

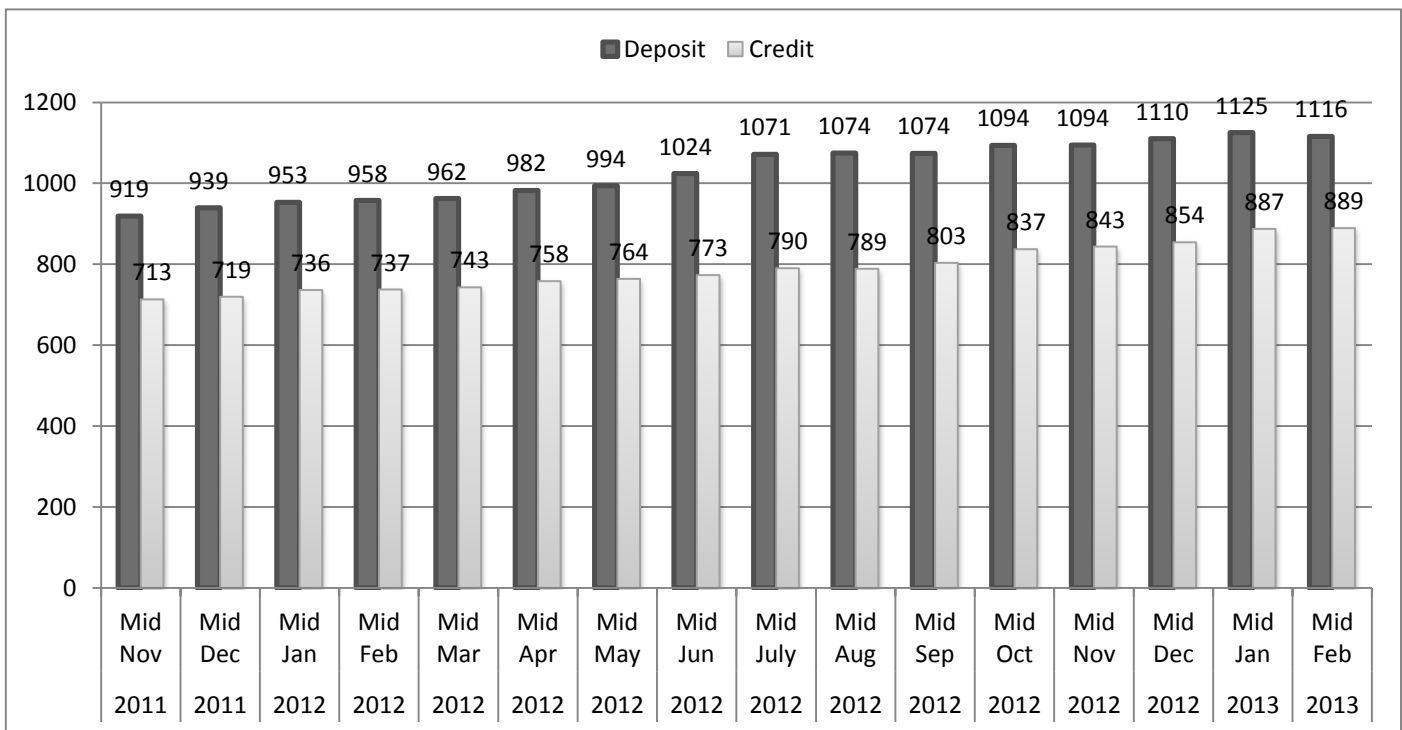
BANKING & FINANCIAL STATISTICS

Monthly

NEPAL RASTRA BANK

Bank & Financial Institution Regulation Department

Statistics Division



2069 Magh
Mid-Feb, 2013
(Provisional)

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Explanatory Notes

1 **"Banking and Financial Statistics, Monthly"** contains statistical information of NRB licensed
Banks and Financial Institutions (BFIs).

2 Blank spaces in the headings and sub-headings indicate the unavailability of data or nil in
transactions or not submitted in prescribed format.

3 The following months of the Gregorian Calendar year are the approximate equivalent of the
months of the Nepalese Calendar Year:

Nepalese Month	Gregorian Month
Baisakh	Mid-May
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	24	211
Total Number of Licensed BFIs	32	90	66	25	213

5 All the amount in this statistics are in million of rupees.

6 Short Names of BFIs are used in notification and their full names have been provided in the last page
(List of Bank & Financial Institutions).

Major Financial Indicators

as on Magh End, 2069

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	57.7%	8.7%	5.1%	71.5%
2	Total Credit/GDP	44.9%	7.5%	4.7%	57.1%
3	Total Credit/ Total Deposit	77.8%	86.0%	91.6%	79.8%
4	Lcy Credit/Lcy Deposit & Core Capital	75.1%	73.4%	79.7%	75.3%
5	Fixed Deposit/Total Deposit	33.2%	4.5%	4.1%	41.8%
6	Saving Deposit/Total Deposit	38.5%	50.3%	46.1%	40.5%
7	Current Deposit/Total Deposit	9.3%	1.7%	0.0%	7.7%
8	NPL/ Total Loan	3.2%	5.7%	14.1%	4.4%
9	Total LLP/Total Loan	3.6%	4.9%	14.3%	4.7%
10	Deprived SectorLoan/Total Loan	3.7%	3.4%	2.7%	3.6%
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	11.3%	15.8%	21.4%	12.6%
2	Investment in Gov. Security/Total Deposit	15.3%	2.3%	2.7%	12.8%
3	Total Liquid Assets/Total Deposit	28.7%	33.4%	33.6%	29.6%
C. Capital Adequacy Ratios					
1	Core Capital/RWA (%)	9.6%	17.3%	14.3%	10.8%
2	Total Capital/RWA (%)	11.0%	18.2%	15.1%	12.1%
D. Other Information					
1	No. of Branches	1465	712	297	2474
2	No. of ATM	1162	138	77	1377
3	No. of Debit Card	2667654	240792	83481	2991927
4	No. of Credit Card	33868	0	0	33868
5	No. of Deposit Accounts	8065656	1976140	727054	10768850
6	No. of Loan	571502	178369	57243	807114
1	Wt. Avg Interest on Deposit	5.13			
	(a) Saving	4.34			
	(b) Fixed	7.37			
	(c) Call	4.78			
2	Wt. Avg Interest on Credit	12.62			

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-Jan	Mid-Feb	% Change			
		2010	2011	2012	2013	2013	2/1	3/2	4/3	5/4
		1	2	3	4	5				
1	CAPITAL FUND	75485.91	103407.53	115162.99	126680.23	126314.31	37.0%	11.4%	10.0%	-0.3%
	a. Paid-up Capital	78357.08	98418.17	104303.78	113493.72	113738.76	25.6%	6.0%	8.8%	0.2%
	b. Statutory Reserves	14234.22	17727.34	22068.14	25334.65	25498.31	24.5%	24.5%	14.8%	0.6%
	c. Retained Earning	-27003.31	-24280.93	-24321.75	-23774.57	-24342.93	-10.1%	0.2%	-2.2%	2.4%
	d. Others Reserves	9897.93	11542.96	13112.82	11626.43	11420.16	16.6%	13.6%	-11.3%	-1.8%
2	BORROWINGS	27377.62	34058.68	17805.91	21466.33	26087.00	24.4%	-47.7%	20.6%	21.5%
	a. NRB	7559.76	13307.22	4286.68	711.79	713.38	76.0%	-67.8%	-83.4%	0.2%
	b. "A"Class Licensed Institution	9794.34	10915.97	3297.01	10219.95	12599.88	11.5%	-69.8%	210.0%	23.3%
	c. Foreign Banks and Fin. Ins.	2043.47	2232.33	2507.93	2189.67	2135.73	9.2%	12.3%	-12.7%	-2.5%
	d. Other Financial Ins.	4247.49	1453.38	781.08	1611.52	3104.60	-65.8%	-46.3%	106.3%	92.7%
	e. Bonds and Securities	3732.56	6149.79	6933.22	6733.41	7533.41	64.8%	12.7%	-2.9%	11.9%
3	DEPOSITS	785238.00	869951.43	1071394.11	1122960.89	1114165.36	10.8%	23.2%	4.8%	-0.8%
	a. Current	82134.06	80934.33	95993.06	89231.49	86024.68	-1.5%	18.6%	-7.0%	-3.6%
	b. Savings	305780.51	305589.21	400723.15	447776.74	451130.80	-0.1%	31.1%	11.7%	0.7%
	c. Fixed	265134.63	332726.29	372137.55	376448.69	376224.89	25.5%	11.8%	1.2%	-0.1%
	d. Call Deposits	122927.86	139308.18	187998.54	193227.35	184844.84	13.3%	35.0%	2.8%	-4.3%
	e. Others	9260.94	11393.42	14541.81	16276.62	15940.16	23.0%	27.6%	11.9%	-2.1%
4	Bills Payable	1256.39	964.92	1626.36	2005.45	1356.95	-23.2%	68.5%	23.3%	-32.3%
5	Other Liabilities	93435.28	106263.83	123660.25	145217.55	150209.38	13.7%	16.4%	17.4%	3.4%
	1. Loan Loss Provision	25878.40	30215.83	33873.99	41493.82	41443.40	16.8%	12.1%	22.5%	-0.1%
	2. Interest Suspense a/c	27923.60	28130.02	26056.17	29890.65	32044.44	0.7%	-7.4%	14.7%	7.2%
	3. Others	39633.28	47917.98	63730.08	73833.08	76721.53	20.9%	33.0%	15.9%	3.9%
6	Reconciliation A/c	4061.74	9872.98	1537.81	9049.30	6605.75	143.1%	-84.4%	488.5%	-27.0%
7	Profit & Loss A/c	21114.20	20198.37	19776.52	10984.55	11275.69	-4.3%	-2.1%	-44.5%	2.7%
	TOTAL	1007969.13	1144717.74	1350963.95	1438364.30	1436014.44	13.6%	18.0%	6.5%	-0.2%
Assets										
1	LIQUID FUNDS	150503.17	147993.99	236056.86	194206.86	187004.22	-1.7%	59.5%	-17.7%	-3.7%
	a. Cash Balance	20454.89	23950.22	31020.07	27691.78	26657.17	17.1%	29.5%	-10.7%	-3.7%
	Nepalese Notes & Coins	19977.50	23410.19	30353.28	26840.77	25869.76	17.2%	29.7%	-11.6%	-3.6%
	Foreign Currency	477.39	540.03	666.79	851.01	787.41	13.1%	23.5%	27.6%	-7.5%
	b. Bank Balance	97818.17	90221.67	164605.21	120792.23	113736.75	-7.8%	82.4%	-26.6%	-5.8%
	1. In Nepal Rastra Bank	54779.16	54649.30	120457.25	70454.24	64255.62	-0.2%	120.4%	-41.5%	-8.8%
	2. "A"Class Licensed Institution	23351.07	15881.98	26284.33	23001.91	22356.12	-32.0%	65.5%	-12.5%	-2.8%
	3. Other Financial Ins.	9394.27	9176.54	7649.81	6208.71	5217.59	-2.3%	-16.6%	-18.8%	-16.0%
	4. In Foreign banks	10293.67	10513.86	10213.81	21127.38	21907.42	2.1%	-2.9%	106.9%	3.7%
	c. Money at Call	32230.11	33822.11	40431.58	45722.85	46610.30	4.9%	19.5%	13.1%	1.9%
2	INVESTMENTS	84641.45	107562.37	137304.43	144572.17	143841.55	27.1%	27.7%	5.3%	-0.5%
	a. Govt. Securities	81922.12	105115.15	133251.15	141008.66	143026.55	28.3%	26.8%	5.8%	1.4%
	b. Others	2719.33	2447.22	4053.28	3563.51	815.01	-10.0%	65.6%	-12.1%	-77.1%
3	SHARE & OTHER INVESTMENT	60629.17	53582.86	52851.08	60627.76	57786.51	-11.6%	-1.4%	14.7%	-4.7%
4	LOANS & ADVANCES	609921.94	698778.98	779560.90	880004.30	882381.89	14.6%	11.6%	12.9%	0.3%
	a. Private Sector	593596.78	675113.87	741145.02	850781.50	848641.36	13.7%	9.8%	14.8%	-0.3%
	b. Financial Institutions	12812.20	17299.98	31389.29	20183.28	27681.15	35.0%	81.4%	-35.7%	37.1%
	c. Government Organizations	3512.96	6365.14	7026.59	9039.52	6059.38	81.2%	10.4%	28.6%	-33.0%
5	BILL PURCHED	2257.03	5149.73	9634.19	6938.79	6257.11	128.2%	87.1%	-28.0%	-9.8%
6	LOANS AGT. COLLECTED BILLS	98.63	95.96	645.89	453.66	400.77	-2.7%	573.1%	-29.8%	-11.7%
7	FIXED ASSETS	20405.87	24260.64	27146.40	28997.98	28430.19	18.9%	11.9%	6.8%	-2.0%
8	OTHER ASSETS	69231.81	79138.14	93318.34	106170.55	110953.99	14.3%	17.9%	13.8%	4.5%
	a. Accrued Interests	29133.06	29689.70	27621.76	31601.44	35654.89	1.9%	-7.0%	14.4%	12.8%
	b. Others	40098.75	49448.44	65696.59	74569.11	75299.10	23.3%	32.9%	13.5%	1.0%
9	Expenses not Written off	617.75	775.30	586.90	845.40	758.20	25.5%	-24.3%	44.0%	-10.3%
10	Non Banking Assets	1829.14	1549.65	2225.09	2567.59	2963.51	-15.3%	43.6%	15.4%	15.4%
11	Reconciliation Account	7397.61	21980.28	8638.94	9518.19	11504.22	197.1%	-60.7%	10.2%	20.9%
12	Profit & Loss A/c	435.51	3849.83	2994.86	3461.02	3732.37	784.0%	-22.2%	15.6%	7.8%
	TOTAL	1007969.09	1144717.74	1350963.88	1438364.27	1436014.54	13.6%	18.0%	6.5%	-0.2%

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

Liabilities		Mid-July			Mid-Jan	Mid-Feb	% Change			
		2010	2011	2012	2013	2013	2/1	3/2	4/3	5/4
		1	2	3	4	5				
1	CAPITAL FUND	40719.83	59064.45	77142.57	88909.93	88283.20	45.1%	30.6%	15.3%	-0.7%
	a. Paid-up Capital	46630.42	58294.88	65983.34	73854.64	73920.02	25.0%	13.2%	11.9%	0.1%
	b. Statutory Reserves	12146.29	14925.88	18708.72	21380.22	21536.11	22.9%	25.3%	14.3%	0.7%
	c. Retained Earning	-26722.00	-24831.16	-19595.10	-16798.32	-17463.37	-7.1%	-21.1%	-14.3%	4.0%
	d. Others Reserves	8665.12	10674.85	12045.61	10473.39	10290.44	23.2%	12.8%	-13.1%	-1.7%
2	BORROWINGS	19783.87	24852.84	15507.22	18360.43	21719.43	25.6%	-37.6%	18.4%	18.3%
	a. NRB	6752.63	10226.06	4286.68	702.55	704.14	51.4%	-58.1%	-83.6%	0.2%
	b. "A"Class Licensed Institution	4816.79	6320.98	1970.74	7892.68	9014.52	31.2%	-68.8%	300.5%	14.2%
	c. Foreign Banks and Fin. Ins.	1933.27	1868.09	2175.84	2189.67	2135.73	-3.4%	16.5%	0.6%	-2.5%
	d. Other Financial Ins.	2553.40	379.95	146.18	847.70	2337.22	-85.1%	-61.5%	479.9%	175.7%
	e. Bonds and Securities	3727.77	6057.77	6927.77	6727.83	7527.83	62.5%	14.4%	-2.9%	11.9%
3	DEPOSITS	630880.84	687587.89	867978.25	905867.71	899149.86	9.0%	26.2%	4.4%	-0.7%
	a. Current	80606.20	78982.88	93304.43	86757.55	83763.48	-2.0%	18.1%	-7.0%	-3.5%
	b. Savings	237709.33	231094.43	304786.78	343862.59	346296.08	-2.8%	31.9%	12.8%	0.7%
	c. Fixed	200058.50	253586.40	298835.74	297964.40	298740.32	26.8%	17.8%	-0.3%	0.3%
	d. Call Deposits	105687.16	116624.66	161784.11	167312.77	160394.28	10.3%	38.7%	3.4%	-4.1%
	e. Others	6819.65	7299.52	9267.20	9970.40	9955.71	7.0%	27.0%	7.6%	-0.1%
4	Bills Payable	1225.99	942.94	1599.38	1972.46	1341.21	-23.1%	69.6%	23.3%	-32.0%
5	Other Liabilities	77413.03	84386.30	92665.24	109504.01	113055.28	9.0%	9.8%	18.2%	3.2%
	1. Loan Loss Provision	21631.80	21340.08	22093.98	25154.89	25215.42	-1.3%	3.5%	13.9%	0.2%
	2. Interest Suspense a/c	24101.35	23249.43	19491.92	21943.02	23171.59	-3.5%	-16.2%	12.6%	5.6%
	3. Others	31679.88	39796.79	51079.35	62406.10	64668.27	25.6%	28.4%	22.2%	3.6%
6	Reconciliation A/c	1234.62	5931.58	-3672.89	1530.07	55.79	380.4%	-161.9%	-141.7%	-96.4%
7	Profit & Loss A/c	16042.77	15598.52	15876.84	8687.57	9366.27	-2.8%	1.8%	-45.3%	7.8%
	TOTAL	787300.95	878364.52	1067096.61	1134832.18	1132971.06	11.6%	21.5%	6.3%	-0.2%
Assets										
1	LIQUID FUNDS	102748.96	98071.74	161785.49	125259.63	120258.65	-4.6%	65.0%	-22.6%	-4.0%
	a. Cash Balance	17573.08	20265.25	26026.91	22906.21	21877.33	15.3%	28.4%	-12.0%	-4.5%
	Nepalese Notes & Coins	17137.21	19764.98	25398.02	22102.87	21136.34	15.3%	28.5%	-13.0%	-4.4%
	Foreign Currency	435.87	500.27	628.90	803.34	740.99	14.8%	25.7%	27.7%	-7.8%
	b. Bank Balance	69551.50	63293.26	127706.17	86072.12	80144.34	-9.0%	101.8%	-32.6%	-6.9%
	1. In Nepal Rastra Bank	49542.70	48727.39	110572.60	60240.96	54143.96	-1.6%	126.9%	-45.5%	-10.1%
	2. "A"Class Licensed Institution	8460.38	3826.02	6784.54	4483.91	3950.31	-54.8%	77.3%	-33.9%	-11.9%
	3. Other Financial Ins.	1333.74	284.61	187.69	337.92	258.22	-78.7%	-34.1%	80.0%	-23.6%
	4. In Foreign banks	10214.68	10455.24	10161.35	21009.34	21791.86	2.4%	-2.8%	106.8%	3.7%
	c. Money at Call	15624.38	14513.24	8052.41	16281.30	18236.98	-7.1%	-44.5%	102.2%	12.0%
2	INVESTMENTS	81343.80	102655.92	131017.87	139262.00	138572.69	26.2%	27.6%	6.3%	-0.5%
	a. Govt. Securities	79079.55	100267.30	127213.05	135750.48	137809.52	26.8%	26.9%	6.7%	1.5%
	b. Others	2264.25	2388.62	3804.83	3511.52	763.17	5.5%	59.3%	-7.7%	-78.3%
3	SHARE & OTHER INVESTMENT	52697.30	46901.44	50254.78	57387.55	54517.69	-11.0%	7.1%	14.2%	-5.0%
4	LOANS & ADVANCES	467107.25	522853.34	612322.64	691698.12	693120.65	11.9%	17.1%	13.0%	0.2%
	a. Private Sector	453049.03	503339.45	577113.21	666073.00	662676.28	11.1%	14.7%	15.4%	-0.5%
	b. Financial Institutions	11270.64	13362.34	28302.71	16698.17	24488.98	18.6%	111.8%	-41.0%	46.7%
	c. Government Organizations	2787.58	6151.55	6906.71	8926.95	5955.39	120.7%	12.3%	29.3%	-33.3%
5	BILL PURCHED	2172.60	5073.85	9606.97	6914.84	6193.74	133.5%	89.3%	-28.0%	-10.4%
6	LOANS AGT. COLLECTED BILLS	98.63	95.96	645.89	453.66	400.77	-2.7%	573.1%	-29.8%	-11.7%
7	FIXED ASSETS	13896.13	16098.81	19818.66	21213.59	20596.20	15.9%	23.1%	7.0%	-2.9%
8	OTHER ASSETS	60702.94	66675.11	76147.88	87793.82	91253.87	9.8%	14.2%	15.3%	3.9%
	a. Accrued Interests	25188.38	24341.43	20790.32	23486.38	26584.12	-3.4%	-14.6%	13.0%	13.2%
	b. Others	35514.55	42333.67	55357.56	64307.44	64669.75	19.2%	30.8%	16.2%	0.6%
9	Expenses not Written off	458.84	600.70	447.80	624.23	534.97	30.9%	-25.5%	39.4%	-14.3%
10	Non Banking Assets	1616.61	1376.57	1638.51	1802.82	2088.84	-14.8%	19.0%	10.0%	15.9%
11	Reconciliation Account	4457.91	17961.09	3410.11	2001.77	4886.78	302.9%	-81.0%	-41.3%	144.1%
12	Profit & Loss A/c	0.00	0.00	0.00	420.15	546.30	0.0%	0.0%	0.0%	30.0%
	TOTAL	787300.95	878364.52	1067096.59	1134832.15	1132971.16	11.6%	21.5%	6.3%	-0.2%

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

Liabilities		Mid-July			Mid-Jan	Mid-Feb	% Change			
		2010	2011	2012	2013	2013	2/1	3/2	4/3	5/4
		1	2	3	4	5				
1	CAPITAL FUND	15328.16	22524.65	22702.17	23822.06	23822.37	46.9%	0.8%	4.9%	0.0%
	a. Paid-up Capital	14535.31	20895.09	21224.20	22215.52	22361.15	43.8%	1.6%	4.7%	0.7%
	b. Statutory Reserves	697.90	1138.32	1555.69	1895.30	1901.66	63.1%	36.7%	21.8%	0.3%
	c. Retained Earning	-443.94	67.66	-764.13	-1003.54	-1020.09	-115.2%	-1229.4%	31.3%	1.6%
	d. Others Reserves	538.89	423.58	686.41	714.78	579.65	-21.4%	62.1%	4.1%	-18.9%
2	BORROWINGS	4442.79	4700.02	1193.00	1838.14	2539.70	5.8%	-74.6%	54.1%	38.2%
	a. NRB	660.65	2433.68	0.00	9.24	9.24	268.4%	-100.0%	0.0%	0.0%
	b. "A"Class Licensed Institution	2858.55	1334.02	651.10	1059.50	1757.50	-53.3%	-51.2%	62.7%	65.9%
	c. Foreign Banks and Fin. Ins.	110.20	364.24	332.08	0.00	0.00	230.5%	-8.8%	-100.0%	0.0%
	d. Other Financial Ins.	808.60	557.07	204.37	763.82	767.38	-31.1%	-63.3%	273.8%	0.5%
	e. Bonds and Securities	4.79	11.02	5.45	5.58	5.58	130.1%	-50.6%	2.5%	0.0%
3	DEPOSITS	76950.81	96886.67	127300.11	136930.08	135113.72	25.9%	31.4%	7.6%	-1.3%
	a. Current	1417.40	1860.53	2657.06	2448.33	2240.97	31.3%	42.8%	-7.9%	-8.5%
	b. Savings	36106.43	42968.28	60924.67	67494.97	68029.60	19.0%	41.8%	10.8%	0.8%
	c. Fixed	24242.14	31162.87	37454.34	41318.28	40635.34	28.5%	20.2%	10.3%	-1.7%
	d. Call Deposits	14605.32	20407.66	25427.81	24953.63	23528.04	39.7%	24.6%	-1.9%	-5.7%
	e. Others	579.52	487.34	836.23	714.87	679.77	-15.9%	71.6%	-14.5%	-4.9%
4	Bills Payable	6.00	17.78	18.91	28.44	11.13	196.1%	6.3%	50.5%	-60.9%
5	Other Liabilities	8151.15	10858.30	13437.99	16578.60	17660.94	33.2%	23.8%	23.4%	6.5%
	1. Loan Loss Provision	1921.50	3520.41	4781.47	5838.46	5731.67	83.2%	35.8%	22.1%	-1.8%
	2. Interest Suspense a/c	2821.73	3189.40	3068.90	3346.90	3939.53	13.0%	-3.8%	9.1%	17.7%
	3. Others	3407.92	4148.49	5587.62	7393.24	7989.74	21.7%	34.7%	32.3%	8.1%
6	Reconciliation A/c	1412.56	2577.40	3894.17	5584.57	4549.50	82.5%	51.1%	43.4%	-18.5%
7	Profit & Loss A/c	2168.20	2171.41	2347.45	1401.10	1274.79	0.1%	8.1%	-40.3%	-9.0%
	TOTAL	108459.67	139736.22	170893.79	186182.99	184972.16	28.8%	22.3%	8.9%	-0.7%
Assets										
1	LIQUID FUNDS	26036.28	29411.27	47387.40	44233.27	41989.61	13.0%	61.1%	-6.7%	-5.1%
	a. Cash Balance	1932.26	2465.05	3646.17	3616.90	3629.48	27.6%	47.9%	-0.8%	0.3%
	Nepalese Notes & Coins	1891.54	2426.96	3609.10	3569.67	3583.53	28.3%	48.7%	-1.1%	0.4%
	Foreign Currency	40.72	38.09	37.08	47.22	45.95	-6.5%	-2.7%	27.4%	-2.7%
	b. Bank Balance	13190.48	13229.83	20316.68	18749.08	17669.14	0.3%	53.6%	-7.7%	-5.8%
	1. In Nepal Rastra Bank	2698.20	3511.87	5968.59	6271.07	6451.34	30.2%	70.0%	5.1%	2.9%
	2. "A"Class Licensed Institution	6785.58	5973.60	10461.52	9593.43	8820.66	-12.0%	75.1%	-8.3%	-8.1%
	3. Other Financial Ins.	3627.70	3685.74	3834.11	2766.54	2281.58	1.6%	4.0%	-27.8%	-17.5%
	4. In Foreign banks	78.99	58.62	52.46	118.04	115.56	-25.8%	-10.5%	125.0%	-2.1%
	c. Money at Call	10913.54	13716.40	23424.55	21867.29	20690.99	25.7%	70.8%	-6.6%	-5.4%
2	INVESTMENTS	2073.09	2519.63	3728.21	3158.38	3097.82	21.5%	48.0%	-15.3%	-1.9%
	a. Govt. Securities	1633.26	2497.03	3701.16	3158.28	3097.72	52.9%	48.2%	-14.7%	-1.9%
	b. Others	439.83	22.60	27.05	0.10	0.10	-94.9%	19.7%	-99.6%	0.0%
3	SHARE & OTHER INVESTMENT	4728.69	3343.53	1626.01	2093.43	2086.88	-29.3%	-51.4%	28.7%	-0.3%
4	LOANS & ADVANCES	65827.92	88923.32	100611.07	115243.67	116129.56	35.1%	13.1%	14.5%	0.8%
	a. Private Sector	65642.92	88169.21	99510.91	112326.93	113263.50	34.3%	12.9%	12.9%	0.8%
	b. Financial Institutions	177.78	609.74	1022.55	2828.17	2786.09	243.0%	67.7%	176.6%	-1.5%
	c. Government Organizations	7.22	144.37	77.61	88.57	79.98	1898.8%	-46.2%	14.1%	-9.7%
5	BILL PURCHED	10.17	45.71	10.73	7.33	4.40	349.5%	-76.5%	-31.6%	-40.0%
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%	0.0%
7	FIXED ASSETS	2774.84	3828.14	3904.49	4196.21	4230.69	38.0%	2.0%	7.5%	0.8%
8	OTHER ASSETS	5186.02	7635.07	8164.94	10024.56	10867.98	47.2%	6.9%	22.8%	8.4%
	a. Accrued Interests	2903.61	3339.09	3247.83	3465.46	4031.20	15.0%	-2.7%	6.7%	16.3%
	b. Others	2282.41	4295.98	4917.11	6559.10	6836.79	88.2%	14.5%	33.4%	4.2%
9	Expenses not Written off	79.17	110.60	68.87	140.53	142.99	39.7%	-37.7%	104.1%	1.8%
10	Non Banking Assets	24.30	12.72	275.99	334.08	458.00	-47.7%	2069.5%	21.0%	37.1%
11	Reconciliation Account	1511.69	2617.46	3917.20	5568.98	4609.36	73.1%	49.7%	42.2%	-17.2%
12	Profit & Loss A/c	207.51	1288.76	1198.79	1182.54	1354.85	521.1%	-7.0%	-1.4%	14.6%
	TOTAL	108459.68	139736.22	170893.70	186182.99	184972.16	28.8%	22.3%	8.9%	-0.7%

