61.91	12.82	82.81	3.90	40.94	44.71	73.11	296.86	375.32	7.60	65.39	7.99	1.78	
Consumption Loans	20.21	126.43	12.09	300.11		39.93	15.46	16.46	71.14	62.84	70.98	86.25	16.84	76.15	124.51	169.04	7.53	334.25	8.33	45.92	94.81	126.10	
Local Government		5.38													0.00							1.30	
Others	2.86	292.71	127.31	948.32		231.86	872.28	490.90	708.75	308.39	76.70	710.03	77.79	292.88	802.47	395.46	121.21	868.46	205.75	237.58	198.30	303.35	
<b>TOTAL sectorwise</b>	<b>110.57</b>	<b>2250.74</b>	<b>322.42</b>	<b>2875.64</b>		<b>769.93</b>	<b>2425.61</b>	<b>777.78</b>	<b>1917.23</b>	<b>778.74</b>	<b>267.46</b>	<b>2358.70</b>	<b>404.58</b>	<b>788.33</b>	<b>2984.86</b>	<b>1281.10</b>	<b>541.98</b>	<b>4375.12</b>	<b>534.93</b>	<b>830.25</b>	<b>600.52</b>	<b>747.16</b>	

<b>Product Wise</b>																							
Term Loan	63.27	756.82	130.04	357.45		162.78	1362.23	622.54	97.53	176.55		104.18	153.75	503.45	10.48	34.63	0.03	204.66		14.77	178.10	269.52	
Overdraft															0.00								
Trust Receipt Loan / Import Loan															0.00								
Demand & Other Working Capital Loan		280.59		637.67		131.54	185.95	16.76	603.16		64.63	684.07			1862.18	240.69	402.08	1652.46	306.51	302.22	86.96	215.91	
Res. Per. H. Loan (Up to Rs. 10 mil.)	22.77	189.65		176.66		0.19	4.15		66.77	152.55	19.65	202.16		11.57	140.35	131.59	22.10	109.03	33.42	45.42	37.42	38.41	
Real Estate Loan		369.89		272.40		233.10	718.51	131.36	316.72	150.72	12.77	124.12	99.95	121.18	528.91	51.30	77.76	962.46	114.99	84.79	71.43	49.66	
Margin Nature Loan		45.82		8.55		49.15			48.30	26.96	52.31			53.73	241.42	181.33	18.65	90.07	21.20	14.64	77.95	20.47	
Hire Purchase Loan	6.66	133.39	5.10	187.32		37.55	16.00	7.02	42.11	18.25	1.26	482.89	68.58	39.31	79.96	210.42	11.10	389.52	39.06	26.41	122.13	29.44	
Deprived Sector Loan	2.86	69.05	8.87	78.19		7.54	12.00	0.10	83.09	23.08	7.69	55.42	35.60	30.64	58.71	61.51	9.43	93.80	15.19	24.87	19.78	25.31	
Bills Purchased											3.80							0.06			2.60		
Other Product	15.03	405.55	178.42	1157.42		148.07	126.76		659.54	230.63	105.36	705.86	46.71	28.46	62.86	369.64	0.84	873.05	4.56	314.54	6.76	98.43	
<b>Total Product wise Loan</b>	<b>110.57</b>	<b>2250.74</b>	<b>322.42</b>	<b>2875.64</b>		<b>769.93</b>	<b>2425.61</b>	<b>777.78</b>	<b>1917.23</b>	<b>778.74</b>	<b>267.46</b>	<b>2358.70</b>	<b>404.58</b>	<b>788.33</b>	<b>2984.86</b>	<b>1281.10</b>	<b>541.98</b>	<b>4375.12</b>	<b>534.93</b>	<b>830.25</b>	<b>600.52</b>	<b>747.16</b>	

<b>Collateral Wise</b>																							
Gold and Silver				199.32														18.89				87.91	
Government Securities								0.49							11.75								
Non Governmental Securities				8.55		18.59			48.30		53.91				53.73	181.33					12.53	77.95	
Fixed Deposit Receipts	13.55	52.83	7.00	72.26		24.19	7.11	8.95	22.84	17.64	15.70	21.19	21.91	12.55	135.14	24.86	7.53	29.10	4.56	17.18	2.16	8.75	
Own	13.55	52.83	7.00	72.26		24.19	7.11	8.95	22.84	17.64	15.70	21.19	21.91	12.55	135.14	24.86	7.53	29.10	4.56	17.18	2.16	8.75	
Other Licences Institutions																							
Collateral of Properties	97.02	1895.09	5.10	2595.51		668.92	2406.50	768.35	1764.33	654.75	184.91	2337.51	382.39	691.41	2521.76	1059.86	473.25	3836.35	493.98	774.55	502.12	650.51	
Fixed Assets	97.02	1895.09	5.10	2595.51		668.92	2406.50	768.35	1764.33	654.75	184.88	2337.51	382.39	691.41	2521.76	1059.86	473.25	3836.35	493.98	774.45	502.12	650.51	
Current Assets											0.03										0.10		
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee		10.12				42.78	12.00		39.82	0.30	8.82				40.51	15.05	11.27	219.25			20.60		
Government Guarantee		4.02														4.85					20.00		
Institutional Guarantee		0.05				34.22	12.00		36.70		5.51				13.00	10.20					0.39		
Personal Guarantee		6.05				8.55			3.12	0.30	3.31				25.00		11.27	200.62			0.22		
Collective Guarantee															2.51			3.91					
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee																							
Credit Card																							
Others		292.71	310.33			15.45			41.93	106.05	4.12		0.28	30.64	275.70		49.93	271.52	36.39	5.39	18.30		
<b>Total</b>	<b>110.57</b>	<b>2250.74</b>	<b>322.42</b>	<b>2875.64</b>		<b>769.93</b>	<b>2425.61</b>	<b>777.78</b>	<b>1917.23</b>	<b>778.74</b>	<b>267.46</b>	<b>2358.70</b>	<b>404.58</b>	<b>788.33</b>	<b>2984.86</b>	<b>1281.10</b>	<b>541.98</b>	<b>4375.12</b>	<b>534.93</b>	<b>830.25</b>	<b>600.52</b>	<b>747.16</b>	