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

Liabilities		Mid-July			Mid-Jan	Mid-Feb	% Change			
		2010	2011	2012	2013	2013	2/1	3/2	4/3	5/4
		1	2	3	4	5				
1	CAPITAL FUND	19437.92	21818.44	15318.24	13948.25	14208.75	12.2%	-29.8%	-8.9%	1.9%
	a. Paid-up Capital	17191.35	19228.21	17096.24	17423.57	17457.59	11.8%	-11.1%	1.9%	0.2%
	b. Statutory Reserves	1390.03	1663.13	1803.73	2059.12	2060.54	19.6%	8.5%	14.2%	0.1%
	c. Retained Earning	162.63	482.56	-3962.52	-5972.71	-5859.46	196.7%	-921.1%	50.7%	-1.9%
	d. Others Reserves	693.92	444.53	380.79	438.26	550.07	-35.9%	-14.3%	15.1%	25.5%
2	BORROWINGS	3150.96	4505.82	1105.70	1267.77	1827.87	43.0%	-75.5%	14.7%	44.2%
	a. NRB	146.48	647.48	0.00	0.00	0.00	342.0%	-100.0%	0.0%	0.0%
	b. "A"Class Licensed Institution	2118.99	3260.98	675.16	1267.77	1827.87	53.9%	-79.3%	87.8%	44.2%
	c. Foreign Banks and Fin. Ins.	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%	0.0%
	d. Other Financial Ins.	885.49	516.36	430.54	0.00	0.00	-41.7%	-16.6%	-100.0%	0.0%
	e. Bonds and Securities	0.00	81.00	0.00	0.00	0.00	0.0%	-100.0%	0.0%	0.0%
3	DEPOSITS	77406.35	85476.88	76115.75	80163.10	79901.77	10.4%	-11.0%	5.3%	-0.3%
	a. Current	110.47	90.92	31.57	25.61	20.23	-17.7%	-65.3%	-18.9%	-21.0%
	b. Savings	31964.75	31526.50	35011.70	36419.17	36805.12	-1.4%	11.1%	4.0%	1.1%
	c. Fixed	40833.98	47977.03	35847.48	37166.01	36849.23	17.5%	-25.3%	3.7%	-0.9%
	d. Call Deposits	2635.37	2275.86	786.61	960.96	922.52	-13.6%	-65.4%	22.2%	-4.0%
	e. Others	1861.76	3606.57	4438.39	5591.35	5304.68	93.7%	23.1%	26.0%	-5.1%
4	Bills Payable	24.40	4.20	8.07	4.55	4.61	-82.8%	92.2%	-43.6%	1.4%
5	Other Liabilities	7871.10	11019.23	17557.02	19134.94	19493.15	40.0%	59.3%	9.0%	1.9%
	1. Loan Loss Provision	2325.10	5355.35	6998.55	10500.47	10496.31	130.3%	30.7%	50.0%	0.0%
	2. Interest Suspense a/c	1000.53	1691.19	3495.35	4600.72	4933.33	69.0%	106.7%	31.6%	7.2%
	3. Others	4545.48	3972.70	7063.11	4033.74	4063.52	-12.6%	77.8%	-42.9%	0.7%
6	Reconciliation A/c	1414.56	1364.00	1316.54	1934.65	2000.45	-3.6%	-3.5%	47.0%	3.4%
7	Profit & Loss A/c	2903.23	2428.44	1552.23	895.88	634.62	-16.4%	-36.1%	-42.3%	-29.2%
	TOTAL	112208.51	126617.00	112973.55	117349.13	118071.22	12.8%	-10.8%	3.9%	0.6%
Assets										
1	LIQUID FUNDS	21717.93	20510.98	26883.96	24713.97	24755.95	-5.6%	31.1%	-8.1%	0.2%
	a. Cash Balance	949.55	1219.92	1346.98	1168.67	1150.36	28.5%	10.4%	-13.2%	-1.6%
	Nepalese Notes & Coins	948.74	1218.25	1346.17	1168.22	1149.88	28.4%	10.5%	-13.2%	-1.6%
	Foreign Currency	0.80	1.67	0.82	0.45	0.48	108.0%	-50.9%	-45.4%	6.5%
	b. Bank Balance	15076.19	13698.58	16582.35	15971.03	15923.27	-9.1%	21.1%	-3.7%	-0.3%
	1. In Nepal Rastra Bank	2538.26	2410.04	3916.06	3942.20	3660.32	-5.1%	62.5%	0.7%	-7.2%
	2. "A"Class Licensed Institution	8105.10	6082.36	9038.28	8924.57	9585.15	-25.0%	48.6%	-1.3%	7.4%
	3. Other Financial Ins.	4432.83	5206.19	3628.01	3104.26	2677.80	17.4%	-30.3%	-14.4%	-13.7%
	4. In Foreign banks	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%	0.0%
	c. Money at Call	5692.19	5592.47	8954.63	7574.27	7682.33	-1.8%	60.1%	-15.4%	1.4%
2	INVESTMENTS	1224.57	2386.81	2558.35	2151.78	2171.04	94.9%	7.2%	-15.9%	0.9%
	a. Govt. Securities	1209.31	2350.81	2336.94	2099.89	2119.30	94.4%	-0.6%	-10.1%	0.9%
	b. Others	15.26	36.00	221.41	51.89	51.74	136.0%	515.0%	-76.6%	-0.3%
3	SHARE & OTHER INVESTMENT	3203.18	3337.88	970.29	1146.78	1181.95	4.2%	-70.9%	18.2%	3.1%
4	LOANS & ADVANCES	76986.77	87002.32	66627.19	73062.51	73131.68	13.0%	-23.4%	9.7%	0.1%
	a. Private Sector	74904.83	83605.21	64520.90	72381.57	72701.58	11.6%	-22.8%	12.2%	0.4%
	b. Financial Institutions	1363.78	3327.90	2064.03	656.94	406.09	144.0%	-38.0%	-68.2%	-38.2%
	c. Government Organizations	718.16	69.22	42.26	24.01	24.01	-90.4%	-38.9%	-43.2%	0.0%
5	BILL PURCHED	74.26	30.17	16.49	16.62	58.96	-59.4%	-45.3%	0.8%	254.8%
6	LOANS AGT. COLLECTED BILLS	0.00	0.00	0.00	0.00	0.00	0.0%	0.0%	0.0%	0.0%
7	FIXED ASSETS	3734.90	4333.69	3423.26	3588.18	3603.31	16.0%	-21.0%	4.8%	0.4%
8	OTHER ASSETS	3342.85	4827.95	9005.53	8352.17	8832.14	44.4%	86.5%	-7.3%	5.7%
	a. Accrued Interests	1041.07	2009.17	3583.61	4649.60	5039.58	93.0%	78.4%	29.7%	8.4%
	b. Others	2301.78	2818.78	5421.92	3702.57	3792.57	22.5%	92.3%	-31.7%	2.4%
9	Expenses not Written off	79.74	64.00	70.23	80.64	80.23	-19.7%	9.7%	14.8%	-0.5%
10	Non Banking Assets	188.23	160.36	310.59	430.69	416.67	-14.8%	93.7%	38.7%	-3.3%
11	Reconciliation Account	1428.01	1401.74	1311.63	1947.44	2008.08	-1.8%	-6.4%	48.5%	3.1%
12	Profit & Loss A/c	228.01	2561.07	1796.07	1858.34	1831.22	1023.2%	-29.9%	3.5%	-1.5%
	TOTAL	112208.46	126616.99	112973.60	117349.13	118071.22	12.8%	-10.8%	3.9%	0.6%

Statement of Assets and Liabilities

as on Magh End, 2069

Rs. in Million

Liabilities		Class "A"	Class "B"	Class "C"	Total
1	CAPITAL FUND	88,283.2	23,822.4	14,208.7	126,314.3
	a. Paid-up Capital	73,920.0	22,361.1	17,457.6	113,738.8
	b. Calls in Advance	3,004.8	84.7	107.3	3,196.8
	c. Proposed Bonus Share	0.0	190.6	8.6	199.2
	d. General Reserves	21,536.1	1,901.7	2,060.5	25,498.3
	e. Share Premium	213.1	38.5	55.9	307.5
	f. Retained Earning	-17,463.4	-1,020.1	-5,859.5	-24,342.9
	g. Others Reserves Fund	7,072.6	265.9	378.2	7,716.7
2	BORROWINGS	21,719.4	2,539.7	1,827.9	26,087.0
	a. NRB	704.1	9.2	0.0	713.4
	b. Interbank Borrowing	9,014.5	1,757.5	1,827.9	12,599.9
	c. Foreign Banks and Fin. Ins.	2,135.7	0.0	0.0	2,135.7
	d. Other Financial Ins.	2,337.2	767.4	0.0	3,104.6
	e. Bonds and Securities	7,527.8	5.6	0.0	7,533.4
3	DEPOSITS	899,149.9	135,113.7	79,901.8	1,114,165.4
	a. Current	83,763.5	2,241.0	20.2	86,024.7
	Domestic	70,119.7	2,224.4	20.2	72,364.3
	Foreign	13,643.8	16.6	0.0	13,660.4
	b. Savings	346,296.1	68,029.6	36,805.1	451,130.8
	Domestic	339,623.8	67,951.3	36,254.9	443,830.0
	Foreign	6,672.3	78.3	550.2	7,300.8
	c. Fixed	298,740.3	40,635.3	36,849.2	376,224.9
	Domestic	266,428.9	40,563.0	36,795.9	343,787.8
	Foreign	32,311.4	72.3	53.4	32,437.1
	d. Call Deposits	160,394.3	23,528.0	922.5	184,844.8
	Domestic	147,976.0	23,493.4	922.5	172,392.0
	Foreign	12,418.2	34.6	0.0	12,452.9
	e. Others	9,955.7	679.8	5,304.7	15,940.2
	Domestic	8,722.6	679.8	5,304.7	14,707.0
	Foreign	1,233.2	0.0	0.0	1,233.2
4	Bills Payable	1,341.2	11.1	4.6	1,357.0
5	Other Liabilities	113,055.3	17,660.9	19,493.2	150,209.4
	1. Sundry Creditors	16,135.0	510.9	699.4	17,345.4
	2. Loan Loss Provision	25,215.4	5,731.7	10,496.3	41,443.4
	3. Interest Suspense a/c	23,171.6	3,939.5	4,933.3	32,044.4
	4. Others	48,533.2	7,478.8	3,364.1	59,376.2
6	Reconciliation A/c	55.8	4,549.5	2,000.5	6,605.8
7	Profit & Loss A/c	9,366.3	1,274.8	634.6	11,275.7
TOTAL LIABILITIES		1,132,971.1	184,972.2	118,071.2	1,436,014.4

Assets		Class "A"	Class "B"	Class "C"	Total
1	LIQUID FUNDS	120,258.7	41,989.6	24,756.0	187,004.2
	a. Cash Balance	21,877.3	3,629.5	1,150.4	26,657.2
	Nepalese Notes & Coins	21,136.3	3,583.5	1,149.9	25,869.8
	Foreign Currency	741.0	46.0	0.5	787.4
	b. Bank Balance	80,144.3	17,669.1	15,923.3	113,736.8
	1. In Nepal Rastra Bank	54,144.0	6,451.3	3,660.3	64,255.6
	Domestic Currency	53,522.7	6,443.6	3,660.3	63,626.6
	Foreign Currency	621.3	7.7	0.0	629.1
	2. "A"Class Licensed Institution	3,950.3	8,820.7	9,585.1	22,356.1
	Domestic Currency	3,647.5	8,791.5	9,552.5	21,991.5
	Foreign Currency	302.8	29.2	32.6	364.6
	3. Other Financial Ins.	258.2	2,281.6	2,677.8	5,217.6
	4. In Foreign Banks	21,791.9	115.6	0.0	21,907.4
	c. Money at Call	18,237.0	20,691.0	7,682.3	46,610.3
	Domestic Currency	10,514.0	20,623.5	7,682.3	38,819.8
	Foreign Currency	7,723.0	67.5	0.0	7,790.5
2	INVESTMENT IN SECURITIES	138,572.7	3,097.8	2,171.0	143,841.6
	a. Govt. Securities	137,809.5	3,097.7	2,119.3	143,026.5
	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	0.0	51.6	171.6
	e. Non Residents	372.4	0.0	0.2	372.5
3	SHARE & OTHER INVESTMENT	54,517.7	2,086.9	1,181.9	57,786.5
	a. Interbank Lending	2,030.6	234.1	15.9	2,280.5
	b. Non Residents	1.9	0.0	45.8	47.7
	c. Others	52,485.3	1,852.8	1,120.3	55,458.3
4	LOANS & ADVANCES	693,120.7	116,129.6	73,131.7	882,381.9
	a. Private Sector	662,676.3	113,263.5	72,701.6	848,641.4
	b. Financial Institutions	24,489.0	2,786.1	406.1	27,681.2
	c. Government Organizations	5,955.4	80.0	24.0	6,059.4
5	BILL PURCHASED	6,193.7	4.4	59.0	6,257.1
	a. Domestic Bills Purchased	1,792.5	4.2	59.0	1,855.6
	b. Foreign Bills Purchased	914.6	0.2	0.0	914.8
	c. Import Bills & Imports	3,486.7	0.0	0.0	3,486.7
6	LOANS AGAINST COLLECTED BILLS	400.8	0.0	0.0	400.8
	a. Against Domestic Bills	380.6	0.0	0.0	380.6
	b. Against Foreign Bills	20.2	0.0	0.0	20.2
7	FIXED ASSETS	20,596.2	4,230.7	3,603.3	28,430.2
8	OTHER ASSETS	91,253.9	10,868.0	8,832.1	110,954.0
	a. Accrued Interest:	26,584.1	4,031.2	5,039.6	35,654.9
	Financial Institutions	174.5	96.2	3.3	274.0
	Government Enterprises	4,113.8	107.2	212.9	4,433.9
	Private Sector	22,295.8	3,827.8	4,823.3	30,946.9
	b. Staff Loans / Adv.	14,859.7	683.5	325.6	15,868.9
	c. Sundry Debtors	13,605.2	1,507.9	835.7	15,948.9
	d. Cash In Transit	970.4	2.9	24.4	997.8
	e. Others	35,234.4	4,642.4	2,606.8	42,483.6
9	Expenses not Written off	535.0	143.0	80.2	758.2
10	Non Banking Assets	2,088.8	458.0	416.7	2,963.5
11	Reconciliation Account	4,886.8	4,609.4	2,008.1	11,504.2
12	Profit & Loss A/c	546.3	1,354.9	1,831.2	3,732.4
	TOTAL ASSETS	1,132,971.2	184,972.2	118,071.2	1,436,014.5

Aggregate Profit & Loss Account

Up to Magh , 2069

Rs. in Million

Expenses	Class "A"	Class "B"	Class "C"	Total
1 Interest Expenses	26157.21	6814.35	4561.15	37532.70
1.1 Deposit Liabilities	25861.46	6713.39	4521.77	37096.62
1.1.1 Saving A/c	7865.53	2883.13	1779.64	12528.29
1.1.2 Fixed A/c	13845.12	2863.21	2686.17	19394.51
1.1.2.1 Upto 3 Months Fixed A/c	576.84	34.19	62.65	673.69
1.1.2.2 3 to 6 Months fixed A/c	648.52	103.87	93.88	846.28
1.1.2.3 6 Months to 1 Year Fixed A/c	5883.33	1637.49	1382.84	8903.66
1.1.2.4 Above 1 Year	6736.42	1087.66	1146.80	8970.89
1.1.3 Call Deposit	4128.62	967.05	55.85	5151.52
1.1.4 Certificate of Deposits	22.19	0.00	0.10	22.30
1.2 Others	295.75	100.95	39.38	436.08
2 Commission/Fee Expense	201.91	3.12	2.58	207.61
3 Employees Expenses	6421.06	997.44	509.75	7928.25
4 Office Operating Expenses	5441.16	1212.35	976.39	7629.91
5 Exchange Fluctuation Loss	61.98	0.98	6.92	69.88
5.1 Due to Change in Exchange Rates	64.79	0.83	0.00	65.62
5.2 Due to Foreign Currency Transactions	-2.82	0.15	6.92	4.25
6 Non-Operating Expenses	825.31	38.52	3.98	867.81
7. Provision for Risk	5140.74	2252.12	1757.57	9150.43
7.1 Loan loss Provision	4616.21	2036.72	1628.04	8280.97
7.1.1 General Loan loss Provision	1193.54	228.23	568.31	1990.08
7.1.2 Special Loan Loss Provision	3366.08	1758.58	902.61	6027.27
7.1.3 Additional Loan Loss Provision	56.60	49.91	157.12	263.62
7.2. Provision for Non-Banking Assets	540.80	182.01	118.27	841.08
7.3. Provision for Loss on Investment	0.00	0.72	5.00	5.72
7.4. Provision for Loss of Other Assets	-16.27	32.67	6.26	22.67
8 Loan Written Off	41.14	75.45	1.99	118.58
9 Provision for Staff Bonus	1093.77	86.48	32.06	1212.31
10 Provision for Income Tax	3389.81	242.86	94.91	3727.58
11 Others	100.18	0.13	0.23	100.54
12 Net Profit	9272.60	638.69	576.17	10487.46
TOTAL EXPENSES	58146.86	12362.51	8523.68	79033.05

Income	Class "A"	Class "B"	Class "C"	Total
1. Interest Income	47833.42	9591.73	5684.16	63109.31
1.1. On Loans and Advance	44787.34	8663.18	5131.33	58581.86
1.2. On Investment	2050.53	76.54	65.73	2192.79
1.2.1 Government Bonds	1806.18	73.70	54.43	1934.31
1.2.2 Foreign Bonds	26.12	0.00	0.00	26.12
1.2.3 NRB Bonds	194.99	2.07	4.23	201.29
1.2.4 Deventure & Bonds	23.24	0.76	7.07	31.07
1.3 Agency Balance	500.37	58.39	71.83	630.60
1.4 On Call Deposit	192.34	629.02	260.37	1081.72
1.5 Others	302.84	164.60	154.90	622.33
2. Comission & Discount	3261.51	333.87	109.48	3704.86
2.1 Bills Purchase & Discount	143.14	1.18	0.00	144.32
2.2 Comission	2594.70	184.06	49.59	2828.36
2.3 Others	523.67	148.63	59.89	732.19
3 Income From Exchange Fluctuation	1633.04	13.15	0.67	1646.86
3.1 Due to Change in Exchange Rate	-810.57	1.28	0.67	-808.62
3.2 Due to Foreign Currency Trans.	2443.61	11.86	0.00	2455.48
4 Other Operating Income	1595.93	530.83	300.27	2427.02
5 Non Operating Income	885.66	80.96	73.54	1040.16
6 Provision Written Back	1923.03	1031.55	572.05	3526.64
7 Recovery from Written off Loan	386.88	26.63	8.63	422.14
8 Income from Extra Ordinary Expenses	174.78	35.04	2.11	211.94
9 Net Loss	452.63	718.75	1772.76	2944.14
TOTAL INCOME	58146.88	12362.51	8523.68	79033.06

Aggregate Statement of Sector wise, Product wise and Security wise Credit
as on Magh End, 2069

Sector Wise		Class "A"	Class "B"	Class "C"	Total
1	Agricultural and Forest Related	27804.65	5254.77	1968.62	35028.05
2	Fishery Related	1895.06	124.90	24.66	2044.63
3	Mining Related	3825.15	181.30	210.62	4217.07
4	Manufacturing (Producing) Related	166300.84	8118.99	5625.20	180045.02
5	Construction	65387.65	13705.36	9438.46	88531.47
6	Electricity, Gas and Water	16548.68	1656.39	302.78	18507.84
7	Metal Products, Mach. & Ele. Eqp.	9246.66	1927.56	955.08	12129.31
8	Tras., Com. and Public Utilities	23962.23	10593.09	5784.92	40340.25
9	Wholesaler & Retailer	148665.94	24152.58	11054.92	183873.44
10	Finance, Insurance and Real Estate	63679.17	10724.72	7714.33	82118.22
11	Hotel or Restaurant	17636.91	4042.88	2019.19	23698.98
12	Other Services	34284.95	5795.53	3048.98	43129.47
13	Consumption Loans	44848.22	8296.41	5861.98	59006.61
14	Local Government	797.47	31.05	52.73	881.25
15	Others	74832.12	21509.00	19128.16	115469.28
Total sectorwise Loan		699715.71	116114.54	73190.64	889020.88

Product Wise		Class "A"	Class "B"	Class "C"	Total
1	Term Loan	100331.83	13944.11	10550.11	124826.05
2	Overdraft	136411.91	31412.34	0.00	167824.25
3	Trust Receipt Loan / Import Loan	45524.30	0.00	0.09	45524.39
4	Demand & Other Working Capital Loan	171920.12	14258.99	19552.58	205731.69
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	41325.14	10743.60	6205.36	58274.10
6	Real Estate Loan	65630.74	12295.19	12049.57	89975.51
7	Margin Nature Loan	6698.29	2162.67	2534.24	11395.21
8	Hire Purchase Loan	33244.58	12150.72	7045.06	52440.36
9	Deprived Sector Loan	25732.24	3918.70	1957.16	31608.10
10	Bills Purchased	6563.99	4.40	58.96	6627.36
11	Other Product	66332.56	14780.15	13237.50	94350.20
Total Product wise Loan		699715.71	116114.54	73190.64	889020.88

Collateral Wise		Class "A"	Class "B"	Class "C"	Total
1	Gold and Silver	23745.68	2871.95	541.65	27159.29
2	Government Securities	2145.69	21.46	11.75	2178.90
3	Non Governmental Securities	4982.61	1776.40	1308.90	8067.91
4	Fixed Deposit Receipts	7135.69	1414.50	1621.97	10172.16
5	Own	6655.51	1414.41	1621.97	9691.89
6	Other Licences Institutions	480.18	0.09	0.00	480.27
7	Collateral of Properties	599306.54	106984.38	63375.84	769666.76
8	Fixed Assets	465275.96	106697.41	62974.65	634948.02
9	Current Assets	134030.58	286.97	401.19	134718.74
10	Against security of Bill	8246.83	12.20	15.18	8274.20
11	Domestic Bills	1214.03	4.20	15.18	1233.41
12	Foreign Bills	7032.79	8.00	0.00	7040.79
13	Against Guarantee	16040.69	2067.37	939.60	19047.65
14	Government Guarantee	2873.37	97.45	85.62	3056.44
15	Institutional Guarantee	9677.64	755.44	335.55	10768.63
16	Personal Guarantee	632.44	180.06	339.56	1152.06
17	Collective Guarantee	283.27	1012.09	22.39	1317.76
18	Int. Rtd. Foreign Bank's Guarantee	55.01	0.00	0.00	55.01
19	Other Guarantee	2518.96	22.32	156.47	2697.75
20	Credit Card	449.12	0.00	1.52	450.64
21	Others	37662.87	966.28	5374.23	44003.38
Total Collateral wise Loan		699715.72	116114.54	73190.64	889020.89

Statement of Assets and Liabilities on Magh end, 2009 (Rs in million)

S.N.	Bank Name	NBL	RBB	NABIL	NBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari
Liabilities		0.00														
1	CAPITAL FUND	-2907.78	-121.81	5439.38	6051.79	4124.38	4632.01	3197.46	2953.97	4177.32	2700.84	1926.53	2581.57	2033.60	2648.08	2377.08
	a. Paid-up Capital	1772.83	5497.61	2436.84	3768.01	1853.90	2760.00	2355.74	2009.40	1761.13	1684.40	1400.00	1311.55	1601.60	2478.79	1603.80
	b. Calls in Advance		3004.79													
	c. Proposed Bonus Share															
	d. General Reserves	1669.67	2896.54	2176.50	1532.38	1870.12	1383.15	571.80	1118.74	1021.57	706.84	377.78	409.68	369.53	180.11	340.79
	e. Share Premium			0.07	11.85			35.87	18.56			0.08	41.87	5.28		4.44
	f. Retained Earning	-7131.11	-12838.73	547.20	19.64	8.94	72.90	2.20	-345.99	437.52	40.39	96.49	651.39	17.31	-199.95	14.20
	g. Others Reserves Fund	780.84	1317.98	278.76	719.92	391.42	415.96	267.72	135.96	938.54	269.21	52.18	167.07	39.89	189.12	413.85
2	BORROWINGS	2135.73	971.59	2200.00	1391.21	900.00	1350.00	1001.84			1883.19	325.68	247.42		136.96	650.00
	a. NRB		29.59		89.40								23.13			
	b. Interbank Borrowing		642.00	1900.00	251.81	900.00		1.84			1860.00	325.68	47.42		136.96	250.00
	c. Foreign Banks and Fin. Ins.	2135.73														
	d. Other Financial Ins.		300.00				850.00									
	e. Bonds and Securities			300.00	1050.00		500.00	1000.00				0.06		200.00		400.00
3	DEPOSITS	57472.82	84258.89	56162.79	55708.60	37442.28	46737.82	53096.18	15162.20	50133.52	23783.35	18094.32	22277.64	9072.83	22720.31	22309.10
	a. Current	9799.36	15698.25	6570.43	5071.77	13819.60	4188.26	5081.00	1013.94	4631.22	2309.04	552.48	769.62	297.07	687.66	1191.28
	Domestic	9527.19	15646.45	4874.64	4124.09	5644.23	3060.52	4759.27	918.37	4469.95	2087.34	534.95	734.93	277.68	677.64	1165.22
	Foreign	272.18	51.80	1695.79	947.67	8175.37	1127.74	321.74	95.57	161.27	221.70	17.52	34.69	19.39	10.02	26.07
	b. Savings	32822.86	48086.65	21633.85	19477.56	17221.30	24876.00	11809.73	7293.76	19675.60	8904.68	5673.12	5666.06	2817.84	10280.29	6671.35
	Domestic	32814.63	48076.56	19880.73	18854.83	14772.69	24071.80	11701.51	7279.23	19588.60	8705.68	5603.75	5618.21	2803.00	10259.59	6604.05
	Foreign	8.23	10.09	1753.12	622.73	2448.61	804.20	108.22	14.53	87.00	199.01	69.37	47.85	14.85	20.70	67.30
	c. Fixed	13320.38	17521.45	11613.17	13224.60	3355.14	11272.19	34149.30	3347.33	14599.32	7307.89	6158.12	10345.46	3964.74	7293.19	8879.08
	Domestic	13320.38	17521.45	10209.93	11547.46	2344.65	10379.08	14683.46	3163.71	14503.87	6296.06	6158.12	9967.99	3964.74	7150.16	8137.59
	Foreign			1403.24	1677.14	1010.49	893.11	19465.84	183.62	95.45	1011.83		377.47		143.04	741.49
	d. Call Deposits	807.08	2139.97	15545.50	16811.90	2323.62	5686.71	1818.77	3188.98	10468.27	4900.82	5545.67	5362.01	1944.55	4280.37	5416.05
	Domestic	807.08	2132.95	12705.73	14912.64	2296.25	4464.66	1792.56	3139.57	7242.21	4758.72	5535.34	5025.19	1850.13	4256.48	5320.49
	Foreign		7.02	2839.77	1899.26	27.37	1222.05	26.21	49.41	3226.06	142.10	10.32	336.81	94.42	23.89	95.56
	e. Others	723.14	812.57	799.85	1122.77	722.62	714.67	237.38	318.19	759.10	360.91	164.94	134.50	48.63	178.80	151.34
	Domestic	723.14	812.57	763.57	738.71	256.25	593.41	173.58	317.76	759.10	293.19	164.13	134.50	47.99	141.95	151.34
	Foreign			36.28	384.06	466.37	121.25	63.80	0.43		67.73	0.81		0.64	36.85	
4	Bills Payable	84.08	16.54	105.98	2.91	44.75	104.32	48.64	16.50	604.32	30.35	19.68	20.33	5.86	16.76	100.69
5	Other Liabilities	9594.48	19789.70	6133.88	5769.47	1867.16	2865.54	2209.55	3279.66	2511.78	1603.59	2023.22	1952.47	607.23	1857.56	2516.48
	1. Sundry Creditors	3713.64	1747.27	1379.61	663.56	188.70	100.93	335.21	114.71	161.66	204.26	201.70	781.03	136.63	32.20	795.53
	2. Loan Loss Provision	2039.28	3465.12	1245.74	1323.77	253.19	1187.94	381.22	579.36	774.72	523.65	578.63	317.55	150.40	627.91	667.08
	3. Interest Suspense a/c	3180.16	11306.28	339.87	406.85	246.59	647.94	283.92	453.31	117.55	73.46	319.48	92.83	66.34	431.95	361.97
	4. Others	661.40	3271.03	3168.66	3375.28	1178.68	928.73	1209.21	2132.27	1457.85	802.22	923.42	761.06	253.86	765.51	691.91
6	Reconciliation A/c	-155.62					9.07							23.53		5.73
7	Profit & Loss A/c	282.88	786.60	1336.20	1065.58	620.58	606.14	317.87	241.60	852.07	356.27	155.50	289.88	50.17		97.12
	TOTAL LIABILITIES	66506.58	105701.51	71378.23	69998.62	44999.15	56410.67	59880.35	21694.15	58279.00	30357.59	22544.93	27392.83	11775.43	27379.68	28050.47
Assets		0.00														
1	LIQUID FUNDS	11251.75	11244.70	3239.62	8970.45	7153.31	5198.73	6152.46	1714.20	8336.80	2935.88	1569.34	2477.28	2026.14	3483.51	2632.45
	a. Cash Balance	1624.37	1994.37	850.06	1452.33	682.81	815.62	1179.32	501.00	933.32	737.82	411.88	411.87	262.80	1123.00	510.07
	Nepalese Notes & Coins	1567.43	1942.53	808.05	1393.20	627.99	747.69	1149.06	475.97	917.98	718.51	403.78	401.52	238.37	1080.27	490.76
	Foreign Currency	56.94	51.84	42.01	59.12	54.83	67.93	30.26	25.03	15.34	19.31	8.10	10.35	24.43	42.73	19.31
	b. Bank Balance	8077.31	6643.25	1632.43	7098.70	1882.10	4216.75	4073.14	1213.20	6653.48	2093.46	1157.46	1915.41	1763.34	2360.51	1821.90
	1. In Nepal Rastra Bank	5663.15	4598.28	623.10	3466.15	854.36	1979.81	3127.28	920.05	4034.35	929.18	834.44	1601.67	1612.58	1856.34	1369.85
	Domestic Currency	5624.15	4537.67	750.43	3292.06	808.93	1903.43	3102.27	905.25	3972.63	891.24	850.22	1595.20	1604.91	1842.97	1357.07
	Foreign Currency	39.00	60.61	-127.33	174.09	45.43	76.38	25.01	14.80	61.72	37.94	-15.78	6.48	7.67	13.37	12.79
	2. "A" Class Licensed Institution	606.41	164.76	33.71	145.48	49.65	110.46	99.76	37.40	38.83	121.07	121.76	53.46	40.86	235.08	42.12
	Domestic Currency	606.41	164.33	33.71	115.37	49.65	109.48	94.43	36.50	38.77	119.46	121.03	52.99	40.78	231.97	42.06
	Foreign Currency		0.43		30.11		0.97	5.34	0.89	0.06	1.61	0.73	0.47	0.08	3.11	0.07
	3. Other Financial Ins.								0.72						246.81	
	4. In Foreign Banks	1807.75	1880.21	975.62	3487.08	978.09	2126.49	846.10	255.03	2580.30	1043.21	201.26	260.27	109.91	22.28	409.92
	c. Money at Call	1550.07	2607.08	757.13	419.42	4588.40	166.35	900.00		750.00	104.60		150.00			300.48
	Domestic Currency	1550.07	2560.00		300.00		50.00	900.00		750.00	50.00		150.00			150.00
	Foreign Currency		47.08	757.13	119.42	4588.40	116.35				54.60					150.48
2	INVESTMENT IN SECURITIES	8388.49	28381.24	11106.45	5425.89	8306.51	6899.30	3679.49	3965.76	6403.26	4286.30	3103.88	3047.31	325.63	1589.54	3642.77
	a. Govt. Securities	8388.49	28168.92	10892.66	5425.89	8298.01	6899.30	3679.49	3965.76	6403.26	4286.30	3003.88	2888.75	325.63	1589.54	3642.77
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.		212.32			8.49										
	d. Other Non-Fin Ins.											100.00				
	e. Non Residents			213.80									158.56			
3	SHARE & OTHER INVESTMENT	2543.54	2106.94	6294.78	5010.29	7273.58	1986.32	19115.99	163.99	966.77	139.27	207.53	747.53	371.97	406.71	417.06
	a. Interbank Lending	</														

Statement of Assets and Liabilities on Magh end, 2069 (Rs in million)

S.N.	Bank Name	Santima	NIDC	Malika	Siddhartha	UDBL	Manakamana	Narayani	POBL	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhrikuti	Surekshha
Liabilities																
		0.00														
1	CAPITAL FUND	2129.58	1218.67	298.25	665.05	14.29	884.67	121.01	400.15	134.80	792.09	105.93	274.25	964.96	427.74	146.87
	a. Paid-up Capital	2016.00	415.82	204.83	645.00	80.40	1000.00	55.57	336.52	90.00	718.17	80.00	248.39	772.00	321.09	118.68
	b. Calls in Advance			5.18				6.12							-0.02	
	c. Proposed Bonus Share							10.05							57.80	0.36
	d. General Reserves	93.95	423.60	22.62	38.07	1.84	83.82	17.52	30.69	12.77	29.05	2.69	23.79	45.94	47.85	13.57
	e. Share Premium	10.56		0.34				0.54	0.54	0.89			0.32	2.11		0.96
	f. Retained Earning	6.21	291.81	62.28	-33.18	-67.95	-198.61	21.99	27.17	31.91	41.94	23.24	1.30	143.63	0.45	11.73
	g. Others Reserves Fund	2.86	87.44	3.00	15.16		-0.54	9.76	5.23	0.13	2.04		0.45	1.28	0.57	1.57
2	BORROWINGS	85.60				5.58	100.00	12.50					3.00			
	a. NRB															
	b. Interbank Borrowing	85.60					100.00	12.50								
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.												3.00			
	e. Bonds and Securities					5.58										
3	DEPOSITS	15249.44	1003.83	1894.04	4860.70	51.30	2839.15	962.71	2580.74	1540.68	1123.83	1000.45	2562.99	1464.79	3908.27	1156.13
	a. Current	247.08	13.51	58.83	83.52		45.09		7.03	46.95	10.69		45.75	24.98	35.28	33.98
	Domestic	243.92	13.51	58.83	83.31		44.12		7.03	46.95	10.69		45.75	24.98	35.28	33.98
	Foreign	3.16			0.22		0.97									
	b. Savings	4122.98	186.31	1446.53	2621.45	51.21	912.54	617.29	1411.76	1213.85	401.17	851.95	1184.87	779.17	1804.71	443.30
	Domestic	4096.26	186.31	1446.53	2621.45	51.21	912.54	617.29	1411.76	1213.85	401.17	851.95	1184.87	779.17	1804.71	443.30
	Foreign	26.72														
	c. Fixed	8188.15	604.90	186.15	1373.32	0.09	907.51	344.47	693.39	205.27	259.96	144.44	844.58	298.97	892.30	395.73
	Domestic	8074.98	604.90	186.15	1373.32	0.09	907.51	344.47	693.39	205.27	259.96	144.44	844.58	298.97	892.30	395.73
	Foreign	113.16														
	d. Call Deposits	2647.37	199.11	198.46	779.74		968.22		465.04	74.62	451.53		485.59	361.41	1151.83	283.13
	Domestic	2644.50	199.11	198.46	779.74		968.22		465.04	74.62	451.53		485.59	361.41	1151.83	283.13
	Foreign	2.87														
	e. Others	43.87		4.06	2.67		5.79	0.95	3.53		0.49	4.07	2.20	0.26	24.15	
	Domestic	43.87		4.06	2.67		5.79	0.95	3.53		0.49	4.07	2.20	0.26	24.15	
	Foreign															
4	Bills Payable															
5	Other Liabilities	561.74	2577.76	179.44	569.19	70.06	450.88	119.73	127.98	77.54	202.73	61.84	84.87	350.79	128.77	97.63
	1. Sundry Creditors	11.40	103.11	0.44	45.29	16.43	11.07	7.82	10.56	4.21	0.92	12.90	1.74	1.42	8.41	
	2. Loan Loss Provision	139.99	534.70	40.82	365.84	10.40	112.23	33.96	35.67	20.03	90.79	16.55	34.31	164.80	42.64	64.51
	3. Interest Suspense a/c	120.94	1337.66	18.55	104.02	23.98	104.95	46.97	25.34	8.31	50.64	30.70		46.35	25.06	8.80
	4. Others	289.40	602.29	119.63	54.03	19.24	233.70	27.73	59.15	38.65	57.10	13.68	37.66	137.90	59.65	15.92
6	Reconciliation A/c		2.63					291.69			0.01		0.94		1132.84	
7	Profit & Loss A/c	130.53	69.56	16.60		23.26	27.52		12.87	20.03			191.29		19.17	
	TOTAL LIABILITIES	18156.89	4872.45	2388.34	6094.94	164.48	4302.22	1507.64	3121.74	1773.06	2118.66	1168.23	3117.34	2780.54	5616.79	1400.63
Assets																
		0.00														
1	LIQUID FUNDS	1378.29	1160.87	628.04	1799.21	38.69	554.85	281.30	590.04	540.50	354.65	294.80	696.94	678.18	1394.13	402.37
	a. Cash Balance	226.74	12.27	78.67	101.52	1.47	53.77	19.00	94.51	29.80	40.86	55.07	50.25	50.84	122.62	61.90
	Nepalese Notes & Coins	221.81	12.27	77.05	100.96	1.47	51.68	19.00	94.51	29.80	40.86	55.07	50.24	50.84	122.62	61.90
	Foreign Currency	4.93		1.62	0.55		2.09						0.01			
	b. Bank Balance	1151.56	1148.60	170.92	373.95	37.22	501.08	262.30	160.90	104.68	313.79	29.85	258.46	458.99	185.52	340.47
	1. In Nepal Rastra Bank	889.30	100.46	134.83	333.75	4.44	76.16	0.47	3.90	91.58	73.42	29.85	0.06	79.61	98.80	
	Domestic Currency	885.04	100.46	134.83	333.75	4.44	76.16	0.47	3.90	91.58	73.42	29.85	0.06	79.61	98.80	
	Foreign Currency	4.27														
	2. "A" Class Licensed Institution	95.65	1038.81	36.08	40.20	1.57	378.72	94.75	156.59	13.11	205.43		255.91	379.38	52.30	156.78
	Domestic Currency	94.04	1038.81	36.08	40.15	1.57	374.75	94.75	156.59	13.11	205.43		255.91	379.38	52.30	156.78
	Foreign Currency	1.60			0.05		3.97									
	3. Other Financial Ins.		9.34			31.21	38.04	167.08	0.42		34.94		2.49		34.42	183.69
	4. In Foreign Banks	166.60					8.16									
	c. Money at Call			378.45	1323.75				334.62	406.02		209.89	388.24	168.35	1085.99	
	Domestic Currency			378.45	1317.16				334.62	406.02		209.89	388.24	168.35	1085.99	
	Foreign Currency				6.59											
2	INVESTMENT IN SECURITIES	2470.63	47.81	41.15	232.46		189.52						20.00	76.59		
	a. Govt. Securities	2470.63	47.81	41.15	232.46		189.52						20.00	76.59		
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	105.07	192.63	6.30	38.97		4.05	26.32	5.67		1.90	3.00	18.43	1.67	0.10	0.50
	a. Interbank Lending															
	b. Non Residents															
	c. Others	105.07	192.63	6.30	38.97		4.05	26.32	5.67		1.90	3.00	18.43	1.67	0.10	0.50
4	LOANS & ADVANCES	13347.31														

Statement of Assets and Liabilities on Magh end, 2069 (Rs in million)

S.N.	Bank Name	Bageshwar	Dharan	Gurkha	Gandaki	Manaslu	Business	Biratnami	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau
Liabilities		0.00														
1	CAPITAL FUND	289.96	256.38	-1051.76	282.88	904.47	1015.70	224.20	175.03	90.10	1061.81	239.31	632.48	1174.28	119.48	130.10
	a. Paid-up Capital	242.20	211.92	660.82	250.00	827.53	842.06	173.36	100.00	60.00	897.93	200.00	582.45	1088.00	108.35	100.00
	b. Calls in Advance			0.82						21.60						
	c. Proposed Bonus Share	25.72		52.87				20.81								
	d. General Reserves	19.45	18.57	34.15	27.24	49.11	99.95	20.82	25.20	6.38	66.32	8.62	32.04	43.48	8.29	3.63
	e. Share Premium	1.35		2.38	0.08	5.69	0.38	1.07					1.79	5.41		
	f. Retained Earning	0.04	25.80	-1802.80	2.44	17.07	72.02	1.21	49.83	2.12	94.53	30.58	15.90	6.00	2.55	26.47
	g. Others Reserves Fund	1.20	0.09	0.00	3.11	5.06	1.29	6.94				3.02	0.11	0.30	31.40	0.29
2	BORROWINGS												248.63	24.96	594.41	
	a. NRB															
	b. Interbank Borrowing													290.00		
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.										248.63		24.96	304.41		
	e. Bonds and Securities															
3	DEPOSITS	1875.71	1126.56	919.09	2083.56	2530.25	3635.39	2920.98	2405.71	787.14	5673.56	528.32	4474.82	6237.10	810.62	1463.57
	a. Current	14.46	18.10	325.76	21.79	21.71	91.40	41.69	25.74	11.86	56.39	6.17	66.91	111.28	7.25	13.56
	Domestic	14.46	18.10	325.76	21.79	21.71	91.40	41.69	25.74	11.86	56.39	6.17	66.77	109.70	7.25	13.56
	Foreign												0.14	1.58		
	b. Savings	1163.25	667.08	379.88	1036.34	834.15	1486.83	1657.45	1560.42	510.01	2237.94	422.90	2171.67	1901.16	478.96	640.66
	Domestic	1163.25	667.08	379.83	1036.34	834.15	1486.83	1657.45	1560.42	510.01	2237.94	422.90	2165.83	1849.95	478.96	640.66
	Foreign			0.06									5.84	51.22		
	c. Fixed	242.27	189.42	39.77	544.15	768.13	1330.61	879.33	456.33	160.07	2549.70	99.10	1375.99	3042.24	248.41	648.75
	Domestic	242.27	189.42	39.77	544.15	768.13	1330.61	879.33	456.33	160.07	2549.70	99.10	1375.99	2969.95	248.41	648.75
	Foreign													72.29		
	d. Call Deposits	411.22	251.97	169.35	479.20	878.14	722.30	338.26	362.50	104.84	794.75		850.78	1124.61	75.99	160.60
	Domestic	411.22	251.97	169.26	479.20	878.14	722.30	338.26	362.50	104.84	794.75		850.77	1096.86	75.99	160.60
	Foreign			0.09									0.01	27.75		
	e. Others	44.52		4.34	2.09	28.12	4.25	4.25	0.72	0.36	34.79	0.15	9.48	57.81		
	Domestic	44.52		4.34	2.09	28.12	4.25	4.25	0.72	0.36	34.79	0.15	9.48	57.81		
	Foreign															
4	Bills Payable										2.14		1.12	2.13		
5	Other Liabilities	65.99	70.11	3760.11	84.78	293.32	535.05	1262.67	56.46	25.60	495.45	50.73	368.48	343.02	27.13	76.15
	1. Sundry Creditors	2.47	4.08	1.23	2.52	1.34	35.44	13.74	2.19	14.24	10.68	1.57	19.44	12.12	2.74	1.24
	2. Loan Loss Provision	25.69	21.92	1635.62	21.97	114.54	228.58	29.77	25.59	11.12	216.96	26.69	129.67	91.72	9.19	12.78
	3. Interest Suspense a/c	19.42	14.03	546.31	19.24	89.53	110.95	6.83	4.70		149.87	12.13	79.47	70.11	5.15	8.00
	4. Others	18.42	30.07	1576.94	41.04	87.91	160.07	1212.33	23.98	0.24	117.94	10.34	139.91	169.06	10.05	54.12
6	Reconciliation A/c	-9.61	0.00						403.15	18.91			-0.15		86.77	
7	Profit & Loss A/c	27.22	12.15		31.37			37.54	15.18	1.12		2.91		30.23	17.78	5.31
	TOTAL LIABILITIES	2249.28	1465.19	3627.44	2482.59	3728.05	5186.14	4445.39	3055.52	922.86	7482.31	821.27	5501.71	8381.17	1061.78	1675.13
Assets		0.00														
1	LIQUID FUNDS	553.18	403.12	211.24	551.84	1050.20	888.88	758.42	1063.31	261.30	577.87	214.88	1247.62	1888.13	186.66	474.92
	a. Cash Balance	58.64	29.74	12.13	66.49	84.87	82.40	65.90	85.55	29.52	201.30	13.39	147.75	92.05	7.36	43.26
	Nepalese Notes & Coins	57.74	29.74	11.47	65.26	84.51	82.36	65.89	85.53	29.52	199.48	13.10	146.17	91.37	7.36	43.26
	Foreign Currency	0.90		0.66	1.23	0.37	0.04	0.01	0.02		1.82	0.29	1.58	0.69		0.00
	b. Bank Balance	201.16	37.86	1.47	485.35	965.33	227.54	176.96	411.29	55.28	376.57	34.68	283.98	418.23	45.31	385.67
	1. In Nepal Rastra Bank	103.23	0.99	1.47	120.57	308.40	226.74	175.34	257.68	0.03	117.44	32.88	272.57	377.73	18.11	77.30
	Domestic Currency	103.23	0.99	1.17	120.57	307.89	226.74	175.34	257.68	0.03	117.44	32.88	272.52	376.41	18.11	77.30
	Foreign Currency			0.31		0.51							0.05	1.32		
	2. "A" Class Licensed Institution	10.00	10.78		237.76	616.77	0.77	1.62	153.62	55.25	190.70	0.51	11.13	29.91	27.19	166.85
	Domestic Currency	10.00	10.78		237.76	615.83	0.77	1.62	153.62	55.25	189.68	0.51	11.05	29.01	27.19	166.85
	Foreign Currency					0.94					1.02		0.09	0.91		
	3. Other Financial Ins.		26.08		127.03	40.15	0.03				68.44	1.29	0.27			141.52
	4. In Foreign Banks	87.93												10.58		
	c. Money at Call	293.39	335.52	197.64			578.94	515.55	566.47	176.51		166.82	815.89	1377.85	133.99	46.00
	Domestic Currency	293.39	335.52	197.33			578.94	515.55	566.47	176.51		166.82	809.88	1356.96	133.99	46.00
	Foreign Currency			0.30									6.01	20.89		
2	INVESTMENT IN SECURITIES	0.81				4.00	110.00	132.62		10.00	281.59	20.00	143.51	251.72		
	a. Govt. Securities	0.81				4.00	110.00	132.62		10.00	281.59	20.00	143.51	251.72		
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT			67.06	2.00	89.91	13.70	11.10		0.50	18.65	11.06	85.31	325.12	5.10	2.63
	a. Interbank Lending															
	b. Non Residents															
	c. Others			67.06	2.00	89.91	13.70	11.10		0.50	18.65	11.06	85.31	325.12	5.10	2.63
4	LOANS & ADVANCES	1584.54	905.96	1962.10	1734.74	2296.73	3485.32	2251.45	1531.79	526.56	5862.54	509.19	3520.43	5596.37	755.15	1130.20
	a. Private Sector	1584.54	905.96	1962.10	1734.74	2296.73	3485.32	2251.45	655.38	526.56	5795.97	509.19	3520.43	5496.94	755.15	1130.20
	b. Financial Institutions								876.41				66.57	99.43		
	c. Government Organizations															
5	BILL PURCHASED										3.20		3.20			
	a. Domestic Bills Purchased										3.20		3.20			
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	33.82	62.													

Statement of Assets and Liabilities on Magh end, 2069 (Rs in million)

S.N.	Bank Name	Rising	Muktnath	Sewa	Kankai	Public	Mahakali	Ace	Bhargav	Shangha	Resunga	Rara	dhyalo	Country	Alpine	Nigiri
Liabilities		0.00	0.00			0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00		
1	CAPITAL FUND	262.16	282.95	165.33	104.55	157.69	44.25	894.36	104.03	381.90	96.40	250.96	107.62	332.09	108.72	63.75
	a. Paid-up Capital	200.00	245.00	138.00	91.21	150.00	40.00	797.82	100.00	320.00	70.38	200.10	100.00	320.00	100.00	50.00
	b. Calls in Advance			10.56		1.77										
	c. Proposed Bonus Share										15.48					7.50
	d. General Reserves	9.99	28.13	16.32	2.72	7.52	3.27	88.53	2.37	19.53	8.33	4.66	7.28	11.44	6.98	5.73
	e. Share Premium	12.86			0.03		0.26									
	f. Retained Earning	39.20	4.74	0.44	10.60	-5.59	0.22	2.09	1.66	37.82	1.33	46.19	0.12	0.15	1.05	0.52
	g. Others Reserves Fund	0.10	5.08			3.99	0.50	5.92		4.55	0.87		0.22	0.50	0.69	
2	BORROWINGS	5.64	161.50					870.00								
	a. NRB															
	b. Interbank Borrowing							870.00								
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.	5.64	161.50													
	e. Bonds and Securities															
3	DEPOSITS	1063.23	3056.18	1991.67	471.91	781.68	341.97	5497.11	308.58	2694.73	1474.07	500.71	630.77	1242.73	664.65	556.98
	a. Current	11.29	42.68	23.72	8.53	1.89		80.79	1.17				3.53	8.71	25.30	1.20
	Domestic	11.29	42.68	23.72	8.53	1.89		75.65	1.17				3.53	8.71	25.30	1.20
	Foreign							5.14								
	b. Savings	551.62	2090.80	1070.37	294.09	276.12	285.74	3242.02	160.04	1652.37	1338.04	424.71	217.89	290.38	336.29	277.46
	Domestic	551.62	2090.80	1070.37	294.09	276.12	285.74	3234.50	160.04	1652.37	1338.04	424.71	217.89	290.38	336.29	277.46
	Foreign							7.52					0.00			
	c. Fixed	295.20	696.99	576.21	77.20	349.21	56.23	1785.65	89.79	694.72	135.99	71.08	263.88	430.97	154.93	184.97
	Domestic	295.20	696.99	576.21	77.20	349.21	56.23	1785.65	89.79	694.72	135.99	71.08	263.88	430.97	154.93	184.97
	Foreign															
	d. Call Deposits	204.68	224.75	320.74	91.98	154.46		357.46	50.81	343.47			144.61	512.67	148.01	92.87
	Domestic	204.68	224.75	320.74	91.98	154.46		356.99	50.81	343.47			144.61	512.67	148.01	92.87
	Foreign							0.47								
	e. Others	0.44	0.95	0.62	0.11			31.20	6.77	4.18	0.04	4.92	0.85		0.12	0.48
	Domestic	0.44	0.95	0.62	0.11			31.20	6.77	4.18	0.04	4.92	0.85		0.12	0.48
	Foreign															
4	Bills Payable															
5	Other Liabilities	94.97	176.33	78.75	20.98	55.00	12.44	506.36	9.14	145.08	44.85	18.65	22.89	82.60	68.19	43.11
	1. Sundry Creditors	1.04	0.28	1.88	0.67	4.34	1.42	11.44	0.05	0.90	3.18	0.46	0.74	0.92	17.04	0.21
	2. Loan Loss Provision	29.26	39.73	15.77	6.87	13.49	4.55	156.78	3.51	44.26	13.78	7.62	5.84	24.40	13.42	6.03
	3. Interest Suspense a/c	17.86	17.36	12.06	3.47	11.95	2.62	97.37		32.43	7.98	5.26	6.13	15.08	10.75	8.47
	4. Others	46.81	118.97	49.06	9.96	25.23	3.85	240.77	5.58	67.49	19.91	5.31	10.19	42.20	26.98	28.40
6	Reconciliation A/c		0.68					0.00	70.48		670.92	148.32			27.84	-0.06
7	Profit & Loss A/c	12.32	51.98	12.70	5.37	8.84	2.89	0.00	2.89	31.97	3.19	2.78	5.57	1.72	10.97	4.52
	TOTAL LIABILITIES	1438.32	3729.62	2248.45	602.80	1003.21	401.54	7767.84	495.13	3253.68	2289.43	921.42	766.85	1659.15	880.37	668.30
Assets						0.00			0.00	0.00			0.00	0.00		0.00
1	LIQUID FUNDS	376.35	709.99	609.97	133.97	164.31	134.66	2138.15	107.67	636.68	835.34	344.83	165.85	323.51	196.56	187.06
	a. Cash Balance	44.26	64.69	58.76	28.87	12.46	7.82	81.87	9.85	55.77	26.69	19.51	9.18	52.95	23.88	15.37
	Nepalese Notes & Coins	44.26	64.69	58.69	28.87	12.46	7.72	79.24	9.84	55.31	26.69	19.51	9.18	52.95	23.48	15.14
	Foreign Currency		0.00	0.08			0.10	2.63	0.01	0.46					0.40	0.23
	b. Bank Balance	65.26	189.16	551.20	30.69	42.18	126.84	411.50	97.82	580.91	46.67	139.32	125.17	86.87	48.19	34.62
	1. In Nepal Rastra Bank	0.14	189.16	51.48	0.05	41.93	1.04	403.58	16.18	140.81	4.63		33.06	48.03	1.92	0.01
	Domestic Currency	0.14	189.16	51.48	0.05	41.93	1.04	402.22	16.18	140.81	4.63		33.06	48.03	1.92	0.01
	Foreign Currency							1.35								
	2. "A" Class Licensed Institution	65.11		424.38	30.63	0.25	37.19	1.00	67.43	389.85	41.97	50.11	18.11	38.68	42.53	34.61
	Domestic Currency	65.11		424.38	30.63	0.25	37.19	1.00	67.43	389.85	41.97	50.11	18.11	38.68	42.53	34.61
	Foreign Currency															
	3. Other Financial Ins.			75.34	0.02		88.61	0.01	14.22	50.25	0.07	89.21	74.00	0.16	3.74	
	4. In Foreign Banks							6.92								
	c. Money at Call	266.83	456.13		74.41	109.68		1644.78			761.99	185.99	31.50	183.69	124.49	137.07
	Domestic Currency	266.83	456.13		74.41	109.68		1637.65			761.99	185.99	31.50	183.69	124.49	137.07
	Foreign Currency							7.13								
2	INVESTMENT IN SECURITIES			10.10	2.50	2.06	335.70	3.20	45.00				10.00	72.32	10.00	
	a. Govt. Securities			10.00	2.50	2.06	335.70	3.20	45.00				10.00	72.32	10.00	
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.			0.10												
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	30.10	182.49	0.20	0.10	34.04	0.50	237.14		1.00		0.50	90.00	0.50	0.50	
	a. Interbank Lending	30.00	130.00					11.70								
	b. Non Residents															
	c. Others	0.10	52.49	0.20	0.10	34.04	0.50	225.44		1.00		0.50	90.00	0.50	0.50	
4	LOANS & ADVANCES	948.46	2691.89	1551.39	436.26	720.18	245.57	4504.17	284.57	2444.07	736.68	391.12	482.81	1199.16	578.20	443.66
	a. Private Sector	948.46	2691.89	1551.39	436.26	720.18	245.13	4384.96	284.57	2444.07	736.68	391.12	482.81	1185.34	578.20	443.66
	b. Financial Institutions							119.21						1.96		
	c. Government Organizations						0.44							11.86		
5	BILL PURCHASED															
	a. Domestic Bills Purchased															
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	28.47	53.68	32.43	15.65	24.33	3.58	142.79	6.66	46.67	11.15	19.00	7.45	31.92	16.28	9.01
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Statement of Assets and Liabilities on Magh end, 2069 (Rs in million)

S.N.	Bank Name	Katmandu	Goraha	City	Bishow	Professionl	Kabell	Kamana	Corporate	Pathihara	Purnima	Jyoti	Bagnati	Hantro	Kakre	Shine
Liabilities		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
1	CAPITAL FUND	742.26	252.80	283.97	277.70	103.42	26.53	221.25	248.27	112.03	106.07	817.84	52.25	44.70	36.09	255.00
	a. Paid-up Capital	651.93	220.00	253.73	252.00	100.00	20.00	200.00	200.00	100.00	100.00	740.00	50.00	21.00	30.00	234.00
	b. Calls in Advance						1.50							18.53		
	c. Proposed Bonus Share															
	d. General Reserves	22.74	24.30	25.43	21.53	3.31	4.16	16.69	15.05	5.25	4.16	28.91		1.41		17.36
	e. Share Premium	0.11								0.14						
	f. Retained Earning	67.34	8.46	2.23	2.67		0.87	3.56	33.17	6.17	1.91	45.53	2.25	3.26	6.09	2.24
	g. Others Reserves Fund	0.14	0.05	2.58	1.50	0.11		1.00	0.05	0.46		3.41		0.50		1.41
2	BORROWINGS															
	a. NRB															
	b. Interbank Borrowing															
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	DEPOSITS	4355.77	2547.95	2657.09	2773.61	298.10	344.51	1892.34	1243.86	1226.01	1081.65	3596.43	168.93	307.54	397.94	2493.26
	a. Current	54.93	47.75	6.81	24.92	3.44	5.79	22.42		14.81	38.44	139.33	2.11	16.97	1.76	55.45
	Domestic	54.93	47.75	6.81	24.92	3.44	5.79	22.42		14.81	38.44	139.28	2.11	16.97	1.76	55.45
	Foreign											0.05				
	b. Savings	2270.29	1510.41	1600.17	950.12	130.34	261.79	987.55	496.94	714.35	614.89	1751.60	110.22	149.23	297.96	1219.53
	Domestic	2260.36	1510.41	1600.17	950.12	130.34	261.79	987.55	496.94	714.35	614.89	1748.08	110.22	149.23	297.96	1219.53
	Foreign	9.93										3.52				
	c. Fixed	1357.14	671.56	869.26	1121.34	56.77	58.79	496.72	610.00	188.56	283.55	909.16	29.47	73.79	60.47	552.63
	Domestic	1357.14	671.56	869.26	1121.34	56.77	58.79	496.72	610.00	188.56	283.55	909.16	29.47	73.79	60.47	552.63
	Foreign															
	d. Call Deposits	671.09	318.23	174.16	677.23	107.54	18.14	385.65	107.82	308.28	144.31	724.81	26.68	67.55	37.77	664.80
	Domestic	671.09	318.23	174.16	677.23	107.54	18.14	385.65	107.82	308.28	144.31	721.78	26.68	67.55	37.77	664.80
	Foreign											3.04				
	e. Others	2.31		6.69					29.09		0.45	71.53	0.46			0.85
	Domestic	2.31		6.69					29.09		0.45	71.53	0.46			0.85
	Foreign															
4	Bills Payable			0.09				1.22								
5	Other Liabilities	323.94	102.98	181.82	207.19	17.71	8.10	87.90	121.83	38.68	35.31	268.49	5.52	6.15	4.85	99.67
	1. Sundry Creditors	11.19	7.88	0.16	1.75	7.78	0.46	5.67	6.49	0.42	0.94	2.66	0.33	0.66	1.16	18.87
	2. Loan Loss Provision	94.30	23.88	26.26	25.96	2.86	2.67	17.40	40.13	15.44	9.48	77.43	1.62	2.84	2.79	22.71
	3. Interest Suspense a/c	68.50	20.40	25.99	29.06	2.25	1.80	18.89	29.61	7.26	5.39	52.35	0.49	0.04	0.89	21.96
	4. Others	149.95	50.83	129.41	150.42	4.83	3.16	45.94	45.61	15.56	19.50	136.05	3.07	2.62	0.02	36.13
6	Reconciliation A/c	740.24	641.15							252.93						
7	Profit & Loss A/c	205.65	21.96	26.59	24.26	4.26	1.70	22.36	60.77	2.74	1.50	22.47	1.42	5.40	4.57	24.93
	TOTAL LIABILITIES	6367.87	3566.84	3149.55	3282.76	423.48	380.84	2225.06	1674.74	1632.39	1224.54	4705.24	228.12	363.79	443.46	2872.86
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
1	LIQUID FUNDS	1440.42	539.76	758.93	670.00	177.19	164.81	564.66	473.64	386.00	484.56	1094.09	55.07	53.10	150.51	566.32
	a. Cash Balance	96.17	71.62	55.63	49.56	7.99	9.62	34.21	3.72	45.65	31.21	60.84	12.81	11.40	9.67	36.24
	Nepalese Notes & Coins	95.78	71.62	55.59	49.56	7.99	9.62	34.20	3.72	45.65	31.21	60.68	12.81	11.40	9.61	36.24
	Foreign Currency	0.39		0.04				0.01				0.16				0.06
	b. Bank Balance	1344.25	145.74	618.69	157.79	16.05	29.68	530.45	469.92	77.02	66.19	241.09	11.27	22.09	140.84	166.43
	1. In Nepal Rastra Bank	208.98	145.74	136.24	157.79	0.09	5.62	104.53	59.78	4.10	61.12	212.13		0.09		137.52
	Domestic Currency	208.98	145.74	136.24	157.79	0.09	5.62	104.53	59.78	4.10	61.12	212.13		0.09		137.52
	Foreign Currency															
	2. "A" Class Licensed Institution	967.99		403.52		15.95	24.06	149.60	331.30	72.91	5.07	28.96	11.09	22.00	84.89	24.28
	Domestic Currency	945.79		403.52		15.95	24.06	149.60	331.30	72.91	5.07	28.92	11.09	22.00	84.89	24.28
	Foreign Currency	22.20										0.04				
	3. Other Financial Ins.	167.29		78.93		0.01		276.31	78.84	0.01			0.18		55.95	4.63
	4. In Foreign Banks															
	c. Money at Call		322.40	84.61	462.65	153.15	125.51			263.32	387.16	792.16	30.99	19.61		363.65
	Domestic Currency		322.40	84.61	462.65	153.15	125.51			263.32	387.16	784.78	30.99	19.61		363.65
	Foreign Currency											7.38				
2	INVESTMENT IN SECURITIES	181.11		59.58								177.41		1.00		10.00
	a. Govt. Securities	181.11		59.58								177.41		1.00		10.00
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	43.06		46.96	11.50	0.10		26.00	14.63			0.10	1.00	4.55	0.10	1.00
	a. Interbank Lending			39.15												
	b. Non Residents															
	c. Others	43.06		7.80	11.50	0.10		26.00	14.63			0.10	1.00	4.55	0.10	1.00
4	LOANS & ADVANCES	3440.39	2282.51	2149.85	2416.91	224.83	190.15	1554.46	1093.55	938.08	709.58	3168.40	159.15	282.30	280.99	2193.64
	a. Private Sector	3349.60	2282.51	2145.78	2416.91	224.83	190.15	1554.46	1093.55	938.08	709.58	3159.45	159.15	282.30	280.99	2193.64
	b. Financial Institutions	90.79										8.95				
	c. Government Organizations			4.07												
5	BILL PURCHASED															
	a. Domestic Bills Purchased															
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	142.22	37.84	61.90	72.77	5.72	17.23	37.68	33.23	23.80	17.11	100.54	7.12	14.60	5.80	29.58
8	OTHER ASSETS	136.50	64.00	72.34	107.34											

Statement of Assets and Liabilities on Magh end, 2069 (Rs in million)

S.N.	Bank Name	Tourism	Mission	Surya	Mt. Nashu	Sindhur	Sahara	Social	N-Community	Cosmos	Manaslu	Ramashidh	Ekata	Kalinchowk	Kailash	Salpa
Liabilities		0.00		0.00	0.00	0.00	0.00				0.00	0.00			0.00	0.00
1	CAPITAL FUND	728.85	71.22	12.20	14.94	46.86	12.54	258.22	60.74	14.21	74.40	72.91	60.58	51.41	858.90	14.00
	a. Paid-up Capital	640.00	70.00	15.00	14.00	51.00	14.00	382.65	70.00	17.50	76.74	70.00	60.00	51.00	707.62	14.00
	b. Calls in Advance									3.90						
	c. Proposed Bonus Share															
	d. General Reserves	16.89	1.07			-4.14	-1.54	2.15			1.40	0.12	0.02		129.87	
	e. Share Premium														1.77	
	f. Retained Earning	67.35	0.15	-2.80	0.94			-126.59	-10.17	-7.19	-2.34		0.45	0.13	17.07	
	g. Others Reserves Fund	4.61					0.07		0.91			1.51	0.01	0.26	2.58	
2	BORROWINGS	1.58	9.42							5.25		9.24				
	a. NRB											9.24				
	b. Interbank Borrowing															
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.	1.58	9.42							5.25						
	e. Bonds and Securities															
3	DEPOSITS	2567.92	740.69	120.75	68.13	572.07	116.17	605.65	475.82	136.92	381.84	214.78	588.81	96.05	5677.27	41.43
	a. Current	91.95	3.05	5.42	0.04		2.57	2.75	5.16		2.77	5.26	14.12	0.43	47.71	7.04
	Domestic	83.45	3.05	5.42	0.04		2.57	2.75	5.16		2.77	5.26	14.12	0.43	47.71	7.04
	Foreign	8.50														
	b. Savings	1127.85	395.26	60.55	57.83	274.51	83.44	108.60	208.50	123.62	191.78	78.27	302.93	25.13	2161.09	23.05
	Domestic	1127.62	395.26	60.55	57.83	274.51	83.44	108.60	208.50	123.62	191.78	78.27	302.93	25.13	2161.09	23.05
	Foreign	0.23														
	c. Fixed	737.82	196.91	42.96	4.86	97.07	12.25	125.67	141.22	13.30	73.78	59.38	92.94	28.22	2354.89	11.33
	Domestic	737.82	196.91	42.96	4.86	97.07	12.25	125.67	141.22	13.30	73.78	59.38	92.94	28.22	2354.89	11.33
	Foreign															
	d. Call Deposits	566.88	145.46	11.81	5.40		17.74	368.63	120.93		113.51	71.76	178.00	42.27	1113.58	0.01
	Domestic	563.62	145.46	11.81	5.40		17.74	368.63	120.93		113.51	71.76	178.00	42.27	1113.58	0.01
	Foreign	3.26														
	e. Others	43.42				200.49	0.18					0.10	0.82		0.00	
	Domestic	43.42				200.49	0.18					0.10	0.82		0.00	
	Foreign															
4	Bills Payable	1.86						0.60								
5	Other Liabilities	160.33	29.83	3.27	4.27	10.74	3.73	240.52	23.20	3.58	10.57	15.06	15.01	3.59	370.91	1.86
	1. Sundry Creditors	0.04		0.94	0.12	3.20				0.27	1.72	0.51	0.35		15.88	1.62
	2. Loan Loss Provision	68.80	6.11	0.84	0.48	4.58	1.27	49.31	5.45	1.08	3.18	0.47	4.94	0.82	121.78	0.24
	3. Interest Suspense a/c	52.52	4.68	0.56	2.29	1.53	0.59	27.76	3.01	0.65	2.21		3.16	0.44	92.54	
	4. Others	38.97	19.04	0.92	1.39	1.44	1.87	163.45	14.75	1.58	3.46	14.08	6.56	2.33	140.71	0.00
6	Reconciliation A/c					0.01				0.27	0.40		0.00			
7	Profit & Loss A/c	17.79	2.26	0.30	1.46	7.44		3.50		0.99			4.85	0.03	32.60	
	TOTAL LIABILITIES	3478.33	853.42	136.51	88.81	637.12	135.94	1104.99	559.76	161.23	467.21	311.98	669.25	151.08	6939.68	57.29
Assets		0.00	0.00	0.00	0.00					0.00	0.00		0.00		0.00	0.00
1	LIQUID FUNDS	568.17	191.89	40.52	35.81	121.62	24.97	300.89	155.61	32.22	91.17	82.19	133.33	57.22	1301.43	15.64
	a. Cash Balance	139.80	19.12	5.00	4.30	10.67	5.85	7.55	9.77	5.56	11.66	9.94	14.34	5.19	146.97	1.46
	Nepalese Notes & Coins	112.46	19.12	5.00	4.30	10.12	5.85	7.55	9.77	5.56	11.65	9.94	14.34	5.19	146.34	1.46
	Foreign Currency	27.34				0.55					0.02				0.63	
	b. Bank Balance	136.99	42.62	7.18	3.91	11.93	19.12	293.35	30.20	3.18	23.96	16.38	119.00	5.56	318.39	14.18
	1. In Nepal Rastra Bank	136.99	7.78			6.23		43.24	27.50			0.10	33.61		310.89	
	Domestic Currency	132.82	7.78			6.23		43.24	27.50			0.10	33.61		310.89	
	Foreign Currency	4.17														
	2. "A" Class Licensed Institution		34.84	7.18	3.91	5.70	19.12	157.95	2.70	3.18	23.96	16.24	17.20	5.56	7.50	14.18
	Domestic Currency		34.84	7.18	3.91	5.70	19.12	157.95	2.70	3.18	23.96	16.24	17.20	5.56	7.50	14.18
	Foreign Currency															
	3. Other Financial Ins.				0.00			92.16				0.04	68.18			
	4. In Foreign Banks															
	c. Money at Call	291.38	130.15	28.33	27.60	99.02			115.64	23.48	55.54	55.86		46.47	836.07	
	Domestic Currency	272.82	130.15	28.33	27.60	99.02			115.64	23.48	55.54	55.86		46.47	836.07	
	Foreign Currency	18.56														
2	INVESTMENT IN SECURITIES	80.00										0.56			366.11	
	a. Govt. Securities	80.00										0.56			366.11	
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT							66.18				1.50			112.76	
	a. Interbank Lending															
	b. Non Residents															
	c. Others							66.18				1.50			112.76	
4	LOANS & ADVANCES	2643.98	631.15	86.36	47.42	479.52	96.55	518.90	362.12	120.72	336.61	203.95	507.89	81.84	4871.06	31.28
	a. Private Sector	2628.98	631.15	86.36	47.42	479.52	96.55	510.91	362.12	120.72	336.61	202.45	507.89	81.84	4871.06	12.82
	b. Financial Institutions	15.00						7.99				1.50			18.46	
	c. Government Organizations															
5	BILL PURCHASED	0.20														
	a. Domestic Bills Purchased															
	b. Foreign Bills Purchased	0.20														
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	68.80	17.61	6.17	2.48	20.17	5.47	55.53	24.11	6.00	20.86	12.79	17.59	9.53	128.51	4.42
8	OTHER ASSETS	104.29	12.34	3.02	3.02	15.80	8.95	43.92	13.53	1.53	17.52	3.03	9.50	2.50	157.27	3.48
	a. Accrued Interest:	55.51	4.68	0.56	2.29	1.53	0.63	27.76	3.01	0.65	2.21		3.16	0.44	95.07	0.04
	Financial														47.19	0.01
	Government Enterprises	1.79									2.21				2.54	
	Private Sector	53.73	4.68	0.56	2.29	1.53	0.									