**Statement of Loans and Advances**  
as on Kattik end, 2069 (Rs in million)

Bank Name	Seti	hama	reliable	Api	Namaste	Kaski	Zenith	Unique	Manjusree	Subhalaxmi	Jebils	Reliance	Lotus	Baibhav	Bhaktapur
<b>Sector Wise</b>															
Agricultural and Forest Related	18.70	2.97	9.56	18.00	4.21	31.01	12.77	7.48	18.06	13.04	15.09		0.73	5.47	14.76
Fishery Related					0.43						0.05			1.63	
Mining Related															
Manufacturing (Producing) Related	15.93			75.49		51.62	65.40	14.29	86.40	37.30	3.00	19.29	11.50	11.53	19.73
Construction	5.45	8.14	257.28	72.08	25.28	184.55	61.72	19.17	59.54	50.27	68.98	133.58	32.00	10.99	47.62
Electricity, Gas and Water														3.50	
Metal Products, Mach. & Ele. Eqp.					0.50		9.43		26.98	1.25	0.30	13.63			
Tras., Com. and Public Utilities		56.12	77.84	144.92	1.76	270.72	27.49	49.77	67.71	49.65	34.90	153.53	87.54		2.60
Wholesaler & Retailer	67.30	19.38	327.47	334.79	10.22	292.20	67.53	45.38	88.20	75.79	61.04	43.32	39.57	35.26	39.10
Finance, Insurance and Real Estate		95.28	95.99		0.47	48.90	84.50	10.60	67.54	9.00	10.79	5.00	5.30	15.90	5.00
Hotel or Restaurant		3.60				0.20	22.95		10.21	12.85	6.55	9.26		1.03	3.50
Other Services	9.55	42.74	1.56	13.91	0.20	2.89	31.14	9.50	27.76	49.45	2.53	1.01	8.63	14.60	8.87
Consumption Loans	4.19	3.86	165.81	50.52	1.80	21.00	81.11	13.15	149.66	80.54	99.77	53.70	40.60	19.58	18.55
Local Government							1.46								
Others	23.20	116.50	524.28	206.24	38.37	401.43	297.25	363.99	271.12	203.94	132.43	274.70	88.80	122.83	5.93
<b>TOTAL sectorwise</b>	<b>144.31</b>	<b>348.60</b>	<b>1459.80</b>	<b>915.95</b>	<b>83.24</b>	<b>1304.52</b>	<b>762.76</b>	<b>533.32</b>	<b>873.17</b>	<b>583.08</b>	<b>435.43</b>	<b>707.02</b>	<b>314.66</b>	<b>242.33</b>	<b>165.64</b>

Product Wise															
Term Loan	2.17	11.25	62.86	24.41	12.34	18.51	49.25		32.94		3.38		20.94	2.47	19.68
Overdraft															
Trust Receipt Loan / Import Loan															
Demand & Other Working Capital Loan	110.85	164.66	262.54	575.11		325.31	171.94	266.14	486.39	195.81	80.52		37.27	63.38	56.35
Res. Per. H. Loan (Up to Rs. 10 mil.)	5.45	3.96	87.79	72.08	25.28	160.88		22.48	37.91	30.35	60.59	129.95		10.99	29.36
Real Estate Loan		80.18	152.92		0.47	72.57	115.48	93.79	83.89	57.38	19.90	46.99	32.00	6.40	
Margin Nature Loan		4.45	63.77			2.00	55.20	26.46	139.85	39.53	80.51	27.34	10.50	10.93	
Hire Purchase Loan	3.22	64.62	113.38	152.04	2.64	270.72	32.80	55.09	63.21	94.07	44.41	167.66	107.42	1.73	31.48
Deprived Sector Loan	6.33	15.10	50.88	15.57	2.89	31.01	19.73	10.88	17.10	23.69	12.34	10.90	11.68	8.64	5.00
Bills Purchased			1.51												
Other Product	16.28	4.38	664.15	76.74	39.62	423.52	318.36	58.48	11.88	142.25	133.80	324.18	94.85	137.79	23.78
<b>Total Product wise Loan</b>	<b>144.31</b>	<b>348.60</b>	<b>1459.80</b>	<b>915.95</b>	<b>83.24</b>	<b>1304.52</b>	<b>762.76</b>	<b>533.32</b>	<b>873.17</b>	<b>583.08</b>	<b>435.43</b>	<b>707.02</b>	<b>314.66</b>	<b>242.33</b>	<b>165.64</b>

Collateral Wise															
Gold and Silver			58.99	31.03										0.04	7.72
Government Securities															
Non Governmental Securities			63.77				55.20	25.30	139.85						
Fixed Deposit Receipts	0.97	3.86	7.51	12.37	0.92	19.00	8.51	9.91	9.82	25.58	7.25	10.08	4.61	1.33	0.87
Own	0.97	3.86	7.51	12.37	0.92	19.00	8.51	9.91	9.82	25.58	7.25	10.08	4.61	1.33	0.87
Other Licences Institutions															
Collateral of Properties	143.34	317.40	712.13	872.55	82.22	1269.61	689.14	274.57	680.04	517.97	333.41	625.69	281.04	160.10	150.95
Fixed Assets	143.34	317.40	702.58	872.55	82.22	1269.61	689.14	274.57	680.04	517.97	333.41	625.69	281.04	160.10	150.95
Current Assets			9.54												
Against security of Bill												12.73			
Domestic Bills												12.73			
Foreign Bills															
Against Guarantee		22.89				13.90	9.91				14.16	13.16	23.57	7.20	1.10
Government Guarantee						1.60	1.46								
Institutional Guarantee		15.10					8.00				4.00	5.00	5.30	5.00	
Personal Guarantee		7.79					0.45				9.86	5.10	7.77	2.20	1.10
Collective Guarantee						12.30					0.30	3.06			
Int. Rtd. Foreign Bank's Guarantee															
Other Guarantee													10.50		
Credit Card															
Others		4.45	617.40		0.10	2.00		223.53	43.46	39.53	80.61	45.36	5.45	73.66	5.00
<b>Total</b>	<b>144.31</b>	<b>348.60</b>	<b>1459.80</b>	<b>915.95</b>	<b>83.24</b>	<b>1304.52</b>	<b>762.76</b>	<b>533.32</b>	<b>873.17</b>	<b>583.08</b>	<b>435.43</b>	<b>707.02</b>	<b>314.66</b>	<b>242.33</b>	<b>165.64</b>

## Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities		Mid-July			Mid-Nov	Mid-Dec	% Change			
		2010	2011	2012	2012	2012	2/1	3/2	4/3	5/4
		1	2	3	4	5				
<b>1</b>	<b>CAPITAL FUND</b>	2174.7	2408.8	2816.6	3207.6	3250.5	10.8%	16.9%	13.9%	1.3%
	a. Paid-up Capital	1272.7	1546.3	1717.2	1811.2	1825.2	21.5%	11.1%	5.5%	0.8%
	b. Statutory Reserves	162.9	245.6	288.3	373.5	373.0	50.7%	17.4%	29.5%	-0.1%
	c. Retained Earning	125.2	-25.6	107.6	187.8	205.3	-120.4%	-520.7%	74.6%	9.3%
	d. Others Reserves	613.8	642.5	703.6	835.2	847.0	4.7%	9.5%	18.7%	1.4%
<b>2</b>	<b>BORROWINGS</b>	10753.8	13037.6	16586.4	15719.5	15609.3	21.2%	27.2%	-5.2%	-0.7%
	a. NRB	210.4	200.9	198.4	174.6	170.9	-4.5%	-1.3%	-12.0%	-2.1%
	f. Others	10543.4	12836.7	16388.0	15544.9	15438.5	21.8%	27.7%	-5.1%	-0.7%
<b>3</b>	<b>DEPOSITS</b>	2574.3	3537.4	5235.2	5645.8	5754.1	37.4%	48.0%	7.8%	1.9%
<b>4</b>	<b>Other Liabilities</b>	1415.5	1818.6	2502.9	3006.7	3087.3	28.5%	37.6%	20.1%	2.7%
	a. Loan Loss Provision	388.8	436.3	505.5	651.2	655.9	12.2%	15.9%	28.8%	0.7%
	b. Interest Suspense a/c	275.4	354.0	410.0	491.6	501.6	28.5%	15.8%	19.9%	2.0%
	c. Others	751.3	1028.4	1587.5	1864.0	1929.8	36.9%	54.4%	17.4%	3.5%
<b>5</b>	<b>Reconciliation A/c</b>	1726.4	223.2	2236.6	1719.3	1588.7	-87.1%	902.1%	-23.1%	-7.6%
<b>6</b>	<b>Profit &amp; Loss A/c</b>	277.4	470.7	629.8	247.2	338.4	69.7%	33.8%	-60.8%	36.9%
<b>Total</b>		<b>18922.1</b>	<b>21496.4</b>	<b>30007.5</b>	<b>29546.2</b>	29628.4	13.6%	39.6%	-1.5%	0.3%
<b>Assets</b>										
<b>1</b>	<b>LIQUID FUNDS</b>	2172.8	3272.2	5843.5	4263.4	3936.7	50.6%	78.6%	-27.0%	-7.7%
	a. Cash Balance	24.9	31.8	44.2	19.0	29.2	27.5%	39.0%	-57.1%	53.7%
	b. Bank Balance	1691.9	2632.4	3253.9	3052.9	2726.5	55.6%	23.6%	-6.2%	-10.7%
	c. Money at Call	456.0	608.1	2545.4	1191.6	1181.1	33.4%	318.6%	-53.2%	-0.9%
<b>2</b>	<b>INVESTMENT IN SECURITIES EXCEPT SHARES</b>	111.2	164.7	128.7	128.7	128.7	48.1%	-21.9%	0.0%	0.0%
<b>3</b>	<b>SHARE &amp; OTHER INVESTMENT</b>	2424.6	1560.5	2040.6	2543.5	2854.5	-35.6%	30.8%	24.6%	12.2%
<b>4</b>	<b>LOANS &amp; ADVANCES</b>	11117.0	14649.9	17738.3	18966.1	19074.1	31.8%	21.1%	6.9%	0.6%
	Institutional	11117.0	14649.9	6194.1	5106.7	5186.5	31.8%	-57.7%	-17.6%	1.6%
	Individual			11544.2	13859.4	13887.6	0.0%	0.0%	20.1%	0.2%
<b>5</b>	<b>FIXED ASSETS</b>	225.5	259.3	340.2	368.9	375.1	15.0%	31.2%	8.4%	1.7%
<b>6</b>	<b>OTHER ASSETS</b>	907.8	1253.2	1594.9	1570.8	1585.9	38.0%	27.3%	-1.5%	1.0%
<b>7</b>	<b>Expenses not Written off</b>	1.5	1.1	0.7	10.6	10.6	-28.8%	-35.1%	1412.7%	0.0%
<b>8</b>	<b>Reconciliation Account</b>	1712.1	253.0	2234.8	0.0	0.0	-85.2%	783.3%	-100.0%	0.0%
<b>9</b>	<b>Profit &amp; Loss A/c</b>	249.7	82.5	85.8	1598.2	1570.3	-67.0%	4.1%	1762.0%	-1.7%
<b>Total</b>		<b>18922.2</b>	<b>21496.4</b>	<b>30007.5</b>	<b>29546.2</b>	<b>29628.4</b>	13.6%	39.6%	-1.5%	0.3%

Statement of Assets and Liabilities of Micro-finance Companies  
as on Kattik end, 2069 (Rs in million)