Statement of Assets and Liabilities on Magh end, 2069 (Rs in million)

S.N.	Bank Name	Mahaprabhu	Synergy	Srijana	Om	WMBFL	CMBFL	Crystal	Royal	Sunshwori	Patan	Fewa	Everest	Prudential	ICC	Sagarmatha
Liabilities		0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00		0.00			0.00	0.00
1	CAPITAL FUND	30.06	552.32	86.02	325.40	92.09	-1567.19	150.25	405.03	221.37	84.82	377.95	100.84	291.82	411.21	191.13
	a. Paid-up Capital	25.00	474.41	28.00	271.43	181.98	935.07	70.00	329.12	179.34	110.00	300.30	84.21	322.39	356.19	165.00
	b. Calls in Advance			33.60				24.49								
	c. Proposed Bonus Share															
	d. General Reserves	1.70	71.04	6.28	45.49	20.69	37.10	10.38	25.85	30.23	6.40	53.97	9.87	20.29	51.31	16.01
	e. Share Premium		0.52			1.36	2.61		0.39		0.48	3.49	0.99			
	f. Retained Earning	2.40	-16.49	18.15	7.76	-111.94	-2541.97	28.58	47.39	11.58	-32.06	20.20	5.77	-95.52	2.12	9.92
	g. Others Reserves Fund	0.96	22.85		0.73			16.80	2.27	0.21				44.67	1.60	0.20
2	BORROWINGS					38.50	39.35	78.29							1050.00	
	a. NRB															
	b. Interbank Borrowing					38.50	39.35	78.29							1050.00	
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	DEPOSITS	72.50	2811.15	343.20	3572.77	542.53	1553.84	515.08	2349.30	819.20	313.60	2885.69	493.67	661.29	3651.92	1537.86
	a. Current															
	Domestic															
	Foreign															
	b. Savings	19.13	1473.19	247.15	1733.44	234.53	392.23	261.35	1366.69	227.03	138.93	1283.78	273.51	326.14	2322.77	553.69
	Domestic	19.13	1473.19	247.15	1733.44	234.53	392.23	261.35	1366.69	227.03	138.93	1283.78	273.51	326.14	2322.77	553.69
	Foreign															
	c. Fixed	53.37	1316.14	88.24	1839.34	308.01	131.79	72.21	980.27	484.71	174.67	1232.98	220.16	333.35	1325.90	638.08
	Domestic	53.37	1316.14	88.24	1839.34	308.01	131.79	72.21	980.27	484.71	174.67	1232.98	220.16	333.35	1325.90	638.08
	Foreign															
	d. Call Deposits															
	Domestic															
	Foreign															
	e. Others		21.82	7.82			1029.82	181.52	2.34	107.45		368.93		1.80	3.25	346.09
	Domestic		21.82	7.82			1029.82	181.52	2.34	107.45		368.93		1.80	3.25	346.09
	Foreign															
4	Bills Payable				3.86				0.12							
5	Other Liabilities	44.89	440.93	23.26	184.02	569.31	3256.91	671.97	150.63	93.49	117.04	165.97	41.21	433.17	266.22	126.83
	1. Sundry Creditors	3.73	23.44	2.00	0.71	1.99	19.97	14.45	1.42	12.84	0.59	0.74	2.45	0.96	0.32	0.97
	2. Loan Loss Provision	12.50	126.02	3.92	39.27	359.77	2399.06	451.56	59.84	33.63	65.26	49.30	11.92	148.07	57.39	61.51
	3. Interest Suspense a/c	13.86	173.50	3.04	44.73	184.15	727.54	172.24	52.29	11.94	17.31	42.45	8.59	84.04	7.36	35.57
	4. Others	14.81	117.98	14.30	99.31	23.41	110.34	33.72	37.08	35.09	33.88	73.48	18.25	200.10	201.16	28.77
6	Reconciliation A/c		0.01													661.72
7	Profit & Loss A/c	0.50		11.59	27.58		167.61			19.59	1.80	23.03			46.77	0.52
	TOTAL LIABILITIES	147.95	3804.41	464.08	4113.64	1242.44	3450.52	1415.59	2905.08	1153.65	517.27	3452.64	635.72	1386.28	5426.13	2518.07
Assets		0.00		0.00	0.00	0.00		0.00				0.00		0.00	0.00	0.00
1	LIQUID FUNDS	15.32	895.70	22.37	847.70	13.05	117.91	62.55	366.49	300.29	154.88	669.51	166.81	56.94	2055.64	427.79
	a. Cash Balance	3.26	39.72	4.32	40.95	4.68	12.04	0.36	34.63	5.85	0.96	49.70	11.74	9.07	110.64	15.53
	Nepalese Notes & Coins	3.26	39.72	4.32	40.95	4.68	12.04	0.36	34.63	5.67	0.96	49.70	11.73	8.99	110.64	15.53
	Foreign Currency									0.19			0.00	0.09		
	b. Bank Balance	12.07	855.98	11.80	806.75	8.37	105.87	61.79	123.49	18.66	153.92	92.14	155.07	29.30	1945.00	412.26
	1. In Nepal Rastra Bank	97.34	6.69	70.05	0.40	11.04	21.05	117.06	18.29	21.93	88.45	12.29	27.51	58.07	35.09	
	Domestic Currency	97.34	6.69	70.05	0.40	11.04	21.05	117.06	18.29	21.93	88.45	12.29	27.51	58.07	35.09	
	Foreign Currency															
	2. "A" Class Licensed Institution	12.07	403.70	5.11	635.56	1.23	37.20	37.41	6.29	0.38	114.45	3.43	105.29	1.64	1656.85	242.43
	Domestic Currency	12.07	403.70	5.11	635.56	1.23	37.20	37.41	6.29	0.38	114.45	3.43	105.29	1.64	1656.85	242.43
	Foreign Currency															
	3. Other Financial Ins.		354.94		101.14	6.74	57.63	3.33	0.14		17.54	0.26	37.49	0.15	230.09	134.75
	4. In Foreign Banks															
	c. Money at Call			6.26				0.40	208.37	275.77		527.67		18.56		
	Domestic Currency			6.26				0.40	208.37	275.77		527.67		18.56		
	Foreign Currency															
2	INVESTMENT IN SECURITIES	119.96	0.16	104.55	32.00	0.20	168.83	40.00	30.42	40.00	30.42	30.42	22.27	24.71	54.73	
	a. Govt. Securities	119.96		104.55	32.00	0.20	168.83	40.00	30.42	40.00	30.42	30.42	22.27	24.71	54.73	
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents			0.16												
3	SHARE & OTHER INVESTMENT	0.19	19.86		1.03	0.25	0.03	5.60	47.10	20.43	47.78		0.55	15.71	25.16	64.79
	a. Interbank Lending															4.66
	b. Non Residents							3.10	42.69							
	c. Others	0.19	19.86		1.03	0.25	0.03	2.50	4.41	20.43	47.78		0.55	11.05	25.16	64.79
4	LOANS & ADVANCES	107.55	2273.97	399.76	3009.07	722.97	2348.99	721.42	2083.04	711.30	227.37	2612.46	417.54	698.82	2978.50	1225.84
	a. Private Sector	107.55	2273.97	399.76	3009.07	722.97	2341.99	721.42	2046.15	711.30	222.87	2612.46	417.54	675.30	2978.50	1218.64
	b. Financial Institutions						7.00		36.90					23.52		7.20
	c. Government Organizations															
5	BILL PURCHASED										3.80					
	a. Domestic Bills Purchased										3.80					
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	1.96	147.20	4.96	67.89	26.21	134.82	63.90	141.70	56.95	20.60	58.82	26.88	191.08	77.99	19.94
8	OTHER ASSETS	22.47	247.12	36.28	71.44	208.43	844.47	211.62	89.53	24.66	38.64	81.04	23.19	203.42	237.29</	

Statement of Assets and Liabilities on Magh end, 2069 (Rs in million)

S.N.	Bank Name	Civil	Prabhu	Imperial	Kuber	NEFL	Valley	Seti	Harna	reliable	Apl	Namaste	Kaski	Zenith	Unique	Manjunee	
Liabilities		0.00															
1	CAPITAL FUND	185.90	633.33	173.32	97.46	191.77	165.16	50.89	169.69	280.26	145.98	24.40	262.64	222.71	212.01	236.68	
	a. Paid-up Capital	149.50	548.96	149.73	150.00	178.48	143.36	40.00	200.00	241.93	137.34	15.00	240.74	205.31	200.00	225.00	
	b. Calls in Advance		16.00		25.23												
	c. Proposed Bonus Share						8.60										
	d. General Reserves	17.66	58.56	12.85	4.49	12.27	11.20	3.95	1.80	33.88	8.02	2.22	20.08	16.13	11.76	11.23	
	e. Share Premium	0.18	3.41		0.62								0.33				
	f. Retained Earning	18.00	3.95	10.75	-82.91	0.05	1.55	6.94	-32.12	3.07	0.63	7.10	1.49	0.26	0.25	0.46	
	g. Others Reserves Fund	0.55	2.45		0.04	0.96	0.45			1.38		0.08		1.00			
2	BORROWINGS	0.00															
	a. NRB	0.00															
	b. Interbank Borrowing	0.00										520.00	0.00				
	c. Foreign Banks and Fin. Ins.	0.00															
	d. Other Financial Ins.	0.00															
	e. Bonds and Securities	0.00															
3	DEPOSITS	674.24	7355.22	686.76	620.04	702.51	797.20	144.61	294.95	1777.00	1083.10	98.34	1545.37	1062.34	411.74	1044.23	
	a. Current	0.00															
	Domestic	0.00															
	Foreign	0.00															
	b. Savings	241.89	6185.89	272.61	164.32	472.49	259.37	115.10	122.17	1287.75	692.68	85.66	927.19	616.01	149.55	143.70	
	Domestic	241.89	6185.89	272.61	164.32	472.49	259.37	115.10	122.17	1287.75	692.68	85.66	927.19	616.01	149.55	143.70	
	Foreign	0.00															
	c. Fixed	327.56	1145.29	414.14	455.72	229.89	303.45	29.51	119.12	489.25	390.42	12.64	618.18	178.52	177.53	449.70	
	Domestic	327.56	1145.29	414.14	455.72	229.89	303.45	29.51	119.12	489.25	390.42	12.64	618.18	178.52	177.53	449.70	
	Foreign	0.00															
	d. Call Deposits	0.00															
	Domestic	0.00															
	Foreign	0.00															
	e. Others	104.79	24.04			0.13	234.38			53.67		0.04		267.81	84.66	450.83	
	Domestic	104.79	24.04			0.13	234.38			53.67		0.04		267.81	84.66	450.83	
	Foreign	0.00															
4	Bills Payable	0.00															
5	Other Liabilities	66.37	268.24	79.87	684.94	29.18	91.65	23.76	181.51	153.15	42.28	4.16	84.63	44.42	21.59	65.53	
	1. Sundry Creditors	12.60	2.18	1.69	12.61	3.76	5.42	0.38	0.11	36.08	1.08	0.04	0.11	1.51	6.23	0.47	
	2. Loan Loss Provision	12.56	66.52	31.61	515.82	6.55	29.53	5.10	102.82	45.92	11.34	1.73	21.46	12.32	5.76	15.30	
	3. Interest Suspense a/c	17.96	31.27	28.86	135.42	4.14	26.34	4.79	41.33	35.19	10.18	0.33	21.25	11.83	1.22	24.77	
	4. Others	23.25	168.27	17.71	21.09	14.74	30.37	13.49	37.25	35.96	19.68	2.06	41.82	18.76	8.37	24.99	
6	Reconciliation A/c	5.76		72.33	731.00	0.02	0.75	4.34		16.98	8.25	6.04	1.75	13.06	10.62	17.37	
7	Profit & Loss A/c	0.50															
	TOTAL LIABILITIES	932.27	8256.79	1012.29	2133.44	929.03	1054.76	223.60	663.13	2738.65	1277.40	128.65	1905.69	1340.09	662.71	1346.94	
Assets		0.00															
1	LIQUID FUNDS	333.63	2068.30	306.67	69.37	155.50	156.68	60.44	201.76	768.75	209.86	40.52	444.45	440.74	136.76	336.56	
	a. Cash Balance	3.00	227.13	4.71	8.71	10.74	15.05	4.87	0.49	51.03	38.23	1.00	26.52	26.70	1.21	11.31	
	Nepalese Notes & Coins	3.00	227.07	4.71	8.71	10.74	15.05	4.85	0.49	51.03	38.23	0.93	26.52	26.70	1.21	11.31	
	Foreign Currency	0.06															
	b. Bank Balance	27.40	1105.80	301.96	31.50	144.77	141.64	55.57	6.61	7.17	24.24	2.77	64.66	414.04	135.55	325.25	
	1. In Nepal Rastra Bank	20.18	701.33	43.58	0.59	23.98	18.02	0.16	6.44	6.47	22.87		62.48	27.62	10.38	16.81	
	Domestic Currency	20.18	701.29	43.58	0.59	23.98	18.02	0.16	6.44	6.47	22.87		62.48	27.62	10.38	16.81	
	Foreign Currency	0.05															
	2. "A" Class Licensed Institution	7.19	398.96	216.23	30.91	92.52	116.19	13.73	0.15	0.70	1.17	2.76	2.11	220.29	67.84	307.75	
	Domestic Currency	7.19	366.34	216.23	30.91	92.52	116.19	13.73	0.15	0.70	1.17	2.76	2.11	220.29	67.84	307.75	
	Foreign Currency	32.61															
	3. Other Financial Ins.	0.03	5.51	42.16		28.27	7.43	41.69	0.03		0.21	0.01	0.06	166.13	57.33	0.69	
	4. In Foreign Banks	0.00															
	c. Money at Call	303.23	735.38		29.15					194.65	710.55	147.38	36.75	353.27			
	Domestic Currency	303.23	735.38		29.15					194.65	710.55	147.38	36.75	353.27			
	Foreign Currency	0.00															
2	INVESTMENT IN SECURITIES	20.00	92.16			37.50	21.11	1.50	17.05	96.37			20.00	17.00	30.00		
	a. Govt. Securities	20.00	92.16			37.50	21.11	1.50	17.05	96.37			20.00	17.00	30.00		
	b. NRB Bond	0.00															
	c. Govt. Non-Fin. Ins.	0.00															
	d. Other Non-Fin Ins.	0.00															
	e. Non Residents	0.00															
3	SHARE & OTHER INVESTMENT	6.65	25.49	3.22	0.50	87.79	0.10	0.10	0.10	6.00			8.21	22.13			
	a. Interbank Lending	3.22			0.00												
	b. Non Residents	0.00															
	c. Others	6.65	25.49		0.50	87.79	0.10	0.10	0.10	6.00			8.21	22.13			
4	LOANS & ADVANCES	498.11	4790.27	546.86	734.38	617.92	758.23	141.66	317.35	1626.47	999.14	84.70	1406.61	821.00	472.53	866.20	
	a. Private Sector	498.11	4790.27	531.67	734.38	599.62	758.23	141.66	302.25	1598.97	999.14	84.70	1406.61	821.00	461.93	848.10	
	b. Financial Institutions	15.19			17.00	0.00											
	c. Government Organizations	0.00			1.30	0.00											
5	BILL PURCHASED	50.06		2.60		0.00											
	a. Domestic Bills Purchased	50.06		2.60		0.00											
	b. Foreign Bills Purchased	0.00															
	c. Import Bills & Imports	0.00															
6	LOANS AGAINST COLLECTED BILLS	0.00															
	a. Against Domestic Bills	0.00															
	b. Against Foreign Bills	0.00															
7	FIXED ASSETS	30.33	350.71	27.59	23.63	9.82	66.31	6.07	13.80	143.37	16.09	1.45	19.48	8.05	2.57	22.70	
8	OTHER ASSETS	33.33	871.27	36.89	157.82	19.46	36.97	13.55	87.00	93.81	49.29	1.98	32.88	39.87	11.72	88.97	
	a. Accrued Interest:	18.47	38.39	28.87	135.42	4.42	26.34	4.81	41.88	39.59	10.18	0.33	21.25	11.83	1.28	24.77	
	Financial	0.80															
	Government Enterprises	7.12		0.00													
	Private Sector	18.47	31.27	28.07	135.42	3.76		4.81	41.33	35.19	10.18	0.33	21.25	11.83	1.22	24.25	
	b. Staff Loans / Adv.	0.78	11.97	1.67	3.16	0.58	1.94	0.07	0.32	1.34	24.66	0.02	3.38	17.77	0.38	28.11	
	c. Sundry Debtors	0.88	1.53	0.36	9.24	6.31	5.67	6.74	0.21	40.96	11.17	0.74	3.76	2.12	0.94	0.65	
	d. Cash In Transit	0.00															
	e. Others	13.20	819.37	5.99	10.00	8.15	3.03	1.93	44.60	11.91	3.29	0.89	4.49	8.14	9.12	35.44	
9	Expenses not Written off	1.05															
10	Non Banking Assets	0.00															
11	Reconciliation Account	10.23		7.55	72.33	704.76	0.53	10.20		21.50	3.41	0.00					
12	Profit & Loss A/c	0.99															
	TOTAL ASSETS	932.27	8256.79	1012.29	2133.44	929.03	1054.76	223.60	663.13	2738.65	1277.40	128.65	1905.69	1340.09	662.71	1346.94	

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

S.N.	Bank Name	Subhaham	Jebis	Reliance	Lotus	Balbhav	Bhaktapur
Liabilities		0.00	0.00	0.00			
1	CAPITAL FUND	211.30	111.09	208.68	134.24	154.22	132.91
	a. Paid-up Capital	200.00	102.00	200.00	120.00	147.00	125.00
	b. Calls in Advance						
	c. Proposed Bonus Share						
	d. General Reserves	10.73	1.93	4.26	2.85	1.29	1.58
	e. Share Premium						
	f. Retained Earning	0.33	7.16	4.42	11.39	5.89	6.33
	g. Others Reserves Fund	0.23				0.04	
2	BORROWINGS						
	a. NRB						
	b. Interbank Borrowing						
	c. Foreign Banks and Fin. Ins.						
	d. Other Financial Ins.						
	e. Bonds and Securities						
3	DEPOSITS	647.21	535.32	921.91	338.91	97.47	263.20
	a. Current						
	Domestic						
	Foreign						
	b. Savings	141.99	129.83	240.72	95.89	21.45	122.93
	Domestic	141.99	129.83	240.72	95.89	21.45	122.93
	Foreign						
	c. Fixed	429.68	212.35	361.51	162.67	41.82	67.52
	Domestic	429.68	212.35	361.51	162.67	41.82	67.52
	Foreign						
	d. Call Deposits						72.74
	Domestic						72.74
	Foreign						
	e. Others	75.54	193.14	319.68	80.35	34.20	
	Domestic	75.54	193.14	319.68	80.35	34.20	
	Foreign						
4	Bills Payable						
5	Other Liabilities	46.90	36.35	78.11	24.52	7.02	7.62
	1. Sundry Creditors	6.25	2.94	8.74	0.09	0.01	0.00
	2. Loan Loss Provision	10.14	10.35	21.53	7.55	5.36	2.84
	3. Interest Suspense a/c	10.27	14.52	15.42	7.90		
	4. Others	20.25	8.52	32.42	8.99	1.64	4.77
6	Reconciliation A/c						
7	Profit & Loss A/c	0.36	1.50	0.92	6.26	7.70	
	TOTAL LIABILITIES	905.77	684.25	1209.62	503.93	266.41	403.72
Assets		0.00	0.00			0.00	0.00
1	LIQUID FUNDS	264.59	131.71	408.31	171.48	68.65	195.83
	a. Cash Balance	5.01	8.20	7.24	2.75	2.74	6.92
	Nepalese Notes & Coins	5.01	8.20	7.24	2.75	2.74	6.92
	Foreign Currency						
	b. Bank Balance	259.58	123.51	401.08	168.73	8.71	188.91
	1. In Nepal Rastra Bank	27.48	9.94	86.50	19.45	8.71	16.00
	Domestic Currency	27.48	9.94	86.50	19.45	8.71	16.00
	Foreign Currency						
	2. "A" Class Licensed Institution	116.99	61.86	160.00	45.21		96.54
	Domestic Currency	116.99	61.86	160.00	45.21		96.54
	Foreign Currency						
	3. Other Financial Ins.	115.11	51.70	154.58	104.06		76.37
	4. In Foreign Banks						
	c. Money at Call					57.20	
	Domestic Currency					57.20	
	Foreign Currency						
2	INVESTMENT IN SECURITIES	20.00	3.45	4.00	6.00		5.00
	a. Govt. Securities	20.00	3.45	4.00	6.00		5.00
	b. NRB Bond						
	c. Govt. Non-Fin. Ins.						
	d. Other Non-Fin Ins.						
	e. Non Residents						
3	SHARE & OTHER INVESTMENT	1.05	20.61	9.41	5.00	0.31	5.00
	a. Interbank Lending						
	b. Non Residents						
	c. Others	1.05	20.61	9.41	5.00	0.31	5.00
4	LOANS & ADVANCES	576.94	482.00	754.68	303.94	186.65	187.64
	a. Private Sector	566.29	476.00	734.96	298.64	186.65	187.64
	b. Financial Institutions	10.65	6.00	19.72	5.30		
	c. Government Organizations						
5	BILL PURCHASED						
	a. Domestic Bills Purchased						
	b. Foreign Bills Purchased						
	c. Import Bills & Imports						
6	LOANS AGAINST COLLECTED BILLS						
	a. Against Domestic Bills						
	b. Against Foreign Bills						
7	FIXED ASSETS	14.93	8.31	8.89	4.92	8.66	5.32
8	OTHER ASSETS	27.52	35.10	24.33	11.35	2.12	2.19
	a. Accrued Interest:	10.27	14.53	1.73	7.90		0.04
	Financial	0.06	0.03		0.03		
	Government Enterprise		0.01	1.73			0.04
	Private Sector	10.20	14.50		7.87		
	b. Staff Loans / Adv.	7.24	7.17	1.79	0.96	0.22	
	c. Sundry Debtors	2.12	5.73	3.11	0.45	0.13	0.54
	d. Cash In Transit						
	e. Others	7.90	7.66	17.70	2.04	1.77	1.61
9	Expenses not Written off	0.73	0.92				2.33
10	Non Banking Assets						
11	Reconciliation Account						
12	Profit & Loss A/c		2.15		1.25		0.40
	TOTAL ASSETS	905.77	684.25	1209.62	503.93	266.41	403.72

Bank Name	NBL	RBB	NA:BL	NBL	SC:BNL	HBL	NSBI	NBB	EBL	BOK	NCC	NC	Lumbini	MBL	Kumari	Laxmi	SBL	ADB:NL	Global	Citizens	
Expenses											0.00		0.00								
1. Interest Expense	1149.62	1504.71	1331.28	1607.43	363.01	1210.56	1471.73	554.12	1272.01	662.26	625.68	768.45	320.50	840.52	854.25	831.69	1014.42	1498.90	981.34	624.52	
1.1 On Deposit Liabilities	1141.44	1495.51	1310.72	1553.26	360.25	1160.76	1434.12	554.04	1271.54	654.25	624.96	760.03	320.50	840.52	835.48	812.88	1011.27	1492.60	960.60	623.95	
1.1.1 Saving Account	608.96	627.45	427.03	365.44	191.52	460.84	209.54	247.39	400.71	183.63	159.13	139.13	76.07	293.65	198.15	130.09	235.25	530.25	331.93	124.55	
1.1.2 Fixed Account	532.48	831.42	593.28	775.72	123.04	699.91	1181.73	178.02	636.23	325.49	294.69	479.23	192.37	396.83	471.95	495.04	525.66	921.55	481.89	394.06	
1.1.2.1 Up to 3 months Fixed Account		0.18	88.99	12.80	4.89	140.47	133.06		61.42			0.02		0.14		0.26	58.63	0.21	3.83	7.58	
1.1.2.2 3 to 6 months Fixed Account		11.28	118.66		0.00		190.05	42.88	97.75			0.01		2.46		0.70	97.63	2.75	1.70	6.14	
1.1.2.3 6 months to 1 year Fixed Account		566.04	296.64		12.72		523.47		334.76	325.49	13.29	242.33	192.37	183.77		289.23	165.93	82.59	34.91	251.53	
1.1.2.4 Above 1 year Fixed Account	532.48	253.92	88.99	762.92	105.43	559.44	335.15	135.14	142.30			281.40		210.47	471.95	204.85	203.47	836.00	441.45	128.82	
1.1.3 Call Deposit		36.64	290.41	412.10	45.69		42.85	128.63	234.60	145.13	171.14	141.67	52.06	150.04	165.38	187.75	250.35	21.49	146.77	105.34	
1.1.4 Certificate of Deposit																		19.31			
1.2 On Borrowing	8.19	9.20	20.57	54.16	2.75	49.81	37.61	0.08	0.47	8.01	0.72	8.42	0.00		18.77	18.81	3.16	6.30	20.75	0.56	
2. Commission Expense	29.33	87.59	64.29					8.89												8.07	0.74
3. Staff Expense	822.95	893.02	307.75	194.17	240.70	324.41	176.68	114.82	195.86	160.90	78.48	95.96	50.57	134.08	116.80	112.38	106.58	1212.76	147.64	80.06	
4. Office Operating Expenses	365.33	291.12	267.65	313.54	213.96	455.02	262.14	98.17	259.17	204.94	89.48	143.13	59.35	194.45	122.63	119.88	205.85	202.67	171.17	131.81	
5. Foreign Exchange Loss					26.49			1.95			0.15		0.79	4.66					14.82		
5.1 Due to Change in Exchange Rates					26.49			1.95			0.15		0.79	4.66					14.82		
5.2 Due to Foreign Currency Transaction											-3.37								0.25		
6. Non Operating Expense	0.08						2.49		0.25			0.08			0.01			0.03		822.11	
7. Provision for Risk	5.04	156.11	199.81	279.01	28.89	200.04	91.84	127.62	68.91	61.97	183.27	30.79	61.42	217.63	185.94	75.10	221.93	675.06	194.84	283.84	
7.1 Loan loss Provision	25.11	152.40	199.81	279.01	28.89	200.04	91.84	127.62	68.91	61.97	183.27	30.79	61.42	193.32	180.42	75.10	221.93	674.63	174.88	247.29	
7.1.1 General Loan loss Provision	25.11	37.95	23.61	72.50		200.04	21.09	49.18	68.91	18.74		23.98		24.19	6.34	13.83	221.93	72.77	13.70	18.12	
7.1.2 Special Loan Loss Provision		114.45	176.20	206.51	28.89		70.75	18.90		33.26	183.27	6.81	61.42	169.13	174.08	61.27		601.86	161.18	229.17	
7.1.3 Additional Loan Loss Provision										9.97											
7.2. Provision for Non-Banking Assets		0.01						59.54						24.21	5.52			0.44	19.96	36.55	
7.3. Provision for Loss on Investment																					
7.5. Provision for Loss of Other Assets	-20.07	3.70												0.10							
8. Loan Written Off	4.51				20.51						2.26						12.87	0.73			
9. Provision for Staff Bonus	39.08		190.66	152.23	88.65	86.71	45.43		121.70	51.61	15.02	41.41	9.27		11.22	19.65	27.97	72.38	41.77		
10. Provision for Income Tax	107.88		570.42	456.68	265.96	260.91	136.39		365.17	159.83	40.05	124.23	5.01		33.66	58.94	83.90	358.43	125.30		
11. Others	3.32	1.27																	0.94		94.65
12. Net Profit	282.88	786.60	1336.20	1065.58	620.58	606.14	317.87	241.60	852.07	356.27	110.20	289.88	50.17		78.53	137.54	195.77	861.34	292.36	87.33	
Total Expenses	2780.60	3662.24	4291.37	4132.93	1868.77	3143.79	2506.51	1145.22	3135.14	1657.78	1144.60	1493.94	557.09	1391.35	1403.04	1355.18	1869.30	4898.07	1962.50	2125.05	
Income																					
1. Interest Income	2521.12	3077.94	3349.72	3340.64	1332.45	2567.89	2166.44	763.02	2796.59	1373.00	968.72	1335.81	523.77	1139.35	1276.66	1163.52	1602.46	3833.66	1810.04	1059.05	
1.1 On Loans and Advances	2379.79	2742.68	3021.68	3193.11	1172.12	2371.64	1674.14	708.14	2646.62	1285.80	925.28	1216.54	512.19	1119.51	1224.63	1141.07	1522.98	3745.11	1725.43	1018.02	
1.2 On Investment	83.05	272.89	193.70	102.10	113.74	181.18	85.17	44.54	148.27	85.94	41.35	99.72	9.87	11.78	13.69	22.45	58.53	65.22	80.41	37.63	
1.2.1 Government Bonds	78.11	263.38	188.75	102.10	113.36	181.18	85.17	31.85	28.01	85.18	29.38	31.45	9.87	11.78	13.69	20.21	58.53	65.22	79.77	37.63	
1.2.2 Foreign Bonds			4.95							14.31		6.86									
1.2.3 NRB Bonds							12.69			105.95		7.45	61.40						0.64		
1.2.4 Debenture & Bonds	4.94	9.51			0.38				0.76	4.52		4.52				2.24					
1.3 On Agency Balance		46.30	0.22	42.87	0.51	15.07	382.74					0.06	0.95				0.26			0.01	
1.4 On Call Deposit	4.23	6.40	101.31	2.56	4.89			1.45	1.70	0.08		15.46					20.69	0.07	1.22	2.79	
1.5 On Others	54.05	9.67	32.81		41.20		24.39	8.89		1.17	2.09	4.03	0.76	8.05	38.34			23.26	2.98	0.59	
2. Commission and Discount	89.97	217.57	432.11	246.14	146.90	303.64	249.16	104.90	167.11	114.42	41.28	54.27	12.10	28.71	94.91	116.90	150.70	62.99	64.48	96.05	
2.1 Bills Purchase and Discount	0.06	0.59	1.75	9.38	4.22	35.66	0.07	9.37	22.18	30.06	2.08	0.31	0.01	0.59	0.52	8.95		0.36	3.07		
2.2 Commission	89.91	208.56	429.28	236.76	103.17	267.99	165.25	91.84	129.18	84.36	39.20	21.54	12.09	28.12	94.39	104.37	72.71	46.91	58.50	24.14	
2.3 Others		8.42	1.08		39.51		83.83	3.69	15.75			32.42			3.57	77.99	16.08	5.62	68.84		
3. Exchange Fluctuation Income	-18.40	-142.62	263.69	192.26	306.04	176.12	55.80	40.32	51.81	89.39		62.07	6.52	21.13	29.83	55.68	116.14	2.44	35.12	1.17	
3.1 Due to Change in Exchange Rate	-32.69	-175.91	213.34	0.94		8.34		4.26	5.30			1.30			7.65	7.61	30.49	2.44	27.00	-9.00	
3.2 Due to Foreign Currency Transaction	14.29	33.29	50.35	191.32	306.04	167.78	55.80	36.06	46.51	89.39		60.77	6.52	21.13	22.18	48.07	85.65		8.13	10.17	
4. Other Operating Income	135.49	179.77		128.96	25.69	87.24		40.41	115.94	32.47	51.05	41.78	13.43	89.59	1.27			279.98	4.23	21.56	
5. Non Operating Income	13.80	1.75	4.88		0.06	2.33	1.10	0.98	3.69	4.99	2.28	0.01		10.78	0.05			0.45	-0.23	816.02	
6. Write Back from Provisions for loss	7.45	216.71	239.03	224.94	28.25		32.20	114.10		43.51	64.26			44.01	0.33	17.23		450.52	48.86	131.20	
7. Recovery of written-off Loan	31.18	107.26	1.93		29.37		1.83	81.49					0.20			1.20		132.42			
8. Income from Extra Ordinary transactions		3.86				6.57						17.01		1.08				135.62			
9. Net Loss														57.78			0.65				
Total Income	2780.60	3662.24	4291.37	4132.93	1868.77	3143.79	2506.51	1145.22	3135.14	1657.78	1144.60	1493.94	557.09	1391.35	1403.04	1355.18	1869.30	4898.07	1962.50	2125.05	