Particulars	PUGBB	SPGGB	PAGBB	MPGGB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	SWABALAMBAN	SANA KISAN	NERUDE
<b>1 CAPITAL FUND</b>	42.48	-169.58	161.88	36.38	108.53	304.87	1072.58	172.08	261.83	263.89	523.72	90.77
a. Paid-up Capital	60.00	58.50	100.00	73.57	100.00	192.46	334.00	106.14	126.02	124.78	140.00	56.00
b. Statutory Reserve	5.33	1.36	16.53	6.30	6.40	42.06	102.43	33.88	54.89	50.30	27.52	16.91
c. Retained Earning	-30.45	-229.44	39.23	-46.33	0.00	18.41	281.55	25.87	47.01	8.76	78.78	2.51
d. Others Reserve fund	7.60	0.00	6.12	2.84	2.13	51.94	354.60	6.18	33.91	80.04	277.42	15.34
<b>2 BORROWINGS</b>	644.65	176.23	923.78	559.58	575.22	2081.63	2676.72	1021.45	1464.88	1290.33	2815.86	442.38
a. NRB	55.22	16.45	3.65	7.24	39.59	3.12	0.00	11.35	12.87	0.00	10.42	0.00
B. Others	589.43	159.78	920.13	552.34	535.63	2078.51	2676.72	1010.10	1452.01	1290.33	2805.45	442.38
<b>3 DEPOSITS</b>	80.31	58.36	309.61	246.37	258.26	1031.72	0.00	349.60	1894.13	1013.64	0.00	321.71
<b>4 OTHER LIABILITIES</b>	278.06	270.89	251.91	98.42	218.95	362.88	310.65	119.95	243.30	389.79	359.81	106.10
1. Loan Loss Provision	50.95	51.62	78.24	36.61	96.36	62.52	70.20	24.71	28.71	67.11	51.97	17.63
2. Interest Suspense a/c	176.90	109.80	59.26	26.73	45.73	33.35	24.48	5.56	0.00	12.09	1.73	4.43
3. Others	50.21	109.47	114.41	35.08	76.86	267.00	215.97	89.68	214.59	310.59	306.11	84.04
<b>5 RECONCILIATION A/C</b>	0.00	70.09	4.48	3.15	31.09	0.00	0.00	-5.91	929.35	0.00	2.63	407.34
<b>6 PROFIT &amp; LOSS A/C</b>	6.48	0.00	18.21	8.74	4.53	43.82	59.32	47.27	51.17	18.79	44.36	14.84
<b>TOTAL LIABILITIES</b>	1051.98	405.99	1669.87	952.64	1196.58	3824.92	4119.27	1704.43	4844.66	2976.43	3746.38	1383.12
<b>Assets</b>												
<b>1 LIQUID FUNDS</b>	53.96	10.95	381.00	146.31	86.42	518.84	264.25	305.63	864.58	314.09	604.70	114.19
a. Cash Balance	1.18	1.94	2.27	3.47	1.93	6.11	0.02	0.75	2.06	0.99	2.93	1.79
b. Bank Balance	8.91	9.01	378.73	62.59	74.49	51.57	264.23	38.73	862.51	86.18	601.77	112.39
c. Money at Call	43.87	0.00	0.00	80.26	10.00	461.16	0.00	266.15	0.00	226.92	0.00	0.00
<b>2 INVESTMENT IN SECURITIES EXCEPT SHARES</b>	0.00	0.00	0.00	0.00	0.00	38.73	12.50	0.00	75.46	0.00	0.00	0.00
<b>3 SHARES &amp; OTHER INVESTMENT</b>	0.80	10.80	115.13	1.15	116.02	105.21	1899.87	10.01	5.85	267.04	140.55	70.00
<b>4 LOANS &amp; ADVANCES</b>	710.70	142.51	1002.30	677.50	802.68	2866.31	1776.03	1304.36	2732.49	2188.89	2946.45	764.76
Institutional	0.00	0.00	0.00	0.00	0.00	0.00	1776.03	0.00	0.00	0.00	2946.45	0.00
Individual	710.70	142.51	1002.30	677.50	802.68	2866.31	0.00	1304.36	2732.49	2188.89	0.00	764.76
<b>5 FIXED ASSETS</b>	13.82	1.91	7.75	13.91	18.26	128.18	2.28	12.36	105.82	19.13	9.26	9.64
<b>6 OTHER ASSETS</b>	242.08	165.92	163.69	113.76	111.97	171.26	164.34	72.07	131.12	165.57	45.42	17.16
<b>7 EXPENSES NOT WRITTEN OFF</b>	9.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>8 NON BANKING ASSETS</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>9 RECONCILIATION A/C</b>	0.00	68.92	0.00	0.00	0.00	-3.61	0.00	0.00	929.35	21.72	0.00	407.38
<b>10 PROFIT &amp; LOSS A/C</b>	20.91	4.97	0.00	0.00	61.23	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL ASSETS</b>	1051.98	405.99	1669.87	952.64	1196.58	3824.92	4119.27	1704.43	4844.66	2976.43	3746.38	1383.12

Statement of Assets and Liabilities of Micro-finance Companies  
as on Kattik end, 2069 (Rs in million)

Particulars	Naya Nepal	Summit	Sworrigar	First	Nagbeli	Kalika	Mirmire	Janauthan	Mithila	Womi	Lax	IMBSL
<b>1 CAPITAL FUND</b>	15.96	32.83	11.84	105.86	11.56	21.31	11.20	10.55	18.81	9.93	70.27	60.94
a. Paid-up Capital	14.00	25.00	10.99	100.00	10.01	12.00	14.00	11.00	16.50	10.20	70.00	60.00
b. Statutory Reserve	1.96	1.69	0.30	4.33	0.37	0.29	0.00	-0.45	0.54	0.00	0.06	0.00
c. Retained Earning	0.00	5.99	0.55	1.53	0.90	0.59	-2.80	0.00	1.77	-0.27	0.21	0.94
d. Others Reserve fund	0.00	0.14	0.00	0.00	0.29	8.43	0.00	0.00	0.00	0.00	0.00	0.00
<b>2 BORROWINGS</b>	82.02	98.31	105.76	475.31	76.27	26.76	26.40	11.34	10.96	1.50	7.00	15.00
a. NRB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.96	0.00	0.00	0.00
B. Others	82.02	98.31	105.76	475.31	76.27	26.76	26.40	11.34	0.00	1.50	7.00	15.00
<b>3 DEPOSITS</b>	26.80	60.31	47.28	0.00	16.67	19.48	1.89	6.97	5.92	0.74	2.47	1.88
<b>4 OTHER LIABILITIES</b>	5.18	12.84	14.44	19.93	3.86	7.53	4.79	1.14	4.50	0.26	0.77	1.36
1. Loan Loss Provision	3.61	0.88	2.49	4.85	0.96	0.64	2.37	0.46	2.55	0.03	0.22	0.22
2. Interest Suspense a/c	0.00	0.00	0.09	0.11	0.00	0.02	0.00	0.00	0.99	0.03	0.20	0.11
3. Others	1.56	11.96	11.86	14.97	2.91	6.86	2.42	0.68	0.96	0.19	0.36	1.03
<b>5 RECONCILIATION A/C</b>	0.01	121.42	0.00	0.00	0.00	0.00	8.43	0.00	16.65	0.00	0.00	0.00
<b>6 PROFIT &amp; LOSS A/C</b>	2.79	4.02	1.84	5.06	0.97	2.22	0.00	0.64	3.38	0.00	0.00	0.00
<b>TOTAL LIABILITIES</b>	132.76	329.73	181.17	606.16	109.33	77.29	52.71	30.64	60.22	12.42	80.51	79.18
<b>Assets</b>												
<b>1 LIQUID FUNDS</b>	44.12	18.98	19.08	80.54	14.14	12.04	9.88	2.95	2.47	4.83	11.86	50.94
a. Cash Balance	0.01	1.63	0.09	0.00	0.93	0.85	0.06	0.01	0.03	0.00	0.03	0.09
b. Bank Balance	0.90	1.06	0.98	80.54	13.21	11.18	9.83	0.09	2.44	4.83	0.10	50.20
c. Money at Call	43.20	16.28	18.00	0.00	0.00	0.00	0.00	2.84	0.00	0.00	11.74	0.65
<b>2 INVESTMENT IN SECURITIES EXCEPT SHARES</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.99	0.00	0.00
<b>3 SHARES &amp; OTHER INVESTMENT</b>	14.01	0.00	0.00	50.00	0.00	0.00	8.00	0.09	0.00	0.00	40.00	0.00
<b>4 LOANS &amp; ADVANCES</b>	72.04	184.37	155.91	464.03	92.17	62.52	17.64	26.75	36.32	4.07	21.74	21.53
Institutional	0.00	0.00	0.00	464.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Individual	72.04	184.37	155.91	0.00	92.17	62.52	17.64	26.75	36.32	4.07	21.74	21.53
<b>5 FIXED ASSETS</b>	1.23	2.32	2.70	6.78	2.19	2.38	4.26	0.74	0.84	0.68	3.84	4.84
<b>6 OTHER ASSETS</b>	1.36	2.25	3.48	4.82	0.68	0.36	3.02	0.11	1.94	0.22	2.12	1.24
<b>7 EXPENSES NOT WRITTEN OFF</b>	0.00	0.39	0.00	0.00	0.00	0.00	0.31	0.00	0.00	0.20	0.00	0.00
<b>8 NON BANKING ASSETS</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>9 RECONCILIATION A/C</b>	0.00	121.42	0.00	0.00	0.00	0.00	8.31	0.00	16.65	0.16	0.00	0.00
<b>10 PROFIT &amp; LOSS A/C</b>	0.00	0.00	0.00	0.00	0.16	0.00	1.28	0.00	2.01	0.27	0.94	0.63
<b>TOTAL ASSETS</b>	132.76	329.73	181.17	606.16	109.33	77.29	52.71	30.64	60.22	12.42	80.51	79.18