Bank Name	Prime	BOA	Sunrise	Grand	NMIB	Kist	Janata	Mega	CTBNL	Civil	Century	Sanima	NIDC	Malika	Siddhartha	UDBL	Manabima	Narayani	PDBL	Sahayogi	Axis	Karnali
Expenses	0.00		0.00												0.00							
1. Interest Expense	985.93	614.83	717.65	675.75	585.12	745.17	400.67	357.80	322.47	437.37	282.06	545.36	37.98	63.72	253.65	2.64	137.80	51.68	125.59	59.81	58.58	41.48
1.1 On Deposit Liabilities	984.05	614.04	717.24	675.62	584.67	741.55	397.92	352.71	321.66	433.61	280.99	538.72	37.98	63.72	253.65	2.51	137.38	50.41	125.59	59.81	58.58	41.48
1.1.1 Saving Account	110.88	112.46	227.88	501.48	109.75	375.60	77.60	138.99	34.80	42.17	74.55	118.65	5.91	46.06	112.93	1.90	38.48	27.24	64.58	45.24	17.21	38.82
1.1.2 Fixed Account	464.90	384.18	391.11	61.75	326.52	297.87	237.31	115.72	232.66	294.93	149.92	357.68	27.81	8.57	102.70	0.60	57.39	23.17	44.60	13.60	19.39	2.66
1.1.2.1 Up to 3 months Fixed Account	0.00		0.25		29.44	0.04	10.93	18.60		4.29		0.83			0.08			1.16	0.25		0.21	
1.1.2.2 3 to 6 months Fixed Account	6.30		14.88		1.36	20.97	2.30	10.53	10.30	4.62		5.24	0.03	0.04				2.32	0.37		1.69	
1.1.2.3 6 months to 1 year Fixed Account	421.27		375.97	52.02	111.49	232.50	201.55	86.15	175.59	259.41	149.92	302.41	10.40	0.08	58.10		39.34	6.01	40.63	3.97	13.55	
1.1.2.4 Above 1 year Fixed Account	37.33	384.18		9.73	184.22	44.36	22.52	0.44	46.78	26.61		49.20	17.38	8.45	40.78	0.60	18.05	13.68	3.35	9.63	3.93	2.66
1.1.3 Call Deposit	408.27	117.40	98.25	109.51	148.40	68.08	83.01	98.01	54.20	96.51	56.52	62.39	4.25	9.09	38.03		41.52		16.41	0.96	21.97	
1.1.4 Certificate of Deposit				2.88																		
1.2 On Borrowing	1.88	0.79	0.42	0.13	0.46	3.63	2.75	5.09	0.81	3.76	1.07	6.64				0.13	0.42	1.27				0.00
2. Commission Expense			3.01												1.20							
3. Staff Expense	56.54	81.90	120.75	51.67	71.95	135.98	57.61	74.25	42.25	60.06	39.93	61.61	19.45	22.96	30.36	1.01	29.83	7.28	23.04	6.94	18.84	10.82
4. Office Operating Expenses	107.62	111.76	183.55	64.11	102.83	187.23	71.44	116.37	59.78	90.44	85.07	89.45	20.67	25.10	40.15	1.06	40.12	7.45	19.60	7.07	25.73	10.48
5. Foreign Exchange Loss				9.77		0.61		1.68		0.75	0.31				0.03							
5.1 Due to Change in Exchange Rates				9.77		0.61		1.68		0.75	0.31				0.03							
5.2 Due to Foreign Currency Transaction											0.31											
6. Non Operating Expense	0.06						0.21										0.02					
7. Provision for Risk	302.49	436.06	188.76	52.72	111.82	379.81	54.65	93.93	34.67	56.19	37.91	42.65	31.82	2.78	544.64		49.61	23.52	12.03	8.32	43.36	1.82
7.1 Loan loss Provision	302.49	214.52	171.26	52.72	13.71	322.39	54.65	93.93	34.67	56.19	37.91	42.65	31.82	2.78	544.47		49.61	23.52	12.03	8.32	43.36	1.82
7.1.1 General Loan loss Provision	12.44	13.57	30.34	21.61	22.93	19.53	24.21	28.87	23.42	19.75	29.74	35.13	3.12	1.74	3.83		4.74	0.03	12.03	1.70	2.67	1.82
7.1.2 Special Loan Loss Provision	290.05	200.95	140.92	31.11	-9.22	256.23	30.44	65.07	11.25	36.44	8.16	7.52	28.71	1.04	540.64		44.87	23.49		6.62	40.69	
7.1.3 Additional Loan Loss Provision						46.63																
7.2. Provision for Non-Banking Assets		221.54	17.50		98.11	57.42																
7.3. Provision for Loss on Investment															0.17							
7.5. Provision for Loss of Other Assets																						
8. Loan Written Off						0.25								0.71								
9. Provision for Staff Bonus	14.53		11.54	12.55			7.27	18.72				14.39	6.26	2.37					1.84	2.86		
10. Provision for Income Tax	43.60		34.62	37.66			21.82	56.16				43.17	8.71	7.11					5.52	8.58		
11. Others																						
12. Net Profit	101.74		80.78		209.36		50.92	131.04	17.14	11.97		100.73	69.56	16.60		23.26	27.52		12.87	20.03		
Total Expenses	1612.51	1244.55	1340.67	904.23	1081.09	1449.05	664.60	849.96	476.31	656.78	445.27	897.37	195.15	140.65	870.02	27.97	284.89	89.93	200.49	113.61	146.51	64.59
Income																						
1. Interest Income	1373.86	905.02	1071.17	802.54	907.56	1176.30	590.30	779.07	426.43	597.88	393.87	807.59	113.90	114.62	328.94	0.59	213.54	47.77	182.64	100.51	101.12	46.00
1.1 On Loans and Advances	1348.07	848.65	1051.60	757.82	858.92	1109.39	564.06	736.25	416.52	582.87	385.68	781.01	94.40	95.51	296.47	0.59	196.45	39.27	168.37	90.79	92.57	44.25
1.2 On Investment	5.86	54.93	11.75	40.22	46.91	46.42	23.08	16.98	7.26	13.53	6.72	25.65	0.12	2.48	10.88		4.40		0.22			
1.2.1 Government Bonds	5.86	54.93	4.90	40.22	46.02	46.42	23.08	16.98	7.26	13.53	6.72	25.65	0.12	2.48	10.88		4.40					
1.2.2 Foreign Bonds																						
1.2.3 NRB Bonds			6.85																0.22			
1.2.4 Debenture & Bonds					0.90																	
1.3 On Agency Balance	0.02	1.36	5.03			1.75	3.16	0.04			0.01						11.43	6.81				
1.4 On Call Deposit					0.16	5.20		22.64		1.48					14.73	21.45			13.29	9.67	8.55	1.75
1.5 On Others	19.91	0.08	2.78	4.50	1.56	13.54		3.15	2.65		1.46	0.93	19.38	1.90	0.14		1.26	1.69	0.76	0.05		
2. Commission and Discount	49.88	71.49	62.96	21.46	22.57	97.79	43.03	13.04	36.73	21.30	16.05	10.90		4.31	6.06	0.01	15.26	0.15	1.99	3.79	1.73	5.47
2.1 Bills Purchase and Discount	2.63	0.23	6.37	2.41	1.62	0.08	0.20			0.37					0.01							
2.2 Commission	47.26	26.17	41.31	19.05	18.40	19.30	40.29	12.85	13.94	20.93	16.05	10.90		4.31	6.06		15.26	0.15	1.99	3.79	1.18	1.05
2.3 Others		45.10	15.28		4.17	76.87	2.66		22.79							0.01					0.55	4.43
3. Exchange Fluctuation Income	17.33	23.78	43.82	31.67	50.43	17.95	31.08	31.62	13.15	15.32	1.76	10.60			0.07		0.00					
3.1 Due to Change in Exchange Rate	9.66	14.97	11.26		9.93		-956.45		3.12		1.76	4.12					0.00					
3.2 Due to Foreign Currency Transaction	7.68	8.82	32.56	31.67	40.50	17.95	987.54	31.62	10.03	15.32		6.49			0.07							
4. Other Operating Income	84.08		66.49	43.85	34.21			22.79		22.28	26.35	47.02	15.96	10.51	17.22				1.23	15.80	9.31	7.08
5. Non Operating Income		4.94			5.14	6.89	0.18	3.43			0.46	1.70	63.57	0.77	1.10							0.08
6. Write Back from Provisions for loss	87.36		86.25		61.19	6.08						19.56	1.72	10.44	399.88	0.74	21.11	7.70	-0.01			
7. Recovery of written-off Loan																26.63						
8. Income from Extra Ordinary transactions																						

Bank Name	Triveni	Suprim	Bhrikuti	Suvechha	Bageshwari	Saurinagar	Gurkha	Gandaki	Infrastructure	Business	Biratnami	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktimah	Sewa
Expenses	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
1. Interest Expense	118.71	127.07	176.04	51.51	77.49	46.07	111.81	119.83	142.15	224.13	134.98	93.63	37.45	374.99	25.35	240.91	309.50	46.46	83.26	54.85	137.10	107.05
1.1 On Deposit Liabilities	118.71	90.68	175.78	51.40	77.49	46.07	111.81	100.51	142.15	224.13	134.98	93.63	37.45	371.13	25.35	239.53	294.66	46.46	83.26	54.59	130.19	107.05
1.1.1 Saving Account	45.96	38.07	93.68	16.77	46.76	26.30	16.94	41.89	37.94	118.23	67.62	46.22	27.35	120.72	19.69	100.72	68.48	14.32	26.14	33.29	77.52	44.56
1.1.2 Fixed Account	54.04	30.44	53.32	24.07	14.03	11.22	88.18	42.17	64.27	87.00	56.30	26.56	10.10	202.58	5.67	96.76	188.83	26.87	50.12	21.29	43.91	42.00
1.1.2.1 Up to 3 months Fixed Account	0.49		0.16	0.07					8.85	1.80		0.52		0.88			3.20	0.07				0.01
1.1.2.2 3 to 6 months Fixed Account	2.74		0.33	0.03				2.17	7.46	7.28	2.67	1.49	1.94	10.38			6.91	0.13	0.09	0.56	6.77	0.19
1.1.2.3 6 months to 1 year Fixed Account	41.90		46.00	9.35	1.37	4.21		26.12	35.93	58.51	23.94	11.81	3.13	108.34	1.65		167.64	5.05	34.19	13.68	27.02	20.40
1.1.2.4 Above 1 year Fixed Account	8.90	30.44	6.84	14.62	12.66	7.00	88.18	13.88	12.03	19.40	29.69	12.73	5.03	82.98	4.01	96.76	11.09	21.62	15.83	7.05	10.12	21.40
1.1.3 Call Deposit	18.71	22.17	28.78	10.56	16.71	8.55	6.70	16.45	39.94	18.91	11.06	20.86		47.82		42.05	37.35	5.27	7.01		8.75	20.49
1.1.4 Certificate of Deposit																						
1.2 On Borrowing		36.39	0.26	0.11				19.32						3.86		1.37	14.84			0.26	6.92	
2. Commission Expense									0.01			0.00		0.47		0.39						
3. Staff Expense	11.73	21.20	20.14	7.54	14.88	10.17	16.23	13.04	20.64	18.36	20.38	14.12	5.51	45.02	5.74	27.27	33.95	6.21	8.77	8.53	34.59	14.51
4. Office Operating Expenses	19.47	23.72	16.94	8.41	8.64	10.91	33.09	13.31	26.24	23.65	14.40	13.00	5.64	56.49	3.26	39.57	36.06	5.35	10.76	10.24	25.02	12.23
5. Foreign Exchange Loss									0.05					0.04	0.00	0.15	0.24					
5.1 Due to Change in Exchange Rates									0.05					0.04	0.00	0.14	0.24					
5.2 Due to Foreign Currency Transaction															0.00							
6. Non Operating Expense	0.37			0.01			0.06	0.04			30.57		6.57	0.52		0.03		0.02				
7. Provision for Risk	11.04	121.78	14.98	43.36	5.16	9.54	114.85	5.23	32.73	219.62	0.52	5.33		99.20	18.32	64.12	26.67	1.95		3.23	6.98	1.98
7.1 Loan loss Provision	11.04	121.78	14.98	43.36	5.16	9.54	114.85	5.23	32.73	219.62	0.52	5.33		99.20	18.32	64.12	26.67	1.95		3.23	6.98	1.98
7.1.1 General Loan loss Provision	2.06	2.82	6.91	0.54	5.16	1.34	4.70	-0.25	3.44	0.52	5.33			7.53	0.68	64.12	9.46	1.34		1.04	5.38	1.98
7.1.2 Special Loan Loss Provision	8.98	118.95	8.06	42.83		8.21	114.85	0.53	32.97	164.03				76.19	17.64		17.21	0.61		2.19	1.60	
7.1.3 Additional Loan Loss Provision														15.47				0.00				
7.2. Provision for Non-Banking Assets										52.12												
7.3. Provision for Loss on Investment																						
7.5. Provision for Loss of Other Assets										0.02												
8. Loan Written Off																						
9. Provision for Staff Bonus	2.72		2.74			1.37						2.25			0.29		4.32	2.04	0.76	1.76	7.43	
10. Provision for Income Tax	8.17		8.21			4.12						7.28			1.37		12.96	0.61	2.28	5.28	22.28	
11. Others		0.13																				
12. Net Profit	19.07		19.17		27.22	9.62		31.37		-159.32	37.54	15.18	1.12		2.91	-50.75	30.23	17.78	5.31	12.32	51.98	12.70
Total Expenses	191.29	293.90	258.21	110.82	133.40	91.82	276.04	182.82	221.82	326.45	238.39	150.78	56.27	576.25	57.73	321.30	454.32	80.44	111.14	96.22	285.38	148.47
Income																						
1. Interest Income	175.38	181.62	240.62	83.45	118.91	80.02	75.57	168.20	188.23	307.10	210.45	141.63	43.38	485.38	39.91	307.99	396.95	71.49	99.59	88.20	249.23	135.81
1.1 On Loans and Advances	163.64	122.00	226.42	76.60	112.04	73.99	74.23	138.08	170.42	294.53	188.46	120.69	43.38	466.58	39.01	275.31	339.02	60.43	90.43	77.89	231.92	126.35
1.2 On Investment		0.69	1.13						1.90					2.95	0.90	2.10	8.27					0.38
1.2.1 Government Bonds		0.69	1.13						1.83					2.95	0.90	2.10	7.51					0.38
1.2.2 Foreign Bonds																						
1.2.3 NRB Bonds									0.07													
1.2.4 Debenture & Bonds																	0.76					
1.3 On Agency Balance												20.94										
1.4 On Call Deposit	11.74	22.54	13.07	6.85	6.87	6.03	1.34	10.31	17.82	10.68	21.99			12.55		7.66	40.65	11.06	9.16	10.31	17.21	9.08
1.5 On Others		36.39						19.81						3.30		3.69	9.00					0.09
2. Commission and Discount	13.37	1.92	2.23	0.67	14.49	7.88	0.11	0.78	2.38	0.53		1.38	4.55	4.74	0.45	3.83	55.50	0.96	1.54	1.15	12.35	2.05
2.1 Bills Purchase and Discount		0.01												0.01		0.06	0.02					
2.2 Commission	11.27	1.90	2.23	0.67	3.44	1.02	0.11	0.72	1.31	0.53		1.15	4.55	4.74	0.45	3.77	5.67	0.96	1.54	1.04	10.91	2.05
2.3 Others	2.10				11.06	6.87		0.05	1.06			0.22					49.81				0.11	1.44
3. Exchange Fluctuation Income							0.11	0.03		0.00				0.05	0.00	0.24	0.87					
3.1 Due to Change in Exchange Rate							0.11	0.03		0.00				0.05	0.00	0.24	0.87					
3.2 Due to Foreign Currency Transaction							0.00	0.03						0.05	0.00	0.24	0.87					
4. Other Operating Income		13.30	13.66	6.57		1.41	12.73	11.35	15.87	25.47	7.77	7.02	19.14	9.84	9.24			7.98	10.01	6.79	19.08	10.61
5. Non Operating Income	2.54			0.13				0.85						0.49								
6. Write Back from Provisions for loss		43.97	1.70			3.91	85.18	0.23		2.95	2.48		1.31	36.26	7.52		1.00			0.07	4.72	
7. Recovery of written-off Loan																						
8. Income from Extra Ordinary transactions																						
9. Net Loss		53.10		20.01			113.65		19.86					30.20								
Total Income	191.29	293.90	258.21	110.82	133.40	91.82	276.04	182.82														

Bank Name	Kankai	Public	Mahakali	Ace	Bhargav	Shangrila	Resunga	Rara	diyalo	Country	Alpine	Nigiri	Kasamanap	Garima	City	Bishow	Professional	Kabelli	Kamana	Corporate	Pathbhara	Purnima
Expenses	0.00		0.00	0.00	0.00					0.00			0.00		0.00		0.00		0.00		0.00	
1. Interest Expense	24.12	42.31	11.09	256.99	14.92	121.14	59.07	20.09	35.77	89.76	28.91	28.97	220.12	112.96	128.90	137.00	9.53	13.43	83.10	75.22	57.20	52.84
1.1 On Deposit Liabilities	24.12	42.31	11.09	251.96	14.92	121.14	59.07	20.09	35.77	89.76	28.91	28.97	220.00	112.96	128.90	137.00	9.53	13.43	76.97	74.80	57.20	52.84
1.1.1 Saving Account	12.69	13.24	8.42	119.46	7.26	65.74	52.72	15.51	8.61	14.49	12.29	13.26	94.78	59.51	67.20	34.71	4.60	9.05	38.99	23.48	30.66	26.12
1.1.2 Fixed Account	5.44	22.02	2.67	124.90	5.62	48.29	6.35	4.57	14.12	38.47	9.34	12.19	90.58	42.80	56.07	77.87	1.72	3.68	32.01	45.91	10.36	20.52
1.1.2.1 Up to 3 months Fixed Account		0.00		0.01	0.43			0.03	0.07	0.01	0.07	0.14	7.86	0.33	2.13	1.18		0.04	0.80		0.07	0.09
1.1.2.2 3 to 6 months Fixed Account	0.25	0.74		0.31	0.24	0.01		0.01	0.08	2.15	0.08	1.64	8.48	2.24	3.48	2.88	0.03	0.17	1.59		0.28	0.49
1.1.2.3 6 months to 1 year Fixed Account	4.38	8.67		111.21	3.78	35.86	1.46	2.32	11.08	33.08	6.14	6.01	59.91	28.12	37.36	51.48	1.24	1.91	9.62	44.77	4.83	16.84
1.1.2.4 Above 1 year Fixed Account	0.80	12.60	2.67	13.36	1.17	12.42	4.89	2.22	2.89	3.23	3.05	4.39	14.33	12.11	13.10	22.33	0.46	1.56	20.00	1.14	5.18	3.10
1.1.3 Call Deposit	5.99	7.06		7.60	2.04	7.11			13.04	36.80	7.29	3.53	34.63	10.65	5.63	24.42	3.21	0.70	5.97	5.41	16.17	6.20
1.1.4 Certificate of Deposit																						
1.2 On Borrowing				5.03									0.12						6.13	0.42		
2. Commission Expense										0.29			0.11									
3. Staff Expense	5.01	11.20	3.85	31.67	3.39	15.60	5.48	4.94	3.85	6.99	5.17	2.85	28.12	17.20	11.57	15.98	3.47	3.36	10.29	6.61	10.07	6.80
4. Office Operating Expenses	5.69	8.39	2.78	43.23	4.03	17.94	5.84	6.86	4.71	11.99	8.86	2.16	37.76	22.93	17.26	19.35	3.09	2.93	10.70	5.63	11.58	8.72
5. Foreign Exchange Loss													0.33									
5.1 Due to Change in Exchange Rates													0.33									
5.2 Due to Foreign Currency Transaction																						
6. Non Operating Expense										0.29										0.04		
7. Provision for Risk	0.58	5.90	1.58	98.18	0.46	12.57	1.00	1.20	0.65	13.54	3.45	1.49	39.23	5.45	6.65	6.48	0.55	0.48	4.20	10.15	8.21	3.19
7.1 Loan loss Provision	0.58	5.90	1.58	97.63	0.46	12.57	1.00	1.20	0.65	13.54	3.45	1.49	39.23	5.45	6.65	6.48	0.55	0.48	4.20	10.15	8.21	3.19
7.1.1 General Loan loss Provision	0.58	1.16	1.58			2.60		0.62	0.65	2.24	0.94	0.50	0.58	5.45	1.74	6.48	0.55	0.48	3.34	1.50	1.82	1.26
7.1.2 Special Loan Loss Provision		4.74		97.63		9.97	1.00	0.58		11.31	2.51	0.99	38.65		4.91				0.86	8.65	6.39	1.93
7.1.3 Additional Loan Loss Provision					0.46																	
7.2. Provision for Non-Banking Assets																						
7.3. Provision for Loss on Investment				0.55																		
7.5. Provision for Loss of Other Assets																						
8. Loan Written Off		0.00		74.75																		
9. Provision for Staff Bonus			0.41			4.57	0.46		0.66	0.25	1.30			3.30	3.80	2.86	0.61	0.24	3.19	8.68	0.39	
10. Provision for Income Tax			1.24			13.70	1.37		1.99	0.74	3.90			8.90	11.40	8.58	1.83	0.73	9.58	26.05	1.18	
11. Others																						
12. Net Profit	5.37	0.71	2.89		2.89	31.97	3.19	2.78	5.57	1.72	10.97	4.52		20.77	26.59	20.03	4.26	1.70	22.36	60.77	2.74	1.50
Total Expenses	40.77	68.50	23.84	504.82	25.70	217.49	76.42	35.87	53.21	125.56	62.57	39.99	325.66	191.49	206.17	210.28	23.32	22.88	143.46	193.12	91.37	73.06
Income																						
1. Interest Income	37.48	61.00	21.97	338.70	21.24	199.48	70.47	33.19	49.68	115.35	52.90	36.95	301.62	170.08	188.19	188.01	21.72	19.66	130.06	109.79	82.82	65.74
1.1 On Loans and Advances	34.77	58.14	18.60	303.27	19.42	186.20	52.33	27.17	39.98	93.99	49.23	33.38	269.34	161.05	176.99	176.87	18.58	16.26	120.10	100.69	76.71	58.75
1.2 On Investment		0.10	0.08	8.94	0.09	0.85			0.44	3.29	0.34		4.06		1.01							
1.2.1 Government Bonds		0.10		8.94	0.09	0.85			0.44	3.29	0.34		3.83		1.01							
1.2.2 Foreign Bonds																						
1.2.3 NRB Bonds			0.08										0.23									
1.2.4 Debenture & Bonds																						
1.3 On Agency Balance																						
1.4 On Call Deposit	2.71	2.76		25.76	1.73	12.43	18.13	6.02	9.26	7.58	3.33	3.57		9.03	7.95	11.14	3.13	3.40	9.95		6.11	6.98
1.5 On Others			3.29	0.73						10.50			28.22		2.24		0.01				9.10	
2. Commission and Discount	3.29	0.43	1.87	5.94	3.14	17.99	5.95	2.68	0.17	1.20	7.70	0.77	3.84	1.77	17.28	22.22	0.15	0.72	1.73	0.46	1.33	0.56
2.1 Bills Purchase and Discount																					0.09	
2.2 Commission	0.19	0.43	1.71	5.94		1.60	3.14	2.48	0.17	1.20	1.05		3.76	1.77	17.28	1.07	0.15	0.72	1.73	0.18	1.33	0.56
2.3 Others	3.10		0.16		3.14	16.39	2.81	0.20			6.65	0.77	0.08		21.15					0.19		
3. Exchange Fluctuation Income				3.07	0.01						0.06	0.08		0.01								
3.1 Due to Change in Exchange Rate				0.16	0.01																	
3.2 Due to Foreign Currency Transaction				2.91							0.06	0.08		0.01								
4. Other Operating Income		7.08		15.24					3.37	7.96	2.21	12.11	19.65				1.46	2.49	11.67	6.63	7.21	6.76
5. Non Operating Income				0.81												0.06				0.00	0.00	
6. Write Back from Provisions for loss				77.56	1.32					0.98	1.97				0.69						76.23	
7. Recovery of written-off Loan																						
8. Income from Extra Ordinary transactions										0.07												
9. Net Loss				63.49									8.01									
Total Income	40.77	68.50	23.84	504.82	25.70	217.49	76.42	35.87	53.21	125.56	62.57	39.99	325.66	191.49	206.17	210.28	23.32	22.88	143.46	193.12	91.37	73.06

Bank Name	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Gulmi	Kanchan	Maribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi	Raptivi	Consumer	Khadbari	Tourism	Mission
Expenses	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	0.00	0.00	0.00	0.00	0.00	0.00
1. Interest Expense	175.41	8.26	14.05	15.08	108.44	22.01	8.21	150.64	17.96	31.11	10.87	29.88	41.26	11.57	47.15	173.94	10.09	13.25	29.97	4.09	106.56	38.11
1.1 On Deposit Liabilities	175.39	8.26	14.05	15.08	108.44	22.01	8.21	147.63	17.96	31.11	10.87	29.88	41.26	11.57	47.15	173.90	9.99	13.25	29.74	4.09	105.90	38.11
1.1.1 Saving Account	75.87	4.98	6.18	11.79	48.56	13.27	6.81	60.48	15.25	24.94	5.68	7.29	16.36	7.73	20.03	43.22	8.50	7.69	12.77	2.80	45.28	18.60
1.1.2 Fixed Account	69.80	1.66	5.32	3.30	39.65	3.68	1.40	78.51	2.71	6.16	3.33	10.24	17.75	1.65	20.77	99.93	0.86	5.00	14.89	1.24	42.93	12.33
1.1.2.1 Up to 3 months Fixed Account					0.18			0.04		0.08	0.10				0.08	1.66					0.02	0.23
1.1.2.2 3 to 6 months Fixed Account	1.39			0.02	1.53	0.13		0.97	0.02	0.25	0.02	0.00	0.03	0.02	1.38	0.38		0.08		0.04	9.20	0.51
1.1.2.3 6 months to 1 year Fixed Account	7.76	0.10	4.55	1.01	29.44	1.53	0.93	72.37	1.49	3.87	1.85	7.33	13.32	0.30	13.73	10.58	0.30	1.15		0.57	30.59	9.00
1.1.2.4 Above 1 year Fixed Account	60.65	1.56	0.77	2.27	8.50	2.02	0.47	5.13	1.21	1.96	1.36	2.90	4.40	1.33	5.58	87.31	0.57	3.76	14.89	0.64	3.11	2.59
1.1.3 Call Deposit	29.73	1.62	2.55		20.23	5.05		8.65			1.86	12.35	7.15	2.19	6.35	30.74	0.63	0.56	2.08	0.05	17.70	7.18
1.1.4 Certificate of Deposit																						
1.2 On Borrowing	0.01							3.01								0.04	0.10		0.23			0.65
2. Commission Expense														0.27				0.09				0.29
3. Staff Expense	24.12	3.11	3.05	2.24	8.44	3.10	2.44	23.65	2.80	5.10	2.49	3.73	5.44	1.61	3.99	27.78	2.94	3.49	5.12	1.57	17.40	6.38
4. Office Operating Expenses	38.43	2.33	3.75	2.68	10.53	4.39	4.56	42.24	2.75	6.83	1.72	4.50	10.27	2.00	7.96	37.92	1.18	2.09	10.33	1.39	31.35	8.60
5. Foreign Exchange Loss								0.15														
5.1 Due to Change in Exchange Rates																						
5.2 Due to Foreign Currency Transaction								0.15														
6. Non Operating Expense																						
7. Provision for Risk	9.26	0.43	0.34	0.82	6.58	1.28	0.46	65.65	1.46	3.40	0.83	21.19	2.23	0.94	2.06	152.22	0.76	2.76	0.04	0.12	54.28	1.39
7.1 Loan loss Provision	9.26	0.43	0.34	0.82	6.58	1.28	0.46	65.65	0.91	2.18	0.83	2.94	2.23	0.94	2.06	144.93	0.76	2.76	0.04	0.12	54.28	1.39
7.1.1 General Loan loss Provision	1.32	0.43	0.34	0.82	4.94	1.23	0.46		0.61	1.77	0.03	0.47	2.23	0.73	2.06	0.10	0.66	1.00	0.04	0.12	6.28	1.18
7.1.2 Special Loan Loss Provision	7.94				1.65	0.05		65.65	0.30	0.41	0.79	2.05	0.21			144.83	0.10	1.76			14.44	0.22
7.1.3 Additional Loan Loss Provision												0.43										33.55
7.2. Provision for Non-Banking Assets												18.25				7.30						
7.3. Provision for Loss on Investment																						
7.5. Provision for Loss of Other Assets	0.00								0.55	1.22												
8. Loan Written Off																						
9. Provision for Staff Bonus	3.21				3.56										0.96		0.29		0.45	0.20	2.54	0.68
10. Provision for Income Tax	9.63				10.69										2.89				1.36	0.60	7.62	2.03
11. Others																						
12. Net Profit	22.47	1.42	5.40	4.57	24.93	12.45	1.62		1.64	13.17	0.59		4.23	4.00	6.75		2.92		3.18	1.33	4.90	2.26
Total Expenses	282.52	15.55	26.59	25.39	173.17	43.22	17.28	282.33	26.61	59.61	16.48	59.31	63.43	20.38	71.77	391.86	18.27	21.59	50.46	9.30	224.65	59.74
Income																						
1. Interest Income	264.40	13.83	23.80	22.67	160.48	38.43	14.76	210.48	23.68	54.39	14.65	40.43	55.21	17.21	65.25	123.38	14.44	18.80	46.93	7.92	185.82	53.97
1.1 On Loans and Advances	240.32	12.78	22.85	21.04	151.25	37.69	13.78	179.51	18.28	46.27	13.30	34.87	50.19	16.75	59.43	104.50	13.99	18.80	42.23	7.75	175.24	50.17
1.2 On Investment	3.98		0.05		0.28			0.02							1.74	1.98						3.44
1.2.1 Government Bonds	3.98		0.05		0.28			0.02							1.74	0.50						3.44
1.2.2 Foreign Bonds																						
1.2.3 NRB Bonds																1.48						
1.2.4 Debenture & Bonds																						
1.3 On Agency Balance																						
1.4 On Call Deposit	20.10	1.05	0.91		8.95	0.74	0.98	29.08	5.39	8.12	1.35	5.56	5.02	0.47	4.07	8.39	0.45		4.69	0.17	7.14	3.80
1.5 On Others				1.63				1.87								8.52						
2. Commission and Discount	13.56	0.23	0.42	0.34	12.69	0.79		4.82	0.58	5.22	1.83	0.19	0.71	2.92	0.45	0.03	0.75	2.27	0.27	1.38	5.96	0.45
2.1 Bills Purchase and Discount								0.98						0.00								
2.2 Commission	13.56	0.23	0.41	0.30	2.10	0.79		3.84		4.38	0.54	0.19	0.40	0.90		0.03	0.75	2.27	0.27	1.37	5.96	0.45
2.3 Others			0.02	0.04	10.59				0.58	0.84	1.29		0.31	2.03	0.45						0.01	
3. Exchange Fluctuation Income	0.01																					8.54
3.1 Due to Change in Exchange Rate																						0.98
3.2 Due to Foreign Currency Transaction	-0.02																					7.57
4. Other Operating Income	4.56	1.48	2.36		4.00	2.52		6.85	2.21			2.86	7.50		6.07	18.47	2.89		3.25		15.41	5.32
5. Non Operating Income				2.39					0.08							1.86						0.02
6. Write Back from Provisions for loss		0.01						23.29	0.06			1.16		0.25		105.99	0.20					8.90
7. Recovery of written-off Loan																						
8. Income from Extra Ordinary transactions																						
9. Net Loss								36.89				14.67				142.13		0.52				
Total Income	282.52	15.55	26.59	25.39	173.17	43.22	17.28	282.33	26.61	59.61	16.48	59.31	63.43	20.38	71.77	391.86	18.27	21.59	50.46	9.30	224.65	59.74

Bank Name	Surya	Mt. Malau	Sindhu	Sahara	Social	K Community	Cosmos	Manaslu	Samabridhi	Ekata	Kalichowk	Kailash	Salpa	Saptakoshi	Nepal/Annapurna	NFL	Net Capital	NNFL	NSMFL	Peoples	Merchantile	KFL	
Expenses		0.00				0.00	0.00		0.00	0.00	0.00	0.00	0.00			0.00	0.00		0.00			0.00	
1. Interest Expense	5.19	1.86	26.68	5.74	32.66	27.92	8.07	17.60	10.50	23.78	4.60	283.25	1.32	0.56	28.60	38.12	93.05	201.38	51.36	7.47		33.86	
1.1 On Deposit Liabilities	5.19	1.86	26.68	5.74	32.66	27.92	8.05	17.60	10.50	23.78	4.60	283.21	1.32	0.56	28.60	38.03	91.85	201.38	49.10	7.47		33.86	
1.1.1 Saving Account	2.54	1.51	20.73	4.71	6.76	9.97	7.29	9.47	3.55	12.38	1.26	77.54	0.79	0.21	6.30	6.41	21.34	44.33	26.69	3.53		5.60	
1.1.2 Fixed Account	2.37	0.21	5.95	0.55	8.49	10.41	0.76	4.41	4.04	4.93	1.15	160.58	0.44	0.11	22.30	31.62	69.79	157.05	16.10	3.95		28.26	
1.1.2.1 Up to 3 months Fixed Account	0.00					0.04		0.01		0.02		0.69	0.02			0.59	0.07	0.70				0.43	
1.1.2.2 3 to 6 months Fixed Account	0.01	0.01	0.13			0.07	0.02	0.04	0.00	0.03		3.08	0.02	0.00		1.36	0.08	2.71				0.81	
1.1.2.3 6 months to 1 year Fixed Account	1.27	0.08	4.06		6.91	9.70	0.21	1.27	3.85	4.36		101.15	0.34	0.09	8.40	21.60	32.66	117.02		0.14		11.86	
1.1.2.4 Above 1 year Fixed Account	1.08	0.11	1.76	0.55	1.58	0.61	0.53	3.08	0.19	0.53	1.15	55.65	0.07	0.02	13.90	8.07	36.98	36.61	16.10	3.81		15.17	
1.1.3 Call Deposit	0.28	0.14		0.48	17.41	7.53		3.72	2.92	6.47	2.20	45.09	0.08	0.24			0.71		6.31				
1.1.4 Certificate of Deposit																							
1.2 On Borrowing							0.02					0.04					0.09	1.20		2.26			
2. Commission Expense																		0.18					
3. Staff Expense	1.93	1.02	4.63	1.25	7.90	3.78	2.57	4.54	3.28	4.39	2.13	35.12	1.45	0.93	5.00	4.48	6.26	16.87	11.40	2.71	0.58	4.10	
4. Office Operating Expenses	1.98	0.99	5.68	1.68	11.62	6.52	2.81	6.52	4.42	7.77	2.26	42.92	1.13	2.01	4.00	7.12	8.63	16.31	20.38	5.19	0.31	5.79	
5. Foreign Exchange Loss																							
5.1 Due to Change in Exchange Rates																							
5.2 Due to Foreign Currency Transaction																							
6. Non Operating Expense													0.00										
7. Provision for Risk	0.23	0.05	0.78	0.28	137.71	2.41	0.33	1.24	7.76	2.54	0.30	20.08			0.22	8.10	36.08	88.65	39.33	138.79	1.62	0.32	
7.1 Loan loss Provision	0.23	0.05	0.78	0.28	9.77	2.41	0.33	1.24	0.47	2.54	0.30	20.08			0.22	8.10	36.08	88.65	39.33	138.79	1.62	0.32	
7.1.1 General Loan loss Provision	0.23	0.05	0.78	0.28	0.13	0.35	0.32	1.24	0.47	2.54	0.30	4.64			0.22	-0.20	0.12		3.72			0.32	
7.1.2 Special Loan Loss Provision					9.65	2.06	0.01					15.44				8.30	35.97		35.61	138.79	1.62		
7.1.3 Additional Loan Loss Provision																	88.65						
7.2. Provision for Non-Banking Assets					104.35																		
7.3. Provision for Loss on Investment																		0.00					
7.5. Provision for Loss of Other Assets					23.59				7.29														
8. Loan Written Off																							
9. Provision for Staff Bonus		0.22									0.01	4.62							2.97				
10. Provision for Income Tax		0.72									0.01	13.62							8.90				
11. Others																				0.01			
12. Net Profit	0.30	1.46	7.44	3.50	-15.20		0.23			3.91	0.03	32.60				-26.45			20.77		59.79	2.41	
Total Expenses	9.64	6.33	45.20	12.44	174.70	40.62	14.01	29.90	25.96	42.38	9.35	432.21	3.91	3.72	45.70	59.53	196.59	306.53	221.93	76.77	3.63	43.74	
Income					0.00																		
1. Interest Income	7.82	5.58	40.61	10.28	66.29	33.18	11.51	24.92	15.90	35.43	8.40	403.01	1.11	1.92	39.70	37.06	81.52	290.05	46.56	31.70	3.18	36.60	
1.1 On Loans and Advances	6.95	5.30	38.45	9.98	60.55	29.26	11.26	22.97	14.69	31.94	6.50	371.02	1.01	0.41	31.50	33.98	66.41	272.32	44.48	31.39	2.98	32.54	
1.2 On Investment												9.39				0.96	0.49	6.76	0.85	0.14	0.03		
1.2.1 Government Bonds												9.39					0.49	6.76	0.85	0.14	0.03		
1.2.2 Foreign Bonds																							
1.2.3 NRB Bonds																0.87							
1.2.4 Debenture & Bonds															0.10						0.06		
1.3 On Agency Balance																							
1.4 On Call Deposit	0.87	0.28	2.16	0.30	5.67	3.92	0.25	1.95	1.22	3.48	1.91	21.62	0.10	1.51		2.12	14.22	10.98	1.24	0.31		4.03	
1.5 On Others					0.07							0.96			8.20		0.40						
2. Commission and Discount	0.41	0.34	0.51		0.18	0.17	0.57	0.02	0.40	0.56	0.16	1.77	0.08	0.00		0.04	0.51	1.12	0.01			0.04	
2.1 Bills Purchase and Discount																							
2.2 Commission	0.41	0.34	0.51		0.18	0.17	0.57		0.31	0.56	0.16	1.77	0.08	0.00		0.04	0.40	1.12	0.01			0.03	
2.3 Others								0.02	0.09								0.11		0.01				0.01
3. Exchange Fluctuation Income												0.00											
3.1 Due to Change in Exchange Rate																							
3.2 Due to Foreign Currency Transaction													0.00										
4. Other Operating Income	1.40	0.40	4.09	2.16	2.13	2.88	1.94	3.91	1.70	6.22	0.79	27.43	0.76	0.48	1.70	5.47	4.70	13.81	0.53	1.95	0.00	3.02	
5. Non Operating Income					6.04					0.17						4.46	6.91	1.55	8.38			0.73	
6. Write Back from Provisions for loss					100.06											12.50	8.84		3.53	43.11	0.44	1.73	
7. Recovery of written-off Loan																				0.00		0.10	
8. Income from Extra Ordinary transactions																						0.49	
9. Net Loss						4.39		1.05	7.97				1.96	1.31	4.30		94.11		162.92			1.04	
Total Income	9.64	6.33	45.20	12.44	174.70	40.62	14.01	29.90	25.96	42.38	9.35	432.21	3.91	3.72	45.70	59.53	196.59	306.53	221.93	76.77	3.63	43.74	

Bank Name	Himalaya	Union	Gorkha	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	YFL	ILFCO	Mahaabani	Lalitpur	United FC	General	Progressive	Navadurga	Janaki	Pokhara	Central	Premier	Arun
Expenses	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	0.00	0.00	0.00	0.00	0.00	0.00
1. Interest Expense	70.91	23.76	115.33	103.92	116.90	75.29	82.38	103.19	84.58	81.06	148.10	116.41	151.37	46.60	13.03	57.87	63.47	103.62	109.48	76.23	11.22	
1.1 On Deposit Liabilities	70.91	23.76	115.33	103.92	115.13	70.43	82.38	103.19	84.58	81.06	148.10	116.41	151.37	45.87	13.03	57.87	63.47	103.62	107.57	76.23	11.22	
1.1.1 Saving Account	10.81	2.88	40.66	15.35	42.25	25.30	16.54	27.90	30.00	11.16	47.42	35.12	51.46	10.45	4.88	16.23	17.25	44.43	33.74	31.61	3.21	
1.1.2 Fixed Account	56.81	20.87	74.67	88.57	72.88	45.13	65.84	75.28	54.58	68.09	95.29	81.28	99.91	35.42	8.15	40.97	46.22	59.19	73.83	44.62	8.01	
1.1.2.1 Up to 3 months Fixed Account	1.41			3.39	0.89		0.07	1.58	0.29		0.38	0.17	0.43	1.77	0.02			8.88	2.29	4.58	3.49	
1.1.2.2 3 to 6 months Fixed Account	1.32		0.34	2.95	2.71		0.05	6.06	1.03		0.40	1.86	2.59	0.27				0.00	14.80	6.11	1.35	0.07
1.1.2.3 6 months to 1 year Fixed Account	36.43	17.00	30.37	34.02	28.80		41.74	53.49	18.29	30.62	28.69	53.79	23.84		1.08			32.56	47.48	37.29	3.03	
1.1.2.4 Above 1 year Fixed Account	17.65	3.87	43.96	48.23	40.48	45.13	23.98	14.15	34.97	37.47	65.82	25.47	73.05	33.38	7.04	40.97	46.22	2.96	17.95	1.40	1.41	
1.1.3 Call Deposit	3.29										1.81	5.28				0.67						
1.1.4 Certificate of Deposit												0.10										
1.2 On Borrowing					1.77	4.85								0.73						1.91		0.05
2. Commission Expense											1.56		0.04						0.34			
3. Staff Expense	9.65	3.03	10.43	7.89	12.92	6.85	6.83	4.95	7.97	23.27	13.75	6.49	25.10	4.70	2.49	4.56	2.77	6.15	8.18	5.07	5.34	
4. Office Operating Expenses	9.64	2.89	8.04	6.49	24.66	6.14	7.29	5.67	9.18	30.56	12.59	5.80	20.56	4.41	2.31	4.47	2.38	7.47	6.87	9.43	4.14	
5. Foreign Exchange Loss																						
5.1 Due to Change in Exchange Rates																						
5.2 Due to Foreign Currency Transaction																						
6. Non Operating Expense											3.31											
7. Provision for Risk	54.64		8.12	7.04	3.40	6.77	0.65	5.67	18.44	38.41	14.39		12.78	153.01	56.90			0.57	28.23		20.97	
7.1 Loan loss Provision	54.64		8.12	7.04	3.40	1.27	0.65	5.67	18.44	38.41	14.22		12.77	153.01	56.90			0.57	28.23		8.97	
7.1.1 General Loan loss Provision							0.65	-0.31	0.66	38.41	14.22		1.87					0.57	5.30		-0.48	
7.1.2 Special Loan Loss Provision	54.64		8.12	7.04				5.98	17.78				10.90	153.01				0.00	22.93		9.64	
7.1.3 Additional Loan Loss Provision					3.40	1.27									56.90						-0.19	
7.2. Provision for Non-Banking Assets						5.50															12.00	
7.3. Provision for Loss on Investment											0.16		0.01									
7.5. Provision for Loss of Other Assets																						
8. Loan Written Off	0.82													0.41								
9. Provision for Staff Bonus			0.61	0.09	1.43		0.87	0.19	0.51	1.75	1.97											
10. Provision for Income Tax			1.84	0.26	3.77		2.61	0.58	1.54	5.25	5.92											
11. Others																						
12. Net Profit			4.28	0.61	10.53	8.43	6.09	1.36	3.60	22.50	13.82		14.21				17.22	35.58				
Total Expenses	145.66	29.68	148.65	126.30	173.61	103.47	106.72	121.61	125.82	202.79	215.41	128.70	224.47	208.72	74.73	84.13	105.11	145.46	124.54	90.72	41.71	
Income																						
1. Interest Income	63.08	22.54	133.30	95.62	148.11	89.33	95.47	76.45	110.77	193.36	182.49	114.29	204.40	74.66	8.70	79.85	89.21	114.97	99.59	33.02	16.17	
1.1 On Loans and Advances	57.57	20.32	122.77	88.80	135.40	74.92	88.55	62.62	97.95	165.90	163.57	114.29	191.34	73.91	8.42	71.20	74.60	104.54	88.47	32.96	15.85	
1.2 On Investment	1.34	0.23		1.82	5.49		1.86	2.89	1.65	6.23	2.18		3.26		0.14		0.19		1.64			
1.2.1 Government Bonds	1.34	0.23		1.82	5.49		1.86		1.65	6.23	2.18		3.26									
1.2.2 Foreign Bonds																						
1.2.3 NRB Bonds								2.89										0.19				
1.2.4 Debenture & Bonds															0.14				1.64			
1.3 On Agency Balance							5.06															
1.4 On Call Deposit	4.14	1.98	10.53	4.99	7.23	9.56		10.95	11.17		16.68		9.80	0.75				9.26	10.43	7.57	0.32	
1.5 On Others	0.02					4.85				21.23	0.06					0.14	8.64	5.15		1.91	0.06	
2. Commission and Discount	0.01	1.13	15.33	0.10	0.90	14.12		0.29	1.08	0.65	1.69	0.06	2.11	1.00	0.12	0.01	0.03	7.99	0.51	0.53	0.04	
2.1 Bills Purchase and Discount																						
2.2 Commission	0.01	0.00	0.08	0.10	0.90	0.13		0.29	1.08		1.62	0.06	1.11	0.02		0.01	0.00		0.51	0.02	0.04	
2.3 Others		1.12	15.25			13.99				0.65	0.07		1.00	0.98	0.12		0.03	7.99			0.50	
3. Exchange Fluctuation Income																						
3.1 Due to Change in Exchange Rate																						
3.2 Due to Foreign Currency Transaction																						
4. Other Operating Income	4.37			3.79	16.92		8.38	3.58	8.36	8.66	7.69	1.46	17.96			3.49	3.80	1.46		5.50	4.65	7.01
5. Non Operating Income	0.38		0.03	0.53	3.58	0.03		3.58	0.77	0.12	9.54	4.22		0.63		0.01	0.79		2.38			
6. Write Back from Provisions for loss	8.01	2.97		26.27	4.11		2.87	35.62	4.41		14.00	3.66		47.06	1.04	0.46	9.16		10.71	21.61	3.39	
7. Recovery of written-off Loan	0.49	0.96						2.08	0.44								4.46				0.11	
8. Income from Extra Ordinary transactions																0.23						
9. Net Loss	69.32	2.08											5.01	85.37	61.15				22.50	5.84	30.91	14.99
Total Income	145.66	29.68	148.65	126.30	173.61	103.47	106.72	121.61	125.82	202.79	215.41	128.70	224.47	208.72	74.73	84.13	105.11	145.46	124.54	90.72	41.71	

Bank Name	Multigranose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Royal	Gulshewari	Patan	Fewa	Everest	Prudential	ICFC	Sagarinaha	Civil	Prabhu	Imperial	Kuber	NEFL	Valley	Seti
Expenses							0.00		0.00										0.00	0.00		0.00
1. Interest Expense	4.91	177.58	10.99	202.31	41.44	46.87	28.69	152.57	51.71	20.27	147.42	25.69	46.09	185.39	88.85	38.36	322.12	50.81	48.52	43.76	54.94	5.62
1.1 On Deposit Liabilities	4.91	175.85	10.99	202.31	39.42	45.99	23.37	152.32	51.71	20.27	147.42	25.69	43.37	178.79	88.85	37.96	322.12	50.81	48.47	39.90	54.71	5.62
1.1.1 Saving Account	1.26	73.28	6.13	71.41	17.20	18.63	11.92	80.05	14.20	6.81	68.25	11.06	18.50	90.56	40.65	16.33	246.98	15.88	15.73	23.12	29.85	4.12
1.1.2 Fixed Account	3.65	102.57	4.86	130.90	22.22	11.31	11.45	72.27	37.51	13.47	79.17	14.63	24.86	88.23	48.19	17.76	75.14	34.94	32.74	16.77	24.86	1.50
1.1.2.1 Up to 3 months Fixed Account		6.57		1.59	0.90		0.45	3.03	0.01		1.22	6.30	0.83	0.06	1.48	0.00	0.88	0.31		0.01		
1.1.2.2 3 to 6 months Fixed Account		7.39		3.42	0.10		0.62	5.40	0.47		1.84	0.05	0.24	0.79	6.78	0.01	5.30	0.49		0.60	0.54	0.02
1.1.2.3 6 months to 1 year Fixed Account		51.36		95.42	10.61	0.95	8.03	49.83	14.90		58.60	4.07	2.13	41.35	31.73	14.23	51.27	14.27	32.74	9.19	12.75	0.68
1.1.2.4 Above 1 year Fixed Account	3.65	37.26	4.86	30.47	10.60	10.37	2.35	14.00	22.13	13.47	17.52	4.21	21.67	46.03	8.20	3.52	17.70	19.86		6.97	11.57	0.80
1.1.3 Call Deposit							16.05										3.87					
1.1.4 Certificate of Deposit																						
1.2 On Borrowing		1.73			2.02	0.88	5.32	0.25						2.72	6.61		0.40			0.05	3.87	0.23
2. Commission Expense			0.34													0.12						
3. Staff Expense	0.99	20.04	2.85	13.13	5.02	11.34	3.63	7.27	4.17	2.45	16.56	3.29	4.87	20.43	10.41	3.77	51.48	4.17	6.94	6.10	6.46	2.52
4. Office Operating Expenses	1.34	27.70	2.38	20.47	7.47	15.88	350.32	12.91	5.08	3.13	20.52	5.64	7.10	29.56	9.20	2.13	70.07	3.55	14.57	6.97	8.58	1.02
5. Foreign Exchange Loss																	6.92					
5.1 Due to Change in Exchange Rates																						
5.2 Due to Foreign Currency Transaction																	6.92					
6. Non Operating Expense		0.09								0.46								0.08			0.00	0.03
7. Provision for Risk	0.81	23.32	2.14	7.18	217.67			6.14	0.27	16.20	14.17	3.32	152.97	44.54	22.48	12.56	4.75	7.74	427.29	1.65	8.02	
7.1 Loan loss Provision	0.81	22.21	2.14	7.18	217.67			6.14	0.27	16.20	14.17	3.32	69.06	17.87	22.31	12.56	4.75	7.74	427.29	1.65	8.02	
7.1.1 General Loan loss Provision	-0.03	4.46	0.95	4.36				1.59	0.27	16.20	14.17	0.90		3.70		5.21	4.75	7.74	427.29	1.65	0.13	
7.1.2 Special Loan Loss Provision	0.84	17.75	1.19	2.83	217.67			4.55				2.42	69.06	14.18	22.31	7.34					2.01	
7.1.3 Additional Loan Loss Provision																						5.88
7.2. Provision for Non-Banking Assets		1.11											72.99	26.67								
7.3. Provision for Loss on Investment															0.17							
7.5. Provision for Loss of Other Assets													6.26									
8. Loan Written Off								0.75														
9. Provision for Staff Bonus				2.84							3.23			6.68		0.82				0.79		
10. Provision for Income Tax				8.51							9.70			20.04		2.45				2.38		
11. Others		0.21																				
12. Net Profit	0.50		11.59	19.85		167.61			19.59		22.63			46.77		5.76				5.56		4.34
Total Expenses	8.56	248.94	30.29	274.29	271.61	241.70	382.63	179.64	80.82	42.52	234.23	37.95	211.02	353.43	130.94	65.97	455.43	66.27	497.32	67.22	78.02	13.50
Income																						
1. Interest Income	8.31	151.43	24.33	256.79	36.95	99.46	32.34	169.00	73.63	25.27	212.15	34.37	61.57	313.58	100.57	47.29	415.85	45.33	54.34	60.53	67.43	12.03
1.1 On Loans and Advances	8.31	127.63	24.01	236.06	35.02	96.78	30.89	158.22	65.56	23.77	201.59	32.55	60.79	286.06	93.79	40.30	335.91	39.30	52.48	46.97	67.43	10.28
1.2 On Investment		4.29		5.48				3.79	0.67		0.01		0.27		0.83	0.02	4.52			1.58		0.06
1.2.1 Government Bonds		4.29		5.48				3.79	0.67		0.01		0.27		0.83	0.02	4.52			1.58		0.06
1.2.2 Foreign Bonds																						
1.2.3 NRB Bonds																						
1.2.4 Debenture & Bonds									0.67								4.52					0.06
1.3 On Agency Balance									1.28					27.46		30.15						
1.4 On Call Deposit		17.60	0.32	15.25				6.93	6.13		10.55	1.82	0.35			5.31			1.86			
1.5 On Others		1.91			1.92	2.68	1.45	0.07		1.50			0.17	0.06	5.95	1.66	45.27	6.03		11.98		1.69
2. Commission and Discount	0.00	1.37	0.05	0.13	0.00	0.26	0.32	0.00	15.29	0.33	1.81	2.87	8.49	0.01	9.62	0.08	0.19	1.51	1.40	0.05		
2.1 Bills Purchase and Discount																						
2.2 Commission		1.37	0.05	0.13	0.00	0.26	0.32	0.00	15.29	0.33	1.81	2.87	8.49	0.01	9.62	0.08	0.19	1.51	1.40	0.05		
2.3 Others	0.00				0.04	0.00				0.00				1.77	7.79	0.01				1.20	1.40	
3. Exchange Fluctuation Income																						
3.1 Due to Change in Exchange Rate																						
3.2 Due to Foreign Currency Transaction																						
4. Other Operating Income	0.25	7.23	4.70	17.42	0.75	0.16		4.92	6.21	0.36	6.78	2.50		15.47		2.53	22.96	1.91	2.39	4.58	5.53	0.98
5. Non Operating Income		1.35		0.08		0.82			0.46	0.14					13.88		4.82	0.22		0.60	0.47	
6. Write Back from Provisions for loss		31.96	1.22		0.08	141.25			0.20				67.96	21.50		16.13	1.20					0.44
7. Recovery of written-off Loan																						
8. Income from Extra Ordinary transactions		1.39																				
9. Net Loss		54.19			233.71		350.29	5.46		16.75	0.76	79.69		8.01		0.99	18.72	440.39		3.19		
Total Income	8.56	248.94	30.29	274.29	271.61	241.70	382.63	179.64	80.82	42.52	234.23	37.95	211.02	353.43	130.94	65.97	455.43	66.27	497.32	67.22	78.02	13.50

Bank Name	hama	reliable	Api	Namaste	Kaski	Zenith	Unique	Manushree	Subhalsami	Jebis	Reliance	Lotus	Balbhav	Bhaktapur
Expenses	0.00					0.00						0.00		
1. Interest Expense	21.22	89.06	58.34	4.26	81.57	53.45	25.21	57.41	40.12	29.34	55.96	20.99	10.23	10.50
1.1 On Deposit Liabilities	21.22	86.62	58.34	4.26	81.57	53.45	25.21	57.41	40.12	29.34	55.96	20.99	10.23	10.50
1.1.1 Saving Account	6.97	53.43	29.11	3.61	37.02	37.87	12.18	25.56	6.53	6.32	25.80	9.17	6.92	4.39
1.1.2 Fixed Account	10.23	33.19	29.23	0.64	44.55	15.58	13.04	31.84	29.60	15.17	30.17	11.82	3.31	4.12
1.1.2.1 Up to 3 months Fixed Account		0.33	0.37		0.36	0.28	0.72	0.24	1.18	0.13	3.83	0.18		
1.1.2.2 3 to 6 months Fixed Account	0.09	2.70	0.70		0.40	0.77	1.08	4.44	0.82	0.74	1.18	0.01		0.01
1.1.2.3 6 months to 1 year Fixed Account	4.70	25.05	22.99	0.02	40.86	7.30	9.29	15.55	7.79	10.31	10.73	9.90	2.22	1.82
1.1.2.4 Above 1 year Fixed Account	5.43	5.11	5.16	0.62	2.94	7.23	1.95	11.61	19.81	4.00	14.42	1.72	1.09	2.28
1.1.3 Call Deposit	4.01								3.99	7.84				2.00
1.1.4 Certificate of Deposit														
1.2 On Borrowing		2.45												
2. Commission Expense														
3. Staff Expense	3.54	12.82	8.06	1.37	8.82	7.41	2.81	4.50	5.37	5.05	4.62	2.46	2.84	2.42
4. Office Operating Expenses	4.26	13.80	9.20	1.00	12.04	6.18	3.97	8.21	8.31	6.00	7.85	4.80	3.34	3.15
5. Foreign Exchange Loss														
5.1 Due to Change in Exchange Rates														
5.2 Due to Foreign Currency Transaction														
6. Non Operating Expense														
7. Provision for Risk	1.84	11.45	5.00	0.26	4.91	2.86	0.20	2.92	1.92	2.68	2.82	2.48	0.81	1.31
7.1 Loan loss Provision	1.84	11.45	5.00	0.26	4.91	2.86	0.20	2.92	1.92	2.68	2.82	2.48	0.81	1.31
7.1.1 General Loan loss Provision		2.30		0.26		0.29		2.92		2.02	0.70	0.59	0.81	0.23
7.1.2 Special Loan Loss Provision	1.84	9.15	5.00		4.91	2.57			1.92	0.66	2.12	0.88		1.08
7.1.3 Additional Loan Loss Provision							0.20					1.00		
7.2. Provision for Non-Banking Assets														
7.3. Provision for Loss on Investment														
7.5. Provision for Loss of Other Assets														
8. Loan Written Off														
9. Provision for Staff Bonus	2.34	1.18	0.54	0.23	1.54	1.20		0.07	0.05		0.13			0.02
10. Provision for Income Tax	6.39	3.53	1.61	0.69	4.62	3.60		0.21	0.15	-0.12	0.40			0.05
11. Others														
12. Net Profit	12.41	8.25	3.76	1.75	10.79	8.40	17.37	0.50	0.36		0.92	5.01	7.70	
Total Expenses	51.99	140.08	86.49	9.56	124.29	83.09	49.57	73.82	56.29	42.95	72.71	35.73	24.93	17.45
Income														
1. Interest Income	33.89	124.70	73.91	8.33	115.43	74.98	46.99	69.60	52.79	34.92	67.74	29.65	21.10	15.81
1.1 On Loans and Advances	28.48	112.69	68.76	7.50	107.91	64.87	40.36	64.15	52.79	31.55	57.37	26.07	14.06	11.54
1.2 On Investment	0.62	3.13				0.23	0.76	0.21		0.36	0.26	0.28		0.21
1.2.1 Government Bonds	0.62	3.13				0.23	0.76			0.36	0.26	0.28		0.21
1.2.2 Foreign Bonds														
1.2.3 NRB Bonds								0.21						
1.2.4 Debenture & Bonds														
1.3 On Agency Balance											7.83			
1.4 On Call Deposit	4.78	8.76	5.13	0.83	7.52	9.88	3.61			3.01			2.47	
1.5 On Others	0.00	0.12	0.02				2.26	5.25		0.00	2.28	3.31	4.57	4.06
2. Commission and Discount	0.08	6.60	1.63	0.15	0.62	2.58	4.21	0.11	0.08	0.20	0.05			0.01
2.1 Bills Purchase and Discount														
2.2 Commission	0.08	6.60	1.63	0.15	0.62	2.58	4.21	0.11	0.08	0.20	0.04			0.01
2.3 Others							2.58	4.12				0.02		
3. Exchange Fluctuation Income		0.67												
3.1 Due to Change in Exchange Rate		0.67												
3.2 Due to Foreign Currency Transaction														
4. Other Operating Income	1.17	7.97	10.96	1.09	8.86	7.10			3.39	4.34	4.77	1.65	1.84	1.23
5. Non Operating Income		0.15								1.95				
6. Write Back from Provisions for loss	16.85					0.40				0.99		4.38	1.99	
7. Recovery of written-off Loan														
8. Income from Extra Ordinary transactions														
9. Net Loss										0.65				0.40
Total Income	51.99	140.08	86.49	9.56	124.29	83.09	49.57	73.82	56.29	42.95	72.71	35.73	24.93	17.45

Statement of Loans and Advances on Magh end, 2019 (Rs in million)