Profit and Loss Account of Micro-finance Companies  
Up to Kattik end, 2069 (Rs in million)

Particulars	PUGBB	SPGBB	PAGBB	MPGBB	IMGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	SWABALAMBAN	SANA KISAN	NERUDE	Naya Nepal	Summit	Sworajgar	First
<b>1 Interest Expenses</b>	18.03	4.01	23.41	19.93	27.88	101.46	34.08	31.00	130.62	73.66	45.56	27.83	2.79	6.69	6.13	14.96
1.1 Deposit Liabilities	1.21	1.11	4.52	4.45	3.60	29.47	0.00	7.04	79.08	33.79	0.00	11.95	0.34	1.70	1.87	0.00
1.2 On Borrowing	16.83	2.90	18.89	15.48	24.28	72.00	34.08	23.96	51.53	39.88	45.56	15.88	2.45	5.00	4.26	14.96
<b>2 Commission/Fee Expense</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16.01	0.00	0.00	0.00	0.00	0.00
<b>3 Employees Expenses</b>	26.70	9.83	26.28	22.80	17.18	91.29	6.69	30.83	61.32	76.80	7.90	28.49	1.57	4.34	2.49	2.40
<b>4 Office Operating Expenses</b>	3.98	1.85	7.24	6.06	2.36	16.26	4.58	8.65	25.64	14.42	4.09	4.48	0.58	2.07	1.79	1.87
<b>5 Non-Operating Expenses</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>6. Provision for Risk</b>	3.39	0.14	15.45	0.00	0.35	6.00	0.00	7.20	4.22	28.29	2.11	5.70	0.31	0.45	1.15	0.79
6.1 Loan loss Provision	3.39	0.14	15.45	0.00	0.35	6.00	0.00	7.20	4.22	28.29	2.11	5.70	0.31	0.45	1.15	0.79
6.1.1 General Loan loss Provision	3.39	0.14	0.53	0.00	0.35	0.87	0.00	6.42	4.14	28.29	2.11	1.02	0.09	0.11	0.33	0.79
6.1.2 Special Loan Loss Provision	0.00	0.00	14.92	0.00	0.00	5.13	0.00	0.78	0.08	0.00	0.00	4.68	0.22	0.34	0.76	0.00
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.00
6.2. Provision for Non-Banking Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.3. Provision for Loss on Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.4. Provision for Loss of Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>7 Loan Written Off</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>8 Provision for Staff Bonus</b>	0.00	0.00	0.00	0.00	0.00	0.00	5.89	0.00	0.00	2.68	6.34	0.00	0.00	0.00	0.00	0.72
<b>9 Provision for Income Tax</b>	0.00	0.00	0.00	0.00	0.00	0.00	17.68	0.00	0.00	8.05	19.01	0.00	0.00	0.00	0.00	2.17
<b>10 Net Profit</b>	0.00	0.00	18.21	8.74	4.53	43.82	59.32	47.27	51.17	18.79	44.36	14.84	2.79	4.02	1.84	5.06
<b>TOTAL EXPENSES</b>	52.11	15.83	90.59	57.53	52.30	258.85	128.25	124.95	272.96	222.69	145.39	81.34	8.04	17.57	13.40	27.97
<b>Income</b>																
<b>1. Interest Income</b>	34.50	9.38	80.28	52.38	41.89	232.49	115.45	117.20	212.52	220.68	139.21	70.47	6.89	13.72	12.12	25.79
1.1 On Loans and Advances	33.11	9.07	72.47	49.44	34.36	216.97	40.83	108.40	209.56	208.99	126.09	68.83	5.20	13.72	11.31	20.39
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	1.06	0.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.5 Others	1.39	0.31	7.80	2.94	7.53	14.47	74.27	8.80	2.96	11.69	13.11	1.64	1.69	0.00	0.81	5.41
<b>2. Commission &amp; Discount</b>	0.00	0.27	7.40	0.00	0.00	0.05	0.00	7.54	2.44	0.00	0.07	0.00	0.00	0.00	0.00	0.00
2.1 Bills Purchase & Discount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.2 Commission	0.00	0.00	0.13	0.00	0.00	0.00	0.00	0.00	1.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.3 Others	0.00	0.27	7.27	0.00	0.00	0.05	0.00	7.54	1.09	0.00	0.06	0.00	0.00	0.00	0.00	0.00
<b>3 Other Operating Income</b>	2.96	0.00	1.39	0.00	10.39	21.85	6.78	0.21	57.65	2.02	0.07	10.87	1.16	3.85	0.91	2.17
<b>4 Non Operating Income</b>	-0.10	0.00	0.00	3.53	0.00	4.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>5 Provision Written Back</b>	0.32	1.21	1.53	1.61	0.02	0.00	6.02	0.00	0.36	0.00	6.05	0.00	0.00	0.00	0.37	0.00
<b>6 Recovery from Written off Loan</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>7 Income from Extra Ordinary Expenses</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>8 Net Loss</b>	14.43	4.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL INCOME</b>	52.11	15.83	90.59	57.53	52.30	258.85	128.25	124.95	272.96	222.69	145.39	81.34	8.04	17.57	13.40	27.97

Profit and Loss Account of Micro-finance Companies  
Up to Kattik end, 2069 (Rs in million)