Bank Name	NBL	RBB	NAABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	
Sector Wise																						
Agricultural and Forest Related	739.71	763.21	628.47	860.03	215.65	834.41	1014.21	190.81	2907.71	448.29	567.64	549.16	336.82	225.13	417.54	587.23	720.27	11573.39	654.09	73.38	420.10	
Fishery Related	1.50	18.48	39.88					9.12				0.77		2.00		14.40		1787.81	17.86		2.37	
Mining Related	212.28	1080.97	292.29	15.98				52.97	16.12		3.59			44.78	848.70		35.97	101.34	4.54	7.11	176.39	
Manufacturing (Producing) Related	5053.43	6246.23	12497.73	16046.66	6845.84	12243.85	6293.25	2569.85	7666.60	6511.83	3973.60	6188.39	915.17	4757.00	4744.62	4245.86	4549.20	5864.17	4003.60	4410.98	5072.13	
Construction	2347.80	4921.20	3938.17	1301.57	5013.72	2178.19	2703.07	3036.37	5451.38	1560.99	1418.31	2803.62	957.68	1497.01	2474.02	2808.56	2239.83	2522.88	1874.05	579.49	1640.03	
Electricity, Gas and Water	365.91	635.49	2348.84	460.57	10.00	695.97	185.44	5.12	2191.29	1059.21	401.43	122.37	185.08	1432.15	524.64	393.32	682.51	4.90	58.03	937.52	512.83	
Metal Products, Mach. & Ele. Eqp.	435.17	706.92	185.20	249.60	307.63	65.15	844.96	410.80	1079.68	334.35	368.82	49.15	15.31	198.68	583.94	94.22	178.56	167.59	233.15	56.36	118.43	
Tras., Com. and Public Utilities	726.59	1427.58	757.39	1545.32	144.73	1830.69	874.51	376.30	2565.17	186.65	749.64	340.03	346.55	752.67	550.81	907.88	1185.74	274.71	188.52	91.75	251.51	
Wholesaler & Retailer	6416.78	10442.87	9232.66	7274.51	3241.40	7190.35	9127.10	2708.31	11141.59	5207.55	2850.87	3695.86	1857.47	3240.38	2965.18	4678.34	3710.18	12792.08	5466.37	3019.12	3110.54	
Finance, Insurance and Real Estate	853.09	2096.95	4346.05	5070.08	554.98	4558.00	864.81	882.72	4111.60	2359.49	1981.59	1829.14	377.92	2018.55	2151.67	2629.02	3048.76	652.70	1207.88	2800.92	3090.76	
Hotel or Restaurant	613.23	1132.63	1192.34	1647.25	232.34	935.85	234.28	214.66	701.74	262.37	500.52	113.34	847.67	303.99	333.65	71.60	417.91	1520.65	1072.50	289.66	188.45	
Other Services	480.70	1466.24	2324.99	3507.99	94.23	3832.38	235.96	520.77	1309.94	1316.63	868.39	354.61	751.45	719.80	1374.08	672.48	1215.79	3025.61	824.47	854.52	563.31	
Consumption Loans	10281.62	7977.48	2494.92	1476.63	2809.36	666.67	255.48	596.53	1418.48	1164.65	1115.75	1397.88	43.42	965.08	464.78	1005.52	165.82	432.32	416.37	1506.32	727.17	
Local Government	32.77	221.72			138.81								57.29			134.63	135.05	0.00				
Others	3723.41	2199.33	4557.71	5943.66	1212.64	3423.72	5306.87	1049.75	127.87	979.31	778.77	1448.31	1813.94	3117.84	1762.32	577.36	4219.02	8636.49	8172.04	2813.83	5177.16	
TOTAL sectorwise	32283.98	41337.30	44836.65	45399.85	20821.33	38455.23	27939.94	12624.08	40689.17	21391.33	15578.92	18892.63	8505.77	19275.05	19195.96	18820.43	22504.61	49356.64	24193.48	17440.95	21051.16	

Product Wise

Term Loan	6329.18	4535.15	6559.69	6260.61	2405.84	6239.35	1377.23	639.11	4522.63	2929.99	2276.64	947.91	1196.36	2739.77	3170.33	3038.99	3982.53	15202.10	1708.65	2881.41	2190.69
Overdraft	3478.15	5950.01	10438.14	9691.69	3615.02	6800.91	961.46	3309.48	12249.18	4892.76	5121.46	1234.49	1148.32	4046.85	6266.34	2602.78	6002.86	3380.21	8362.11	3991.78	5844.45
Trust Receipt Loan / Import Loan	1302.29	622.18	5212.06	5993.78	1714.46	5441.15	1396.80	1147.71	2707.11	1187.13	922.47	2081.65	330.25	1602.12	849.31	878.01	1060.35		1515.55	668.82	598.98
Demand & Other Working Capital Loan	6250.60	13327.26	7282.83	10718.46	3528.81	8455.52	14447.75	3435.22	4958.79	5433.01	1834.30	5078.99	2442.31	2162.12	2910.38	6221.76	3553.45	22043.56	6581.56	2906.71	1606.16
Res. Per. H. Loan (Up to Rs. 10 mil.)	1567.36	3209.14	2613.86	1171.15	3366.80	2159.32	2341.87	626.27	4766.08	1391.81	762.47	1591.51	213.35	897.74	1593.94	686.99	1127.77	2196.30	845.28	574.47	869.77
Real Estate Loan	1013.59	1919.43	4602.70	7116.41	1542.30	3250.66	1038.04	778.62	2068.80	1313.43	1496.43	2340.65	1177.60	2827.15	2391.85	2153.02	4159.57	206.11	2523.34	2781.30	4060.23
Margin Nature Loan	1361.28	715.64		48.07		610.26		0.15	2.98	155.49	113.14	89.71	20.95	91.79	245.39	224.40	370.30		259.70	110.01	777.67
Hire Purchase Loan	1346.44	1048.34	2934.16	1366.37	2718.41	2002.41	343.35	1043.00	1810.42	1294.38	798.24	1718.43	614.90	1020.99	667.67	713.91	1191.24	88.15	1111.85	865.84	505.14
Deprived Sector Loan	745.21	1523.60	1512.09	1561.03	694.02	1208.87	905.61	429.25	930.54	783.13	479.99	650.15	202.82	585.85	676.84	472.58	639.97	5927.55	575.75	425.22	734.36
Bills Purchased	6.56	63.84	71.92	292.65	135.24	1243.60	33.22	130.62	427.15	1452.33	11.39	5.50	0.15	29.58	14.37	602.40	139.00		135.85	25.55	29.05
Other Product	8883.33	8422.71	3609.21	1179.65	1100.41	1043.18	5094.63	1084.65	6245.49	557.87	1762.40	3153.64	1158.76	3271.09	409.54	1225.58	277.58	312.66	573.85	2209.84	3834.66
Total Product wise Loan	32283.98	41337.30	44836.65	45399.85	20821.33	38455.23	27939.94	12624.08	40689.17	21391.33	15578.92	18892.63	8505.77	19275.05	19195.96	18820.43	22504.61	49356.64	24193.48	17440.95	21051.16

Collateral Wise

Gold and Silver	7501.75	7306.87	23.40	1072.09				212.13		5.92	652.17	4.95	2.27	35.53		235.01				1127.00	2880.92
Government Securities	777.89	294.13	700.44	38.91	138.18	0.24	1.50		122.49	7.96			57.29			0.73					
Non Governmental Securities	274.06	346.12		64.27		610.26			764.62		213.99	112.58	152.40	99.01	85.45		10.32		78.32	110.28	811.84
Fixed Deposit Receipts	296.68	284.47	408.90	127.17	316.33	323.16	1011.43	160.85	673.21	274.99	194.37	299.96	39.67	530.58	241.08	73.06	533.97	282.85	54.15	77.90	80.87
Own	296.03	284.47	371.80	127.17	120.14	323.16	1011.43	160.85	673.21	274.99	194.37	299.96	39.67	473.55	241.08	73.06	528.46	282.85	54.15	69.96	80.87
Other Licences Institutions	0.65		37.10		196.20				0.00					57.04			5.51				7.94
Collateral of Properties	19433.03	32120.15	38784.88	38551.02	18109.63	34972.64	24849.45	10925.61	36383.27	18527.27	13398.72	17754.14	7395.42	17895.65	17787.30	17793.63	20703.39	49073.78	6557.20	14771.95	15496.17
Fixed Assets	16221.55	31941.82	23215.65	31758.30	14637.30	33914.89	20349.61	9890.13	17187.27	15006.60	10463.96	11565.21	7104.77	12749.80	17351.73	11592.31	13607.25	49073.78	5735.10	8926.03	15102.14
Current Assets	3211.47	178.33	15569.23	6792.72	3472.32	1057.75	4499.84	1035.48	19196.00	3520.67	2934.76	6188.93	290.65	5145.85	435.57	6201.32	7096.14		822.10	5845.92	394.03
Against security of Bill	24.93	121.69	1988.92	359.78		1243.60	164.09	263.37	141.71	1492.05	246.85	7.94	449.82	7.37		83.73			17.50	136.54	
Domestic Bills	0.53	19.83	2.18	266.05		70.28	57.42	73.02	0.87	8.00				7.37		2.85			17.50	22.90	
Foreign Bills	24.40	101.86	1986.74	93.72		1173.32	106.67	190.35	140.84	1484.05	246.85	7.94	449.82			80.88				113.64	
Against Guarantee	578.79	375.48	1126.12	1573.11	551.89	1235.57	723.42	908.37	2215.57	1071.32	515.09	639.98	139.09	510.74	479.41	135.10	415.72		149.19	9.31	984.13
Government Guarantee	213.36	7.93	798.53	368.27	138.81		156.12	91.30	198.83	2.17	71.84	139.16		134.40		134.63	135.05		0.26		117.80
Institutional Guarantee	296.27	348.35	282.98	1189.98	413.08		567.30	395.58	1574.96	404.33	393.61	500.82	87.96	342.15	479.41		280.67		11.00		861.30
Personal Guarantee	0.06	17.18	16.31	14.15				374.19	43.45		49.34			34.19		0.47			10.00	9.31	4.87
Collective Guarantee	1.09	2.02								8.66										90.00	
Int. Rtd. Foreign Bank's Guarantee			28.31			26.70															
Other Guarantee	68.00			0.70		1208.87		47.30	398.33	656.16	0.30		51.13							37.93	0.16
Credit Card			162.92	55.33	114.07	69.77				11.82						11.38				23.83	
Others	3396.86	488.39	1641.07	3558.17	1591.22		1190.06	153.75	388.30		357.73	73.08	269.79	196.16	602.72	571.51	757.49		17313.30	1207.97	797.23
Total	32283.98	41337.30	44836.65	45399.85	20821.33	38455.23	27939.94	12624.08	40689.17	21391.33	15578.92	18892.63	8505.77	19275.05	19195.96	18820.43	22504.61	49356.64	24193.48	17440.95	21051.16

Statement of Loans and Advances on Magh end, 2009 (Rs in million)

Bank Name	BOA	Sunrise	Grand	NMB	Kist	Janata	Mega	CTBNL	Civil	Century	Sanima	NIDC	Malika	Sidhartha	UDBL	Manakamana	Narayani	PDBL	Sahayogi	Axis	Karnali	Triveni	
Sector Wise																							
Agricultural and Forest Related	105.40	135.59	511.94	256.85	550.45	247.80	100.25	629.60	258.51	126.82	154.17	80.49	22.92	200.48	23.81	43.25	8.61	222.35	63.03	96.17	101.68	421.56	
Fishery Related		0.47			0.27			0.13						3.68	2.15			1.51	2.78	0.46		11.83	
Mining Related	161.08	119.56	300.99	49.90			256.79	42.00	1.83					20.22		12.61						9.14	
Manufacturing (Producing) Related	3140.40	4928.14	3178.52	4030.02	2522.29	3945.10	3651.39	2188.00	2961.07	1770.42	3285.50	501.50	185.76	335.04	0.25	179.97	14.20	208.10	56.13	165.02	40.10	174.45	
Construction	2248.18	853.01	825.29	1814.51	2601.58	241.06	483.92	446.41	882.07	703.29	1020.42		35.15	343.17	2.13	614.68	101.91	381.85	145.36	183.65	69.38	252.33	
Electricity, Gas and Water	909.49	448.44	158.69	329.82	356.03	36.95	85.98	425.12	103.18	19.15	463.20	47.67	1.16	14.19		9.00		0.41		2.44			
Metal Products, Mach. & Ele. Eqp.	422.62	233.65	322.61	221.87	108.09	262.66	337.42	527.62	32.38	8.12	85.96	44.06		178.26		0.80		23.63		5.00		27.68	
Tras., Com. and Public Utilities	1703.92	574.39	896.85	820.09	427.88	426.82	1133.87	500.93	238.76	46.83	1117.14		74.36	315.65	1.05	39.57	27.55	251.72	3.22	156.62	74.01	171.98	
Wholesaler & Retailer	2756.31	4317.92	1840.06	2959.16	3989.87	1463.72	3030.72	1548.71	2153.93	2091.31	3144.74	94.17	566.64	493.18	17.88	581.52	154.73	572.23	409.36	287.52	127.13	90.97	
Finance, Insurance and Real Estate	1064.71	3155.94	3137.93	1617.39	2012.49	1092.94	672.14	415.05	1530.09	570.66	923.16	195.65	37.50	295.48		545.23	71.75	154.85		177.13		173.70	
Hotel or Restaurant	116.61	465.15	476.78	454.05	1012.08	674.44	347.26	214.53	489.08	207.37	352.93	448.43	27.46	282.61		93.30	21.59	75.17		28.45		31.70	
Other Services	579.11	783.66	1008.53	1251.07	1761.29	238.04	261.90	272.95	699.98	202.18	911.87	187.68	49.47	264.03		80.94		54.52	52.96	68.47	253.72	69.62	
Consumption Loans	327.95	1195.86	67.91	657.27	758.24	830.78	531.68	254.73	440.98	1537.16	863.40	3.18	15.68	343.04		774.18	53.23	45.03	18.67	55.98	10.72	89.15	
Local Government	77.19																			1.50			
Others	855.89	1206.04	1126.96	764.44	660.45	530.34	467.89	806.35	67.26	280.35	1024.82	106.01	413.67	330.79	17.74	147.60	161.47	380.25	424.90	297.87		577.50	
TOTAL sectorwise	14468.85	18417.81	13853.06	15226.43	16761.02	9990.64	11361.32	8272.00	9859.13	7563.66	13347.31	1708.85	1433.45	3418.29	62.86	3122.65	615.03	2371.61	1176.42	1526.27	676.72	2101.62	

Product Wise																							
Term Loan	1845.78	1983.42	1971.52	2336.13	3075.36	1615.17	977.40	1248.93	1263.55	749.74	2130.68	1004.17	60.31	797.58		284.85	28.37	178.70		222.13	167.23	204.49	
Overdraft	3430.46	3008.77	1557.79	816.25	5620.04	2282.11	1300.46	2367.97	2096.71	2443.24	2099.62	206.56	229.55			74.71	161.21	995.38		509.93		603.25	
Trust Receipt Loan / Import Loan	485.59	1906.01	644.75	554.75	1067.58	557.14	991.48	525.55	944.13	276.90	338.26												
Demand & Other Working Capital Loan	2688.53	5781.75	4751.65	3762.36	1024.57	3114.14	5311.33	2694.91	2418.08	1474.49	3718.78	219.63	859.01	1102.20		1433.93	154.43		432.49	274.04			
Res. Per. H. Loan (Up to Rs. 10 mil.)	1187.47	717.48	206.54	1227.88	1509.36	164.53	193.96	183.10	158.20	547.55	655.82	10.25	35.15	312.51	2.13	208.41	97.82	92.23	112.20	169.48		236.41	
Real Estate Loan	1615.04	2618.68	2861.31	1252.26	2411.56	610.10	273.33	358.47	1496.84	387.32	984.61	191.08		237.56		457.35	71.75	412.61	51.43	166.52	69.38	186.50	
Margin Nature Loan	132.31	53.43	177.56	293.95	300.00	229.86		109.17	144.04	11.57	49.47		2.18	86.85		471.90	44.13	3.15		0.45			
Hire Purchase Loan	1481.79	749.03	152.25	1089.96	847.50	604.35	1104.47	317.21	302.79	237.45	1154.15	32.62	78.91	355.21	1.05	102.98	27.55	201.44	3.22	116.15	74.01	252.29	
Deprived Sector Loan	452.86	494.46	462.17	514.47	546.73	282.62	310.23	217.76	304.81	153.42	328.31	31.09	42.51	111.31	0.54	87.36	20.67	68.61	32.46	39.87	17.33	48.44	
Bills Purchased	518.44	32.67	328.42	620.40	15.61		3.25	170.39	24.85					1.00									
Other Product	630.59	1072.11	739.10	2758.01	342.72	530.64	895.41	78.54	705.12	1281.98	1887.60	13.45	125.84	414.06	59.14	1.14	9.10	419.49	544.63	27.70	348.78	570.24	
Total Product wise Loan	14468.85	18417.81	13853.06	15226.43	16761.02	9990.64	11361.32	8272.00	9859.13	7563.66	13347.31	1708.85	1433.45	3418.29	62.86	3122.65	615.03	2371.61	1176.42	1526.27	676.72	2101.62	

Collateral Wise																							
Gold and Silver	41.93	765.48	22.76			250.93	0.24	40.04	254.10	1269.03	41.17					190.33							
Government Securities				0.04		0.28				0.63	4.99			16.00									
Non Governmental Securities	132.31			336.24	300.00	264.75	36.27	23.90	144.04	11.57				86.85		471.90	44.13	3.15					
Fixed Deposit Receipts	153.71	40.78	16.78	48.08	151.50	184.03	22.46	22.00	69.52	22.23	118.94	0.36	11.13	70.02		8.96	9.10	12.17	18.67	6.10	10.72	34.00	
Own	149.21	40.78	16.78	48.08	151.50	13.13	22.46	21.64	69.52	22.23	118.94	0.36	11.13	70.02		8.96	9.10	12.17	18.67	6.10	10.72	34.00	
Other Licences Institutions	4.49					170.90		0.36															
Collateral of Properties	13546.78	16994.13	12882.52	14448.25	15707.08	8719.72	10404.89	7704.63	8908.48	6106.78	12598.99	1677.40	1382.36	3201.46	34.58	2383.37	559.08	2342.23	1155.75	1509.66	666.00	2016.77	
Fixed Assets	8654.59	11373.80	9919.58	10391.86	14307.52	5958.24	6656.69	2288.75	6160.13	2191.77	9977.84	1677.40	1382.36	3201.46	34.58	2383.37	559.08	2342.23	1155.75	1509.66	666.00	2016.77	
Current Assets	4892.20	5620.33	2962.94	4056.39	1399.56	2761.47	3748.20	5415.88	2748.35	3915.01	2621.15												
Against security of Bill	516.94		187.72	50.00	217.60	75.42	357.86				91.38			1.00									
Domestic Bills	507.99		136.16		10.00	9.68	1.39							1.00									
Foreign Bills	8.95		51.56	50.00	207.60	65.75	356.47				91.38												
Against Guarantee	77.19		70.02	253.44	382.51	219.13		200.26	341.95	153.42	5.38		1.16	42.96	28.28	67.36	2.72	14.06		10.06			
Government Guarantee	77.19			52.81	34.91													2.72	0.01		1.90		
Institutional Guarantee			69.99	154.61	327.89			200.26	341.73	153.42				41.25		67.36				5.30			
Personal Guarantee			0.03	34.27	18.48		0.78				5.38			1.71	28.28				12.21		2.86		
Collective Guarantee				11.76	1.24		168.50						1.16						1.84				
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee							49.85		0.22														
Credit Card																							
Others		617.42	673.27	90.37	2.33	495.52	320.47	281.17	141.04		486.46	31.09	38.79			0.72				2.01	0.45	50.85	
Total	14468.85	18417.81	13853.06	15226.43	16761.02	9990.64	11361.32	8272.00	9859.13	7563.66	13347.31	1708.85	1433.45	3418.29	62.86	3122.65	615.03	2371.61	1176.42	1526.27	676.72	2101.62	

Statement of Loans and Advances on Magh end, 2019 (Rs in million)

Bank Name	Suprim	Bhrikuti	Suvechha	Bagishwori	Gauridhara	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CFDBL	Miteri	Tinau	Rising	Muktnath	Sewa	Kankai	
Sector Wise																							
Agricultural and Forest Related	185.12	100.20	42.32	41.68	38.54	11.50	57.86	31.67	105.35	157.60	154.75	3.78	55.78	39.44	129.74	67.32	43.19	75.66	68.23	576.93	75.68	17.31	
Fishery Related		1.84	0.29	1.93	0.34		6.66		1.33				8.00	5.76			0.46					36.29	
Mining Related				10.44		33.81	6.50		0.22		5.00		9.05				1.04					16.76	
Manufacturing (Producing) Related	101.21	349.76	5.75	107.09	22.83	4.80	85.90	228.89	148.47	147.06	109.45	30.10	347.71	20.35	156.11	455.45	48.92	50.61	72.73		119.33	22.87	
Construction	132.19	248.39	93.23	174.79	87.31	36.25	243.65	145.38	572.98	130.90	30.01	22.20	728.60	59.41	513.71	630.84	78.47	97.37	218.18	549.36	193.23	40.30	
Electricity, Gas and Water		2.80		0.61				14.44					23.42	0.85	1.26	848.66	33.61						
Metal Products, Mach. & Ele. Eqp.	5.72	7.63		81.35	0.14		10.53	0.08	109.63		5.88		27.43	5.91	6.89	590.87	11.92	12.10				2.62	
Tras., Com. and Public Utilities	110.84	521.37	229.28	146.79	47.40	59.90	149.38	128.73	475.43		76.16	40.86	440.29	44.99	116.56	497.30	87.98	151.49		610.97	263.28	13.30	
Wholesaler & Retailer	248.42	994.07	389.93	603.60	33.72	155.69	345.03	746.94	575.79	817.65	582.07	138.65	1496.14	79.07	387.10	804.29	154.67	324.72	64.95	521.98	340.86	136.56	
Finance, Insurance and Real Estate	198.30	57.69		0.38	110.26	1029.39	94.19	106.85	899.48		190.18		384.06	15.60	285.40	600.34	49.25	14.47	4.90	19.05	59.39		
Hotel or Restaurant	64.75	15.10		171.69	8.44	17.83	50.05	8.85	64.20		101.51	19.96	222.05	29.87	167.58	40.47	24.62	17.25			18.85	2.15	
Other Services	145.48	190.87	16.77	121.35	12.97	53.35	47.94	71.12	92.03	90.41	75.37	31.76	396.36	15.00	470.94	287.12	13.77	134.91	11.55	8.93	29.74	14.43	
Consumption Loans	14.07	28.07	89.94	21.00	22.42	107.59	50.27	61.85	192.51	276.44	117.31	5.50	435.62	37.60	620.22	147.74	80.10	20.16	17.71	23.25	179.65	10.23	
Local Government				0.00													1.50					1.37	
Others	519.03	437.93	43.18	101.87	521.60	451.98	586.78	751.93	247.89	631.40	84.11	233.75	1291.22	155.34	664.92	625.95	125.66	231.45	490.20	381.42	214.34	179.11	
TOTAL sectorwise	1725.12	2955.71	910.67	1584.54	905.96	1962.10	1734.74	2296.73	3485.32	2251.45	1531.79	526.56	5865.74	509.19	3520.43	5596.37	755.15	1130.20	948.46	2691.89	1551.39	436.26	

Product Wise																							
Term Loan	209.16	62.09	113.45	376.62	257.24	24.24	60.83	153.47	452.97	453.74	58.90	150.06	396.79	106.88	438.15	1178.95	34.26	75.45		92.87	162.11	179.90	
Overdraft		1529.80	242.90	811.58	330.10	269.71	734.63	1377.01	588.59	848.60	251.87	189.22	2176.40	232.09	1219.87	1638.47	185.00	630.17	227.24	429.12	652.44	173.06	
Trust Receipt Loan / Import Loan				0.00																			
Demand & Other Working Capital Loan	544.53			0.00		273.99	10.54		63.86	272.48	797.57	98.94	188.27	8.25		834.42	1.00				141.21		
Res. Per. H. Loan (Up to Rs. 10 mil.)	132.24	202.92	85.83	165.62	92.39	36.19	203.33	111.49	568.83	130.90	133.33	22.20	525.79	45.03	146.45	399.52	70.80		218.18	549.36	198.42	40.30	
Real Estate Loan	169.92	166.09	92.77	0.00	110.25	1071.39	153.60	263.49	858.51	54.78	57.51		704.26	9.63	562.86	846.10	44.70	94.99	5.00	19.05	19.62	6.20	
Margin Nature Loan	55.23		45.40	0.00		102.46		124.61	34.22				97.59	25.02	230.67	159.01							
Hire Purchase Loan	85.99	509.82	253.07	142.88	52.08	38.43	156.21	128.73	579.88	34.06	38.63	40.86	499.26	56.34	131.43	358.10	82.80	133.81	39.39	610.97	165.92	21.30	
Deprived Sector Loan	43.03	83.91	43.18	51.55	43.90	8.19	44.62	41.97	53.75	56.91	56.92	18.20	149.80	18.42	95.04	163.43	17.48	37.78	28.15	540.76	66.45	15.50	
Bills Purchased				0.00									3.20										
Other Product	485.03	401.07	34.06	36.29	20.00	137.51	370.99	95.96	284.70	399.98	137.07	7.08	1124.37	7.52	695.97	18.36	319.11	158.00	430.50	449.77	145.21		
Total Product wise Loan	1725.12	2955.71	910.67	1584.54	905.96	1962.10	1734.74	2296.73	3485.32	2251.45	1531.79	526.56	5865.74	509.19	3520.43	5596.37	755.15	1130.20	948.46	2691.89	1551.39	436.26	

Collateral Wise																							
Gold and Silver		12.84		1.36			19.74	45.53	21.84	168.12	71.41		10.33		297.77		64.80	6.59	1.59	4.90			
Government Securities															5.39								
Non Governmental Securities	55.23		45.40			102.46			34.22				96.53	25.02	230.30	159.01							
Fixed Deposit Receipts	12.88	8.24	20.74	19.64	12.36	5.13	20.56	16.32	26.66	74.27	19.09	5.50	275.23	0.93	54.08	61.81	9.71	13.58	16.12	18.35	17.00	2.24	
Own	12.88	8.24	20.74	19.64	12.36	5.13	20.56	16.32	26.66	74.27	19.09	5.50	275.23	0.93	54.08	61.81	9.71	13.58	16.12	18.35	17.00	2.24	
Other Licences Institutions																							
Collateral of Properties	1631.26	2914.42	844.53	1563.55	885.12	1847.58	1694.43	2110.19	3382.58	2009.07	1436.99	521.06	5408.55	482.76	2827.18	4986.41	679.15	1106.05	930.75	2127.88	1527.87	432.77	
Fixed Assets	1631.26	2914.42	844.53	1563.55	885.12	1847.58	1694.43	2110.19	3382.58	2009.07	1436.99	521.06	5408.55	482.76	2824.20	4731.74	679.15	1106.05	930.75	2127.88	1527.87	432.77	
Current Assets															2.98	254.68							
Against security of Bill													3.20										
Domestic Bills													3.20										
Foreign Bills																							
Against Guarantee	22.00				7.75			0.08	4.48		2.85		70.84	0.08	6.91	85.97		1.83		540.76	6.52		
Government Guarantee											2.85		12.07		15.88							1.37	
Institutional Guarantee								0.08					51.54		0.03	70.10		1.83					
Personal Guarantee					0.01				4.48				4.74	0.08	6.88								
Collective Guarantee					7.74								2.48							540.76	5.14		
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee	22.00																						
Credit Card																							
Others	3.75	20.21			0.73	6.93		124.61	15.53		1.46		1.06	0.40	98.80	303.17	1.50	2.16				1.26	
Total	1725.12	2955.71	910.67	1584.54	905.96	1962.10	1734.74	2296.73	3485.32	2251.45	1531.79	526.56	5865.74	509.19	3520.43	5596.37	755.15	1130.20	948.46	2691.89	1551.39	436.26	

Statement of Loans and Advances on Magh end, 2009 (Rs in million)

Bank Name	Public	Mahakali	Ace	Bhargav	Shangrila	Resunga	Rara	dhalyo	Country	Alpine	Nilgiri	Resamandap	Garima	City	Bishow	Professional	Kabeli	Kamana	Corporate	Pathihara	Purnima	Jyoti	
Sector Wise																							
Agricultural and Forest Related	63.47	15.94	96.18	8.27	30.94	0.22	4.72	75.60	73.98	65.69	6.21	67.84	52.07	109.83	72.40	66.07	8.95	92.19	122.15	15.39	42.94	42.06	
Fishery Related	0.26				0.04													3.04	2.66				
Mining Related	5.47							1.00				4.65											
Manufacturing (Producing) Related	84.96	11.65	740.26		117.04			29.20	80.30	10.94		297.22	50.74	42.02		23.91	0.16	49.06	233.61	23.87	66.38	217.21	
Construction	141.41	29.67	531.21	41.82	203.23	306.44	48.07	19.91	49.63			373.03	397.17	546.07	236.25	5.20	17.31	397.91	142.23	111.39	29.77	436.68	
Electricity, Gas and Water	1.66		261.59		3.04			1.80	0.11			94.78	20.05									231.97	
Metal Products, Mach. & Ele. Eqp.	22.57		56.41		11.49			5.00	14.58			42.54	6.51	28.53				15.64	17.64			66.44	
Tras., Com. and Public Utilities	97.89	8.84	257.60	43.26	270.39	239.29		56.47	8.56	75.10	20.59	179.12	326.87	487.58		13.89	6.58	192.38	118.34		72.91	329.39	
Wholesaler & Retailer	93.82	68.65	570.87	117.33	370.08	171.47	300.27	112.14	365.71	134.74	110.61	503.02	327.92	343.51	1110.96	48.58	28.64	260.13	210.32	318.62	214.58	275.09	
Finance, Insurance and Real Estate	88.10		569.73		133.37			65.56	42.13	74.43	9.52	918.07	59.11	106.17	193.12			76.58	90.08		45.68	282.55	
Hotel or Restaurant	6.98	11.88	324.54	6.75	134.11		11.19	10.09	40.11	6.19		173.39	86.15	100.98	70.58		5.07	52.09	13.85	9.66		63.89	
Other Services	21.73		258.35	3.95	253.69		4.82	4.51	13.02			149.42	140.17	175.34	25.14	4.84	8.92	79.42	1.00	24.57	21.14	83.61	
Consumption Loans	75.07	27.39	54.46	2.88	147.64	1.24	21.75	26.31	75.23	7.98	73.38	133.74	259.96	143.99	599.19	4.67	63.34	129.08	26.14	221.42	24.23	427.01	
Local Government			15.16					2.04				4.85	0.03									4.60	
Others	16.80	71.56	767.82	60.30	769.01	18.02	0.30	73.17	435.81	203.13	223.35	498.73	555.77	65.83	109.27	57.68	51.19	206.95	115.54	213.16	191.95	707.90	
TOTAL sectorwise	720.18	245.57	4504.17	284.57	2444.07	736.68	391.12	482.81	1199.16	578.20	443.66	3440.39	2282.51	2149.85	2416.91	224.83	190.15	1554.46	1093.55	938.08	709.58	3168.40	

Product Wise																							
Term Loan	11.93		960.73	95.72	391.83	16.58			26.25	243.50		267.32	411.12	320.96	370.40		37.57	308.99	102.58			510.78	
Overdraft	244.90	54.09	1634.56	83.16	307.17		223.93	202.86	522.87	126.57		1321.60	761.43	298.72	791.96			492.12	296.00	301.88	105.80	655.35	
Trust Receipt Loan / Import Loan																							
Demand & Other Working Capital Loan		80.31	256.74		840.14	177.46	87.53	97.86	307.31			283.06				73.80	49.70		247.37	102.13	235.73	322.40	
Res. Per. H. Loan (Up to Rs. 10 mil.)	103.32	29.67	328.36	41.82	190.80	253.52	41.63	8.27	44.82	56.99		315.49	360.82	510.44	236.25	4.42	13.77	303.97	81.16	111.39	29.77	350.39	
Real Estate Loan	59.32		775.29		121.39	10.83		32.27	31.98	17.44		825.00	78.24	98.85	193.12	0.70		63.83	70.31		45.68	406.91	
Margin Nature Loan	3.83		31.93					15.42				171.82		20.96				1.16	9.68			93.50	
Hire Purchase Loan	136.72	33.64	270.08	43.26	419.07	251.54	20.60	46.32	77.38	102.59		140.55	376.81	551.81	276.16	14.49	6.66	233.48	128.94	35.97	89.86	353.07	
Deprived Sector Loan	30.21	8.87	134.37	6.76	86.09	25.51	11.16	13.98	45.75	24.71		99.87	91.59	107.06	109.27	6.64	11.50	44.33	38.85	26.19	19.88	87.40	
Bills Purchased																							
Other Product	129.96	38.99	112.12	13.83	87.58	1.24	6.26	65.84	142.79	6.39		15.68	202.51	241.04	439.75	124.79	70.95	106.57	118.66	360.53	182.86	388.60	
Total Product wise Loan	720.18	245.57	4504.17	284.57	2444.07	736.68	391.12	482.81	1199.16	578.20	443.66	3440.39	2282.51	2149.85	2416.91	224.83	190.15	1554.46	1093.55	938.08	709.58	3168.40	