Particulars	Nagbelli	Kalika	Mirmire	Janautthan	Mithila	Womi	Lax	IMBSL
<b>1 Interest Expenses</b>	4.49	1.68	1.15	0.38	0.47	0.02	0.13	0.22
1.1 Deposit Liabilities	0.45	0.48	0.02	0.12	0.08	0.01	0.04	0.02
1.2 On Borrowing	4.03	1.19	1.13	0.25	0.39	0.00	0.08	0.20
<b>2 Commission/Fee Expense</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>3 Employees Expenses</b>	1.36	1.29	1.22	0.80	1.01	0.43	2.52	1.30
<b>4 Office Operating Expenses</b>	0.80	0.79	1.04	0.31	0.54	0.14	1.04	1.16
<b>5 Non-Operating Expenses</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>6. Provision for Risk</b>	0.12	0.17	0.26	0.07	0.00	0.02	0.18	0.22
6.1 Loan loss Provision	0.12	0.17	0.26	0.07	0.00	0.02	0.18	0.22
6.1.1 General Loan loss Provision	0.12	0.17	0.00	0.07	0.00	0.02	0.18	0.22
6.1.2 Special Loan Loss Provision	0.00	0.00	0.26	0.00	0.00	0.00	0.00	0.00
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.2. Provision for Non-Banking Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.3. Provision for Loss on Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.4. Provision for Loss of Other Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>7 Loan Written Off</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>8 Provision for Staff Bonus</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>9 Provision for Income Tax</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>10 Net Profit</b>	0.82	2.22	0.00	0.64	1.37	0.00	0.00	0.00
<b>TOTAL EXPENSES</b>	7.59	6.14	3.67	2.20	3.38	0.61	3.86	2.89
<b>Income</b>								
<b>1. Interest Income</b>	6.84	4.53	1.76	1.74	2.86	0.29	2.66	2.25
1.1 On Loans and Advances	6.60	4.39	0.94	1.71	2.84	0.20	1.01	0.61
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.5 Others	0.24	0.14	0.83	0.04	0.02	0.09	1.65	1.65
<b>2. Commission &amp; Discount</b>	0.00	0.07	0.00	0.00	0.00	0.00	0.00	0.00
2.1 Bills Purchase & Discount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.2 Commission	0.00	0.07	0.00	0.00	0.00	0.00	0.00	0.00
2.3 Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>3 Other Operating Income</b>	0.74	1.54	0.62	0.46	0.52	0.05	0.26	0.00
<b>4 Non Operating Income</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>5 Provision Written Back</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>6 Recovery from Written off Loan</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>7 Income from Extra Ordinary Expenses</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>8 Net Loss</b>	0.00	0.00	1.28	0.00	0.00	0.27	0.94	0.63
<b>TOTAL INCOME</b>	7.59	6.14	3.67	2.20	3.38	0.61	3.86	2.89

विवरण	PUGBB	SPGGB	PAGBB	MPGGB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	SWABALAMBAN	SANA KISAN	NERUDE	Naya Nepal	Summit	Sworjgar
कार्यक्षेत्र भएको जिल्ला संख्या	6	9	16	15	14	40	75	25	75	38	75	15	5	10	3
सेवा पुगेको जिल्ला संख्या	6	8	14	10	14	40	67	25	31	38	46	15	5	4	3
सेवा पुगेको गा.वि.स./त.पा. संख्या	287	102	397	162	351	1035	0	583	749	790	411	226	53	70	52
कुल कर्मचारी संख्या	220	91	217	175	310	566	27	188	403	558	48	246	28	54	52
कुल शाखा संख्या	31	21	44	30	39	105	0	54	57	96	8	38	6	8	8
कुल केन्द्र संख्या	1279	596	1536	1038	1576	7536	0	3827	8135	6299	0	3251	264	709	625
कुल समूह संख्या	11219	3122	11869	5519	8216	28672	0	15019	31180	34047	34468	14504	711	2228	1891
निष्क्रिय समूह संख्या	864	1876	904	1554.4	2006	0	0	0	34	0	776	0	0	0	0
कुल सदस्य संख्या	34693	19021	58844	30795	37954	176533	0	72836	163892	161573	249884	62718	3579	10939	9973
निष्क्रिय सदस्य संख्या	14228	6524	4520	7772	7032	0	0	830	1272	0	13091	0	143	0	51
कुल ऋणी संख्या	31055	9262	40219	22857	36512	114785	75	53916	124812	114864	205351	48927	3144	8848	7841
<b>कुल कर्जा वितरण</b>	<b>9188.04</b>	<b>1673.40</b>	<b>11052.48</b>	<b>4773.59</b>	<b>6846.65</b>	<b>18138.26</b>	<b>7407.52</b>	<b>7001.78</b>	<b>15196.58</b>	<b>17434.31</b>	<b>11519.38</b>	<b>5551.74</b>	<b>318.37</b>	<b>690.94</b>	<b>501.06</b>
लघु व्यवसाय कर्जा	7986.41	1242.99	10143.67	3916.36	5638.23	16293.64	0.00	6338.35	14325.03	17281.70	11519.38	968.95	291.75	622.28	501.06
लघु उद्यम/धितो कर्जा	1055.91	310.59	830.16	857.23	678.07	826.27	0.00	632.11	598.10	152.62	0.00	20.55	26.62	68.66	0.00
अन्य कर्जा	145.72	119.82	78.64	0.00	530.35	1018.35	7407.52	31.33	273.45	0.00	0.00	4562.24	0.00	0.00	0.00
<b>कर्जाको साँवा असुली</b>	<b>8477.33</b>	<b>1530.89</b>	<b>10050.18</b>	<b>4096.09</b>	<b>6067.83</b>	<b>15271.94</b>	<b>5631.49</b>	<b>5697.42</b>	<b>12464.09</b>	<b>15245.42</b>	<b>8572.93</b>	<b>4786.98</b>	<b>246.33</b>	<b>506.57</b>	<b>345.15</b>
लघु व्यवसाय कर्जाको साँवा असुली	7377.81	1160.36	9267.36	3478.47	5125.80	13889.09	0.00	5151.55	11986.94	15141.33	8572.93	780.72	229.10	480.67	345.15
लघु उद्यम/धितो कर्जाको साँवा असुली	981.72	252.02	705.84	617.62	450.83	594.61	0.00	515.07	246.14	104.10	0.00	8.30	17.23	25.90	0.00
अन्य कर्जाको साँवा असुली	117.79	118.50	76.97	0.00	491.20	788.24	5631.49	30.80	231.01	0.00	0.00	3997.95	0.00	0.00	0.00
<b>कुल बाँकी कर्जा</b>	<b>710.70</b>	<b>142.51</b>	<b>1002.30</b>	<b>677.50</b>	<b>778.82</b>	<b>2866.31</b>	<b>1776.03</b>	<b>1304.36</b>	<b>2732.49</b>	<b>2188.89</b>	<b>2946.45</b>	<b>764.76</b>	<b>72.04</b>	<b>184.37</b>	<b>155.91</b>
लघु व्यवसाय कर्जा बाँकी	608.59	82.63	876.31	437.89	512.43	2404.55	0.00	1186.80	2338.08	2140.37	2946.45	188.23	62.65	141.61	155.91
लघु उद्यम/धितो कर्जा बाँकी	74.19	58.58	124.32	239.61	228.07	231.66	0.00	117.04	351.97	48.52	0.00	12.25	9.39	42.76	0.00
अन्य कर्जा बाँकी	27.93	1.31	1.67	0.00	38.33	230.11	1776.03	0.53	42.44	0.00	0.00	564.29	0.00	0.00	0.00
भाखा नाघेको कर्जा रकम	52.54	56.08	107.67	29.95	101.81	38.73	0.00	9.26	1.59	45.68	26.16	12.80	5.97	1.55	1.23
भाखा नाघेको ऋणी संख्या	0	3628	4520	4894	7032	4514	0	830	111	3909	24	2866	286	91	51
ब्याज असुली रकम	34.50	59.90	301.17	49.44	248.92	647.82	0.00	108.79	599.40	924.31	1342.13	68.83	23.80	37.24	0.00
असुल हुन बाँकी ब्याज रकम	176.90	109.80	59.26	26.73	45.73	0.00	24.48	5.56	1.36	16.75	1.73	3.38	0.00	0.00	0.09
कर्जा नोक्सानी व्यवस्था	50.95	51.62	78.24	36.61	96.13	61.38	70.20	24.42	28.71	67.11	51.97	17.63	3.61	0.88	2.49
कुल बचतकर्ता संख्या	20786	13830	58844	29672	40982	172400	0	72836	163892	161573	0	62718	0	10939	9973
<b>कुल बचत रकम</b>	<b>80.31</b>	<b>58.36</b>	<b>309.61</b>	<b>246.37</b>	<b>253.86</b>	<b>1031.72</b>	<b>0.00</b>	<b>349.60</b>	<b>1894.13</b>	<b>1013.64</b>	<b>0.00</b>	<b>321.71</b>	<b>26.80</b>	<b>60.31</b>	<b>47.28</b>
अनिवार्य बचत	13.36	30.51	195.37	123.32	158.94	546.29	0.00	161.54	479.52	413.03	0.00	98.41	14.77	17.53	5.51
स्वेच्छिक बचत	66.74	25.90	96.24	123.05	33.06	248.52	0.00	85.59	392.62	585.51	0.00	223.30	12.04	42.78	14.06
अन्य बचत	0.21	1.95	17.99	0.00	61.86	117.61	0.00	102.46	833.08	15.10	0.00	0.00	0.00	0.00	27.72
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	119.30	0.00	0.00	188.92	0.00	0.00	0.00	0.00	0.00	0.00
कुल बचत/कुल कर्जा (%)	11.30%	40.95%	30.89%	36.36%	32.59%	35.99%	0.00%	26.80%	69.32%	46.31%	0.00%	42.07%	37.20%	32.71%	30.33%
लघु उद्यम कर्जा/कुल कर्जा (%)	10.44%	41.10%	12.40%	35.37%	29.28%	8.08%	0.00%	8.97%	12.88%	2.22%	0.00%	1.60%	13.04%	23.19%	0.00%



विवरण	First	Nagbeli	Kalika	Mirmire	Janautthan	Mithila	Womi	Lax	IMBSL
कार्यक्षेत्र भएको जिल्ला संख्या	75	3	5	10	10	3	1	5	1
सेवा पुगेको जिल्ला संख्या	34	2	5	3	5	3	1	6	2
सेवा पुगेको गा.वि.स./त.पा. संख्या	0	48	47	37	19	19	9	26	8
कुल कर्मचारी संख्या	13	30	36	18	17	11	9	19	9
कुल शाखा संख्या	1	4	8	3	2	3	2	5	1
कुल केन्द्र संख्या	0	285	249	68	1	117	32	112	47
कुल समूह संख्या	0	929	815	204	369	376	32	304	121
निष्क्रिय समूह संख्या	0	0	0	5	32	0	0	0	0
कुल सदस्य संख्या	0	3854	4171	1126	2745	1862	427	1622	605
निष्क्रिय सदस्य संख्या	0	0	0	50	153	0	7	0	0
कुल ऋणी संख्या	56	3063	2541	696	1347	1842	274	833	517
<b>कुल कर्जा वितरण</b>	<b>993.70</b>	<b>242.55</b>	<b>189.28</b>	<b>30.11</b>	<b>69.22</b>	<b>161.07</b>	<b>6.66</b>	<b>27.67</b>	<b>24.30</b>
लघु व्यवसाय कर्जा	0.00	179.54	169.16	15.01	58.82	161.07	6.66	27.67	24.30
लघु उद्यम/धितो कर्जा	0.00	46.84	20.12	4.25	10.41	0.00	0.00	0.00	0.00
अन्य कर्जा	993.70	16.17	0.00	10.85	0.00	0.00	0.00	0.00	0.00
<b>कर्जाको साँवा असुली</b>	<b>527.99</b>	<b>150.38</b>	<b>126.76</b>	<b>12.47</b>	<b>42.48</b>	<b>124.75</b>	<b>1.30</b>	<b>5.93</b>	<b>2.77</b>
लघु व्यवसाय कर्जाको साँवा असुली	0.00	126.00	115.58	4.49	34.77	124.75	1.30	5.93	2.77
लघु उद्यम/धितो कर्जाको साँवा असुली	0.00	14.70	11.18	0.92	7.70	0.00	0.00	0.00	0.00
अन्य कर्जाको साँवा असुली	527.99	9.68	0.00	7.06	0.00	0.00	0.00	0.00	0.00
<b>कुल बाँकी कर्जा</b>	<b>464.03</b>	<b>92.17</b>	<b>62.52</b>	<b>17.64</b>	<b>26.75</b>	<b>36.32</b>	<b>4.07</b>	<b>21.74</b>	<b>21.53</b>
लघु व्यवसाय कर्जा बाँकी	0.00	54.88	53.57	10.52	24.05	36.32	4.07	21.74	21.53
लघु उद्यम/धितो कर्जा बाँकी	0.00	33.28	8.94	3.33	2.70	0.00	0.00	0.00	0.00
अन्य कर्जा बाँकी	464.03	4.01	0.00	3.79	0.00	0.00	0.00	0.00	0.00
भाखा नाघेको कर्जा रकम	0.00	0.00	0.77	5.90	0.19	2.91	0.00	0.00	0.00
भाखा नाघेको ऋणी संख्या	0	0	134	187	1	72	0	0	0
ब्याज असुली रकम	64.64	0.00	15.60	3.85	4.98	2.84	0.20	1.01	0.61
असुल हुन बाँकी ब्याज रकम	0.11	0.00	0.02	1.51	0.04	0.99	0.03	0.20	0.00
कर्जा नोक्सानी व्यवस्था	4.85	0.96	0.64	2.37	0.46	2.55	0.03	0.22	0.22
कुल बचतकर्ता संख्या	0	3854	4171	1126	2592	1842	420	1622	605
<b>कुल बचत रकम</b>	<b>0.00</b>	<b>16.67</b>	<b>19.48</b>	<b>1.89</b>	<b>6.97</b>	<b>5.45</b>	<b>0.74</b>	<b>2.47</b>	<b>1.88</b>
अनिवार्य बचत	0.00	12.19	2.69	1.16	4.33	1.99	0.51	1.67	1.71
स्वेच्छिक बचत	0.00	4.47	4.98	0.71	2.63	3.30	0.23	0.76	0.16
अन्य बचत	0.00	0.01	11.81	0.03	0.00	0.17	0.00	0.03	0.00
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
कुल बचत/कुल कर्जा (%)	0.00%	18.09%	31.15%	10.71%	26.05%	15.01%	18.10%	11.36%	8.72%
लघु उद्यम कर्जा/कुल कर्जा (%)	0.00%	36.10%	14.31%	18.89%	10.10%	0.00%	0.00%	0.00%	0.00%

**Name list of Bank and Financial Institutions**

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
<b>A. Commercial Banks</b>					
1	Nepal Bank Limited	NBL	2	Rastriya Banijya Bank	RBB
3	Nabil Bank Limited	NABIL	4	Nepal Investment Bank Limited	NIBL
5	Standard Chartered Bank Nepal Limited	SCBNL	6	Himalayan Bank Limited	HBL
7	Nepal SBI Bank Limited	NSBI	8	Nepal Bangladesh Bank Limited	NBB
9	Everest Bank Limited	EBL	10	Bank of Kathmandu Limited	BOK
11	Nepal Credit and Commerce Bank Limited	NCC	12	Nepal Industrial and Commercial Bank Limited	NIC
13	Lumbini Bank Limited	Lumbini	14	Machhapuchhre Bank Limited	MBL
15	Kumari Bank Limited	Kumari	16	Laxmi Bank Limited	Laxmi
17	Siddhartha Bank Limited	SBL	18	Agriculture Development Bank	ADBNL
19	Global IME Bank Limited	Global	20	Citizens Bank International	Citizens
21	Prime Commercial Bank Limited	Prime	22	Bank of Asia Nepal Limited	BOA
23	Sunrise Bank Limited	Sunrise	24	Grand Bank Limited	Grand
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>B. Development Banks</b>					
1	NIDC Development Bank Limited	NIDC	2	Malika Development Bank Limited	Malika
3	Siddhartha Development Bank Limited	Siddhartha	4	United Development Bank Limited	UDBL
5	Manakamana Development Bank Limited	Manakamana	6	Narayani Development Bank Limited	Narayani
7	Pashimanchal Development Bank Limited	PDBL	8	Sahayogi Bikas Bank Limited	Sahayogi
9	Axis Development Bank Limited	Axis	10	Karnali Bikash Bank Limited	Karnali
11	Triveni Development Bank Limited	Triveni	12	Suprim Development Bank Limited	Suprim
13	Bhrikuti Bikas Bank Limited	Bhrikuti	14	Shubhechcha Bikas Bank Limited	Suvekchha
15	Bageshwori 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	22	Excel Development Bank Limited	Excel
23	Western Development Bank Limited	Western	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
41	Diyalo Bikas Bank Limited	diyalo	42	Country Development Bank Limited	Country
43	Alpine Development Bank Limited	Alpine	44	Nilgiri Bikas Bank Limited	Nilgiri
45	Kasthamandap Development Bank Limited	Kastamandap	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	Vibor Bikash Bank Limited	Vibor
71	Gaumukhi Bikas Bank Limited	Gaumukhi	72	Raptibheri Bikas Bank Limited	Raptiveri
73	Nepal Consumer Development Bank Limited	Consumer	74	Khandbari Development Bank Limited	Khandbari
75	Tourism Development Bank Limited	Tourism	76	Mission Development Bank Limited	Mission
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	N.Community
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 Bikas Bank	Salpa	90	Saptakoshi Bikas Bank Limited	Saptakoshi

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			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	Synergy Finance Limited	Synergy	34	Shrijana Finance Limited	Srijana
35	Om Finance Limited	Om	36		
37	World Merchant Banking & Finance Limited	WMBFL	38	Capital Merchant Banking & Finance Co. Limited	CMBFCL
39	Crystal Finance Limited	Crystal	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	Baibhav Finance Limited	Baibhav	68	Bhaktapur Finance Limited	Bhaktapur
D. Micro-credit Development Banks					
1	Purbanchal Grameen Bikas Bank Limited	PUGBB	2	Sudur Pashimanchall Grameen Bikas Bank Limited	SPGBB
3	Pashimanchall Grameen Bikas Bank Limited	PAGBB	4	Madhya Pashimanchal Grameen Bikas Bank Limited	MPGBB
5	Madhymanchall Grameen Bikas Bank Limited	MGBB	6	Nirdhan Utthan Bank Limited	NIRDHAN
7	Rural Microfinance Development Centre Limited	RMDC	8	Deprosc Microfinance Development Bank Limited	DIPROSC
9	Chhimek Microfinance Development Banks Limited	CHHIMEK	10	Shawalamban Laghu Bitta Bikas Banks Limited	Swabalamban
11	Sana Kisan Vikas Bank Limited	Sanakisan	12	Nerude Laghu Bitta Bikas Bank Limited	NERUDE
13	Naya Nepal Laghu Bitta Bikas Bank Limited	Naya Nepal	14	Summit Microfinance Development Bank Limited	Summit
15	Sworojagar Laghu Bitta Bikas Bank Limited	Sworojgar	16	Frist Microfinance Development Bank Limited	First
17	Nagbeli Microfinance Development Bank Limited	Nagbeli	18	Kalika Microcredit Development Bank Limited	Kalika
19	Mirmire Microfinance Development Bank Limited	Mirmire	20	Janautthan SamudayikMicrofinance Dev. Bank Limited	Janautthan
21	Mithila Laghu Bitta Bikas Banks Limited	Mithila	22	Womi Microfinance Bittiya Sanstha	Womi
23	Laxmi Microfinance Bittiya Sanstha Limited	Laxmi	24	ILFCO Microfinance Bittiya Sanstha Ltd.	ILFCO