Collateral Wise																							
Gold and Silver			0.89		22.33						64.00	81.04	169.67	54.53	289.00		60.80	72.97		181.42		119.51	
Government Securities			0.07																				
Non Governmental Securities			34.63					0.37						20.96								93.50	
Fixed Deposit Receipts	7.07	2.58	23.72	2.88	20.05	1.24	1.14	1.62	9.09	6.39	6.00	37.57	21.15	24.63	34.07	1.91	2.22	20.24	4.33	4.04	7.27	14.89	
Own	7.07	2.58	23.72	2.88	20.05	1.24	1.14	1.62	9.09	6.39	6.00	37.57	21.15	24.63	34.07	1.91	2.22	20.24	4.33	4.04	7.27	14.89	
Other Licences Institutions																							
Collateral of Properties	709.20	242.99	4300.01	281.69	2315.61	735.44	389.98	478.77	1178.21	548.19	373.66	3115.25	2000.11	1928.21	1984.57	222.92	127.13	1444.56	1074.58	752.09	702.31	2877.42	
Fixed Assets	709.20	242.99	4300.01	281.69	2315.61	735.44	389.98	478.77	1178.21	548.19	373.66	3115.25	2000.11	1928.21	1984.57	222.92	127.13	1444.56	1074.58	752.09	702.31	2848.11	
Current Assets																						29.31	
Against security of Bill												8.00											
Domestic Bills																							
Foreign Bills												8.00											
Against Guarantee			144.86		86.09			2.04	11.86	23.62		107.75	91.59	121.51	109.27			5.64				60.15	
Government Guarantee			15.16					2.04	11.86	1.97				4.07	2.69							4.60	
Institutional Guarantee			117.70							10.00				97.21								18.89	
Personal Guarantee			12.00											10.55				5.64				21.08	
Collective Guarantee					86.09						11.65		91.59	81.63	106.58							15.58	
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee																							
Credit Card																							
Others	3.91											90.78						11.05	14.64	0.53		2.94	
Total	720.18	245.57	4504.17	284.57	2444.07	736.68	391.12	482.81	1199.16	578.20	443.66	3440.39	2282.51	2149.85	2416.91	224.83	190.15	1554.46	1093.55	938.08	709.58	3168.40	

Statement of Loans and Advances on Magh end, 2009 (Rs in million)

Bank Name	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Gulmi	Kanchan	Maatibhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi	Reptiveri	Consumer	Khadbari	Tourism	Mission	Surya	
Sector Wise																							
Agricultural and Forest Related	18.24	20.76	28.61	56.03	56.47	20.44	14.70	4.44	9.10	8.91	23.10	64.80	11.45	8.13		48.34	22.62	29.55	0.15	90.94	66.24	4.60	
Fishery Related	0.15			0.25		0.15	12.14		0.15		0.20	3.30	0.21			0.21				2.00			
Mining Related							20.44	9.21							6.95					0.90	6.39		
Manufacturing (Producing) Related	12.38		7.00	191.83	34.62		216.33	7.64	40.10	5.18	32.45	132.13	5.39		63.94	5.02	8.25	30.13	14.29	289.72	21.37	4.20	
Construction	33.41	10.60	25.33	165.12	90.58	27.06	164.96	49.51	98.62	29.42	27.49	84.64	7.56	166.02	211.42	17.10	17.24	96.11	19.70	283.12	35.35	5.02	
Electricity, Gas and Water								5.38		0.46		5.40			16.86				1.10	6.14			
Metal Products, Mach. & Ele. Eqp.			1.50		4.07		2.22	6.88			5.62	12.26		18.45	156.90	0.89	18.81	12.42	0.25	89.46	1.60	0.31	
Tras., Com. and Public Utilities		2.47		269.99	39.83	5.29	27.90	31.76	38.82	23.84	46.88	75.88	47.79	186.10	191.13	21.53		78.75	1.55	118.93	61.36	17.81	
Wholesaler & Retailer	44.82	113.64	80.65	633.67	101.91	34.73	441.86	65.17	190.96	41.59	57.72	105.63	58.90	264.04	54.23	68.95	91.70	50.53	42.26	545.45	248.23	30.28	
Finance, Insurance and Real Estate	8.43			131.78	2.03		539.90		45.63	9.15	7.40	26.25		72.82	543.11		13.57	20.96		23.09	3.44		
Hotel or Restaurant			5.02	26.98	4.48	3.50	15.99	2.73	7.20	1.28	5.95	11.21	3.37		42.27		2.09	15.54	3.55	263.15	5.48	6.29	
Other Services		0.60	7.91	150.23	31.32	0.47	209.12	9.48	34.04	3.57	11.12	20.76	0.77	11.66	36.23	4.47	8.43	35.19	5.34	101.07	26.36		
Consumption Loans	13.29	62.15	2.27	142.34	38.86	5.74	160.12	12.96	3.61	5.48	19.10	52.02	57.70	42.49	130.23	15.42	11.19	116.92	13.17	305.16	4.42	7.32	
Local Government																							
Others	28.43	72.08	122.70	425.41	89.20	64.32	551.34	76.85	166.71	44.92	116.31	92.58	40.04	44.99	142.28	12.20	19.59	80.93	8.04	525.05	150.89	10.53	
TOTAL sectorwise	159.15	282.30	280.99	2193.64	493.36	161.70	2377.01	282.00	634.94	173.78	353.34	686.84	233.18	814.69	1595.54	194.14	213.49	567.02	109.41	2644.19	631.15	86.36	

Product Wise																							
Term Loan	16.07	2.47	104.42	125.74	3.41		28.98	3.63	19.62	40.92	37.04	52.89	27.57	60.40	166.47	32.20	145.71	71.80		125.82	129.65	9.34	
Overdraft		29.54	122.70	310.55	19.92	1.00	191.26		145.86	74.04	220.53	210.52	41.45	225.85	304.33	55.84	2.91	150.10	37.58	1314.70	259.09	37.63	
Trust Receipt Loan / Import Loan																							
Demand & Other Working Capital Loan	85.42	62.07		840.85	146.16	100.45	187.34	93.23	110.53		15.17	119.01	33.54		198.78			96.76	30.44	263.97	1.20	6.47	
Res. Per. H. Loan (Up to Rs. 10 mil.)	32.49	7.60		133.81	90.58	26.27	121.08	85.67	96.32	16.50	14.42	50.38	7.56	144.89	32.44	16.44	11.12	63.10	16.02	228.76	31.67	5.02	
Real Estate Loan	8.43		25.33	163.08			437.49		45.63	9.15	6.40	15.54		72.82	506.48	0.65	13.57	26.59	3.69	127.85	6.17		
Margin Nature Loan		33.95		7.67			85.83		36.85						14.42	0.23		21.00		1.36			
Hire Purchase Loan	12.35	15.81	4.57	377.40	47.06	6.72	157.57	36.34	38.82	23.22	37.14	113.85	51.45	221.01	220.48	23.47	7.36	88.91	2.99	264.21	28.86	22.88	
Deprived Sector Loan	3.45	9.55	13.33	58.19	15.68	4.55	93.98	40.46	17.48	4.95	11.90	27.09	6.69	24.12	59.44	5.28	15.54	14.88	3.66	64.45	11.02	2.78	
Bills Purchased																				0.20			
Other Product	0.94	121.31	10.63	176.35	170.56	22.71	1073.48	22.67	123.83	5.00	10.72	97.57	64.91	65.60	92.71	60.01	17.28	33.88	15.04	252.87	163.51	2.26	
Total Product wise Loan	159.15	282.30	280.99	2193.64	493.36	161.70	2377.01	282.00	634.94	173.78	353.34	686.84	233.18	814.69	1595.54	194.14	213.49	567.02	109.41	2644.19	631.15	86.36	

Collateral Wise																							
Gold and Silver		8.68			30.80	3.69	144.88						50.72			13.11		73.01	5.59	230.86			
Government Securities																							
Non Governmental Securities		33.95					85.83								14.42	0.09		21.00		1.36			
Fixed Deposit Receipts	0.94	3.72	2.27	27.26	0.84	0.62	15.25	0.20	3.61	3.05	2.22	8.21	1.02	7.58	87.09	0.14	3.83	6.43	1.28	12.22	4.11	2.26	
Own	0.94	3.72	2.27	27.26	0.84	0.62	15.25	0.20	3.61	3.05	2.22	8.21	1.02	7.58	87.09	0.14	3.83	6.43	1.19	12.22	4.11	2.26	
Other Licences Institutions																				0.09			
Collateral of Properties	158.21	235.96	278.72	2126.07	461.73	157.39	2045.52	242.21	594.48	168.54	350.12	678.64	181.44	807.11	1360.14	178.43	206.56	460.52	96.92	2376.27	620.29	84.10	
Fixed Assets	158.21	235.96	278.72	2126.07	461.73	157.39	2045.52	242.21	594.48	168.54	350.12	678.64	181.44	807.11	1360.14	178.43	206.56	460.52	96.92	2376.27	620.29	84.10	
Current Assets																							
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee				32.64			85.54	39.58		2.19					59.44	2.37	3.10	6.06		23.28	6.75		
Government Guarantee															5.12								
Institutional Guarantee				32.00			85.36								54.32			6.00		15.00	1.76		
Personal Guarantee							0.19	0.38												7.17	4.98		
Collective Guarantee			0.64					39.20		2.19						2.37		0.06		1.10			
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee																							
Credit Card																							
Others				7.67					36.85		1.00				74.45					5.62	0.20		
Total	159.15	282.30	280.99	2193.64	493.36	161.70	2377.01	282.00	634.94	173.78	353.34	686.84	233.18	814.69	1595.54	194.14	213.49	567.02	109.41	2644.19	631.15	86.36	

Statement of Loans and Advances on Magh end, 2069 (Rs in million)

Bank Name	Mt. Makalu	Sindhu	Sahara	Social	N.Community	Cosmos	Manaslu	Sarabandhi	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi	Nepal Awaz	NFL	NDC Capital	NNFL	NSMFL	Peoples	Merchantile	KFL	Himalaya	
Sector Wise																							
Agricultural and Forest Related	4.69	3.57	2.28		53.88	1.90	9.75	46.77	13.97	5.57	7.67				34.80	7.40	86.71	41.47	6.07			41.95	
Fishery Related								0.40			14.47						2.53						
Mining Related								0.05		1.48						7.50			51.00				
Manufacturing (Producing) Related	0.92	12.33	6.67	11.96	40.79	1.51	4.71	9.52	44.78	6.28	282.71	0.39			36.74	40.31	220.28	97.12	1.00			4.63	
Construction	3.07	35.90	0.94	41.63	47.60	9.95	42.23	11.73	45.29	7.50	573.37			370.00	89.52	60.76	610.71	219.36	225.33	1.46		43.50	
Electricity, Gas and Water											5.53				22.46	8.05		23.08					
Metal Products, Mach. & Ele. Eqp.			1.00	10.20	9.09		4.21	0.89	27.90		97.16						25.03	3.45					
Tras., Com. and Public Utilities	2.64	172.75	0.33		3.52	16.79	34.43	18.14	116.22	8.00	799.22	0.40			1.38	47.00	117.79		0.82	15.11		15.70	
Wholesaler & Retailer	5.10	126.86	35.53	65.10	68.56	18.39	95.60	46.15	44.51	21.65	845.24	18.67			154.34	304.10	442.18	67.29	121.62	3.83		65.60	
Finance, Insurance and Real Estate		13.90		68.39	10.43			1.78			658.01					167.98	255.20	213.60				85.24	
Hotel or Restaurant	0.38	3.50	0.23	79.66	22.30		2.35	5.42	5.88	4.38	309.10	2.19			17.48	88.06	49.59	39.70	82.09			3.97	
Other Services	17.52	0.20	1.21	6.07	12.12	24.64	9.64	3.83	23.03		292.41	9.54			1.24	5.51	92.46					9.86	
Consumption Loans	11.39	64.82	1.50	106.39	12.86	16.15	97.51	11.99	60.18	6.52	170.86	0.08		26.10	83.52	138.18	90.84	280.87	16.98			79.98	
Local Government																		33.18					7.65
Others	1.73	45.69	46.87	129.52	80.97	31.38	36.19	47.28	126.14	20.46	815.30				134.60	97.70	1532.64	2059.01	21.61			65.69	
TOTAL sectorwise	47.42	479.52	96.55	518.90	362.12	120.72	336.61	203.95	507.89	81.84	4871.06	31.28		396.10	576.09	972.57	3525.96	3078.14	526.51	20.39		423.76	

Product Wise

Term Loan		74.56		53.67		31.19	14.29	18.86	4.91	37.28	440.48	2.52			0.94	274.21	148.16	222.90	134.09	3.63		107.55	
Overdraft	0.80	113.57	3.59	207.51	69.35	25.01	75.10	20.10	158.07	17.84	994.62	27.90											
Trust Receipt Loan / Import Loan																							
Demand & Other Working Capital Loan	23.40		84.56		2.49		14.29	29.12	12.41		829.02				264.89	187.54	781.70	359.29				65.69	
Res. Per. H. Loan (Up to Rs. 10 mil.)	3.07		0.33	11.22	39.06	6.23	42.23	10.36	45.29	7.50	573.37			316.80	69.17	114.06	536.89	40.39	16.84			43.50	
Real Estate Loan		45.10		108.09	7.97			7.19	45.18		626.75			40.40	20.35	178.43	359.06	2062.03	346.95	1.20		85.24	
Margin Nature Loan		13.48		104.86				2.13			9.73				33.04	90.99	53.58	66.77	6.78			79.98	
Hire Purchase Loan	2.64	173.00		20.71	19.76	21.84	35.17	20.09	146.50	12.78	881.37				1.45	52.48	131.56	197.54	5.75	15.11		15.70	
Deprived Sector Loan	3.07	8.28	4.42	12.09	14.63	14.29	10.04	6.14	2.36	2.29	122.72	0.78		12.80	16.46	29.68	91.76	71.18	6.07	0.46		7.65	
Bills Purchased																							
Other Product	14.44	51.53	3.66	0.75	208.86	22.15	145.50	89.97	93.17	4.14	393.01	0.08		26.10	169.79	45.19	1423.26	58.04	10.03			18.46	
Total Product wise Loan	47.42	479.52	96.55	518.90	362.12	120.72	336.61	203.95	507.89	81.84	4871.06	31.28		396.10	576.09	972.57	3525.96	3078.14	526.51	20.39		423.76	

Collateral Wise

Gold and Silver	31.29	47.02				10.73	94.81			26.93		66.56											
Government Securities																							
Non Governmental Securities				104.86				1.50			9.73							66.77	6.78			64.22	
Fixed Deposit Receipts	0.18	4.31	1.50	0.75	1.55	0.38	0.76	2.40	2.98	1.73	58.00	0.08		26.10	50.41	41.73	68.05	16.56	5.27			15.76	
Own	0.18	4.31	1.50	0.75	1.55	0.38	0.76	2.40	2.98	1.73	58.00	0.08		26.10	50.41	41.73	68.05	16.56	5.27			15.76	
Other Licences Institutions																							
Collateral of Properties	15.63	428.19	95.05	405.30	354.03	95.32	241.05	197.18	475.62	80.11	4634.61	31.21		370.00	468.78	861.62	3390.64	1200.83	514.45	20.25		343.78	
Fixed Assets	15.63	428.19	95.05	405.30	354.03	95.32	241.05	197.18	475.62	80.11	4634.61	31.21		370.00	468.78	861.62	3390.64	1200.83	514.45	20.25		343.78	
Current Assets																							
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee	0.32			7.99		14.29			2.36		100.41							71.18					
Government Guarantee											13.15							33.18					
Institutional Guarantee				7.99					2.36		69.36												
Personal Guarantee											17.89												
Collective Guarantee						14.29																	
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee	0.32																		38.00				
Credit Card																							
Others					6.54			2.88			1.75				56.90	69.22	67.26	1722.80	0.02	0.15			
Total	47.42	479.52	96.55	518.90	362.12	120.72	336.61	203.95	507.89	81.84	4871.06	31.28		396.10	576.09	972.57	3525.96	3078.14	526.51	20.39		423.76	

Statement of Loans and Advances on Magh end, 2019 (Rs in million)

Bank Name	Union	Gorkha	PFCL	NHMFL	Goodwill	SFL	SFCL	Lumbini	YFL	ILFCO	Mahalaxmi	Lalitpur	United FC	General	Progressive	Navadurga	Janaki	Pokhara	Central	Premier	Arun	Multipurpose	
Sector Wise																							
Agricultural and Forest Related	0.30		160.47	93.30	74.08		63.59	1.54	30.86	9.75	20.24			3.53		52.48	13.78	28.49	6.08	6.52	26.02	23.01	
Fishery Related											12.61												
Mining Related			0.70					1.66	0.85		8.55	3.43	2.80			0.35			18.10	1.53	14.30		
Manufacturing (Producing) Related	82.06	5.43	134.65	52.41		113.20	153.64	176.28	311.38	315.26	158.55		29.99	8.98	13.32	320.58	91.46	139.36	133.77	133.95		6.19	
Construction	198.28	46.45	422.71	172.78	442.14	129.03	297.98	191.98	100.57	91.02	472.82	60.13	712.72	104.26	17.13	11.72	135.57	47.10	100.19	133.34	48.16	23.27	
Electricity, Gas and Water			2.80	0.04			0.60	4.98		2.83						2.00		3.21	3.56	25.77			
Metal Products, Mach. & Ele. Eqp.	54.34	0.08	9.26	5.21	87.70		4.69	0.86	1.00	159.88	7.40		264.71		1.40	5.25			2.54	49.56	9.31		
Tras., Com. and Public Utilities	61.31	23.16	126.68	129.90	114.76	100.90	53.92	132.13	213.90	820.98	258.73		21.34		29.01	5.52		174.38	84.47	110.59			
Wholesaler & Retailer	6.91	12.01	280.75	84.31	707.37	394.85	181.03	213.15	223.07	240.37	417.75	337.42	17.71	218.49	8.40	267.07	288.40	364.74	162.33	68.88	49.47	23.14	
Finance, Insurance and Real Estate	65.99	35.38	46.20	297.24			87.67	89.72	52.04	319.32	378.57	713.64	116.24		24.62	76.60	42.32	184.94	243.24	203.66			
Hotel or Restaurant	4.63	7.50	22.30	33.18			51.60	200.52	26.61	19.04	62.92		20.00		0.00	58.80	9.66	48.85	6.03	9.86	11.30		
Other Services	15.96	1.01	24.53	45.60	53.61	11.03	222.96	176.68	17.09	341.85	51.60	141.11	0.88	15.88	21.95	23.23	89.28	69.44	55.66	7.78	0.13	9.89	
Consumption Loans	159.38	27.37	91.72	171.85	117.28	19.25	116.66	33.40	171.51	61.31	124.17	137.10	929.24	47.28	17.92	61.35	52.45	10.66	75.71	28.58	8.79	19.22	
Local Government															0.00	1.52	2.22						
Others	118.17	81.27	428.39	282.69	71.08	206.88	1.60	199.57	281.56	163.06	277.31	123.32	177.00	260.40	17.86	70.74	74.37	392.96	321.46	192.80	52.24	2.83	
TOTAL sectorwise	767.33	239.66	1751.15	1368.50	1668.03	975.15	1237.61	1421.65	1429.57	2553.24	2242.67	1516.16	2292.63	658.81	151.61	957.21	799.50	1464.12	1213.15	972.81	219.72	107.55	

Product Wise																							
Term Loan	190.75		828.49	246.39	690.95		159.12		107.71	736.27	234.19	337.42	1.49		17.56	1.50	379.86	201.36	6.80	44.75		59.73	
Overdraft																							
Trust Receipt Loan / Import Loan																							
Demand & Other Working Capital Loan	98.59	109.85	369.41			552.09	396.18	804.47	857.97	357.62	677.52		171.54		28.87	821.58		539.70	754.05	322.12	84.28		
Res. Per. H. Loan (Up to Rs. 10 mil.)	104.19	37.79	129.96	176.06	349.17	77.31	204.70	91.43	30.46	42.26	317.86	60.13	453.52		9.53	5.22	135.57		98.79	283.46	35.60	23.27	
Real Estate Loan	97.95	34.72	86.05	298.34	263.88	51.72	169.73	202.17	50.05	411.08	408.77	713.64	97.23	104.26	21.66	82.72	42.32	232.04	220.74	205.00	27.47		
Margin Nature Loan	111.69	24.47	2.00	52.41	71.08	16.08	85.79	8.30	13.01	26.19	74.04	22.44	129.11	10.46	13.01	18.01			35.64	14.87			
Hire Purchase Loan	65.56	23.16	175.55	129.90	134.25	100.90	44.66	78.68	276.38	805.57	280.29	27.80	956.02	10.20	26.84	1.75	4.67	174.38	50.92	37.45	5.70	6.60	
Deprived Sector Loan	25.71	8.66	48.52	34.95	79.60	33.56	37.67	29.00	33.21	65.25	58.16	45.41	57.39	11.45	5.35	26.43	21.02	39.61	46.21	29.09	4.64	2.83	
Bills Purchased																							
Other Product	72.88	1.01	111.18	430.47	79.10	143.48	139.77	207.61	60.77	108.99	191.84	309.32	426.34	522.44	28.77		216.06	277.02		36.08	62.03	15.12	
Total Product wise Loan	767.33	239.66	1751.15	1368.50	1668.03	975.15	1237.61	1421.65	1429.57	2553.24	2242.67	1516.16	2292.63	658.81	151.61	957.21	799.50	1464.12	1213.15	972.81	219.72	107.55	

Collateral Wise																							
Gold and Silver			15.49		25.48					20.28				30.54									
Government Securities																							
Non Governmental Securities	111.69	24.47					85.79			26.19	74.04	22.44		10.46	12.57	17.65			35.64	14.87			
Fixed Deposit Receipts	27.78	2.91	29.92	131.31	91.80	19.25	30.88	28.24	40.49	48.17	39.58	86.86	28.90	47.28	4.91	43.70	43.87	10.66	31.88	8.81	3.08	12.62	
Own	27.78	2.91	29.92	131.31	91.80	19.25	30.88	28.24	40.49	48.17	39.58	86.86	28.90	47.28	4.91	43.70	43.87	10.66	31.88	8.81	3.08	12.62	
Other Licences Institutions																							
Collateral of Properties	602.45	212.28	1705.73	1178.03	1391.96	955.90	1120.75	1332.40	1355.78	2409.46	2085.13	1187.84	1956.63	601.07	123.59	823.59	749.54	1453.46	1145.63	932.31	164.40	94.93	
Fixed Assets	602.45	212.28	1705.73	1178.03	1391.96	955.90	1120.75	1332.40	1355.78	2409.46	2085.13	801.58	1956.63	601.07	123.59	823.59	749.54	1453.46	1145.63	932.31	164.40	94.93	
Current Assets											386.26												
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee	25.41		0.02		87.70		0.20	29.00		65.69	40.30		29.54		10.53					16.83			
Government Guarantee	3.25									15.25										2.00			
Institutional Guarantee	22.16							29.00		30.00	40.02		29.29		3.39					14.00			
Personal Guarantee							0.20			0.44	0.28		0.25		7.15					0.83			
Collective Guarantee			0.02																				
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee					87.70					20.00													
Credit Card																							
Others				59.16	71.08			32.01	13.01	3.73	3.62	219.02	247.03			70.74	6.09				52.24		
Total	767.33	239.66	1751.15	1368.50	1668.03	975.15	1237.61	1421.65	1429.57	2553.24	2242.67	1516.16	2292.63	658.81	151.61	957.21	799.50	1464.12	1213.15	972.81	219.72	107.55	

Statement of Loans and Advances on Magh end, 2009 (Rs in million)

Bank Name	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Royal	Gulleshwori	Patan	Fewa	Everest	Prudential	ICFC	Sagarmatha	Civil	Prabhu	Imperial	Kuber	NEFL	Valley	Seti	hama	
Sector Wise																							
Agricultural and Forest Related	79.92	7.56	21.37		368.50		68.48	0.38	7.49	21.10	25.81	1.64	56.67	86.37		180.40		0.10	3.42	0.40	18.99	2.94	
Fishery Related	2.11									2.00	1.36			0.30	2.15								
Mining Related	10.26						33.72						0.70			43.70	6.50	4.98					
Manufacturing (Producing) Related	231.78		137.41	54.58	806.48		273.18	47.52	12.87	135.46	7.89	15.65	314.67	48.06		233.36	21.65	18.55	42.73		15.13		
Construction	274.52	17.76	400.41	52.50	8.74	242.57	64.14	220.94	43.31	442.28	89.37	32.39	152.46	141.30	21.81	387.63	38.40	45.13	40.75	39.67	5.20	7.96	
Electricity, Gas and Water	97.94										0.90		38.46	0.55		62.05							
Metal Products, Mach. & Ele. Eqp.	14.13		5.00				54.29	2.69	0.30	47.19	0.74	0.06	56.41	11.96		17.35					5.38		
Tras., Com. and Public Utilities	285.22		197.43	31.76	5.28		43.83	12.74		453.68	176.80	28.15	8.97	186.54	286.40	215.49	31.73	6.77	112.75			58.68	
Wholesaler & Retailer	271.30	161.16	579.26	62.93	176.72		230.97	4.38	6.72	381.25	13.78	76.19	541.88	90.60		516.78	115.98	63.40	53.15	267.18	65.45	19.39	
Finance, Insurance and Real Estate	161.59		174.43	238.17	12.74		367.84	54.63	15.47	14.55		135.28	706.60	62.99	67.70	1097.71	80.03	302.07	41.49	33.51		76.48	
Hotel or Restaurant	49.89	14.19	137.90	1.05	91.81		63.10	1.13	0.31	118.72	2.35	12.98	122.47	7.85		436.32	8.00	3.07	1.85			3.60	
Other Services	387.68	14.66	28.48	23.99	2.99		21.29	61.36	12.82	90.19	4.84	43.02	47.88	73.91	0.05	406.07	7.60	61.91	12.97	1.78	9.34	42.15	
Consumption Loans	122.27	12.98	309.00	31.65	12.78	12.96	75.07	57.49	64.36	92.22	25.14	74.03	116.68	149.20	11.69	341.49	5.64	36.51	104.43	137.76	4.12	3.49	
Local Government	5.38																				1.30		
Others	279.99	171.46	1018.39	226.34	862.96	465.90	787.14	248.05	67.51	813.82	68.58	279.43	814.64	366.20	108.31	901.98	231.33	194.50	197.70	277.93	23.43	102.64	
TOTAL sectorwise	2273.97	399.76	3009.07	722.97	2348.99	721.42	2083.04	711.30	231.17	2612.46	417.54	698.82	2978.50	1225.84	498.11	4840.33	546.86	736.98	617.92	758.23	141.66	317.35	

Product Wise																							
Term Loan	764.19	161.16	357.85	156.49	1302.85	568.14	117.89	205.92		90.43	165.10	419.51	30.76	36.03	0.03	323.48		11.59	198.43	267.18	2.00	10.84	
Overdraft													0.00										
Trust Receipt Loan / Import Loan													0.00					0.09					
Demand & Other Working Capital Loan	279.04		652.73	111.88	184.77	16.76	708.61		50.17	713.47			1893.69	222.27	375.60	1948.14	298.06	286.02	90.00	223.95	109.86	151.14	
Res. Per. H. Loan (Up to Rs. 10 mil.)	369.70		194.55	0.07	3.89		73.47	138.53	18.06	314.71			11.31	134.90	134.31	21.81	119.20	32.90	37.71	28.85	5.20	3.89	
Real Estate Loan	400.66		283.60	230.66	709.98	131.36	306.83	133.59	10.97	139.57	101.84	118.20	453.12	56.80	64.00	960.56	112.91	79.15	40.99	55.13		61.38	
Margin Nature Loan	41.58		9.45	49.15			48.14	27.42	49.06			53.90	251.25	156.97	16.55	93.71	50.43	7.41	88.15	20.14		4.45	
Hire Purchase Loan	124.12	5.15	197.36	35.21	11.53	5.06	37.01	17.69	1.12	508.63	68.66	36.43	86.72	215.15	10.64	384.77	35.63	25.21	127.85	30.75	2.89	66.59	
Deprived Sector Loan	69.25	11.59	77.25	4.79	12.00	0.10	87.49	21.64	6.57	64.84	35.89	30.60	69.39	64.14	9.43	97.77	15.19	1.92	19.63	23.44	6.23	15.10	
Bills Purchased								3.80								50.06		2.60					
Other Product	225.44	221.86	1236.29	134.72	123.97		703.58	166.51	91.41	780.81	46.06	28.87	58.67	340.16	0.05	862.64	1.75	285.27	12.81	108.80	15.48	3.95	
Total Product wise Loan	2273.97	399.76	3009.07	722.97	2348.99	721.42	2083.04	711.30	231.17	2612.46	417.54	698.82	2978.50	1225.84	498.11	4840.33	546.86	736.98	617.92	758.23	141.66	317.35	

Collateral Wise																							
Gold and Silver			215.87							2.99						27.53					97.53		
Government Securities													11.75										
Non Governmental Securities			9.45	18.59			48.14		49.06			53.90		157.07				5.20	88.15				
Fixed Deposit Receipts	55.41	7.83	63.79	16.56	5.80	7.60	26.93	12.38	13.94	22.86	21.16	10.65	106.54	19.02	11.69	35.05	1.75	10.45	1.18	9.49	1.46	3.49	
Own	55.41	7.83	63.79	16.56	5.80	7.60	26.93	12.38	13.94	22.86	21.16	10.65	106.54	19.02	11.69	35.05	1.75	10.45	1.18	9.49	1.46	3.49	
Other Licences Institutions																							
Collateral of Properties	1928.46	5.15	2719.96	629.83	2331.19	713.52	1921.82	659.85	156.30	2586.61	396.13	603.67	2523.73	1032.70	440.45	4132.21	479.50	695.23	503.25	651.21	140.20	287.18	
Fixed Assets	1928.46	5.15	2719.96	629.83	2331.19	713.52	1921.82	659.85	156.27	2586.61	396.13	603.67	2523.73	1032.70	440.45	4132.21	479.50	695.14	503.25	651.21	140.20	287.18	
Current Assets									0.03									0.10					
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee	10.12			45.08	12.00		39.82	0.20	7.75				40.87	17.05	2.67	248.56		20.25	7.03			22.23	
Government Guarantee	4.02													4.85				20.00					
Institutional Guarantee	0.05			34.22	12.00		36.70		4.51				13.00	7.20		9.72		0.39				15.10	
Personal Guarantee	6.05			10.85			3.12	0.20	3.24				25.00	5.00	2.67	234.93		-0.14	7.03			7.13	
Collective Guarantee													2.87			3.91							
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee																							
Credit Card																							
Others	279.99	386.78		12.91		0.30	46.33	38.87	4.12		0.25	30.60	295.62		43.30	396.98	65.62	5.85	18.30			4.45	
Total	2273.97	399.76	3009.07	722.97	2348.99	721.42	2083.04	711.30	231.17	2612.46	417.54	698.82	2978.50	1225.84	498.11	4840.33	546.86	736.98	617.92	758.23	141.66	317.35	

Statement of Loans and Advances on Magh end, 2019 (Rs in million)

Bank Name	reliable	Api	Namaste	Kaski	Zenith	Unique	Manushree	Suhaxaxmi	Jebils	Reliance	Lotus	Baibhav	Bhaktapur
Sector Wise													
Agricultural and Forest Related	14.83	27.05	4.76	38.98	13.41	7.50	18.88	12.36	15.74	7.00	0.73	4.67	18.74
Fishery Related			0.41		1.00				0.05			0.15	
Mining Related													
Manufacturing (Producing) Related		89.88		51.97	48.65	45.18	87.26	40.99	2.90	12.05	11.50	4.50	32.79
Construction	258.18	82.68	25.17	202.76	80.04	17.83	57.73	52.85	66.82	151.32	30.59	9.79	53.47
Electricity, Gas and Water												3.50	
Metal Products, Mach. & Ele. Eqp.			0.50		9.36		26.86	1.25	0.30	9.64			
Tras., Com. and Public Utilities	90.24	150.31	1.64	274.33	43.35	38.59	74.17	39.47	43.99	147.57	76.17		3.42
Wholesaler & Retailer	426.54	357.14	8.63	327.33	76.42	45.49	88.30	73.82	64.21	46.94	41.02	35.05	39.00
Finance, Insurance and Real Estate	93.99		0.38	63.11	80.12	10.60	67.35	9.00	10.38	12.50	5.30	13.90	5.00
Hotel or Restaurant				0.15	22.95		13.06	12.98	6.56	9.20		0.53	3.50
Other Services	1.56	13.90	0.15	2.84	32.33	14.40	26.37	53.95	15.17	0.95	7.85	9.50	8.79
Consumption Loans	193.09	62.03	2.59	31.80	88.41	20.77	130.62	70.89	120.14	65.96	42.73	15.85	17.47
Local Government					1.47								
Others	548.05	216.15	40.48	413.34	323.48	272.17	278.10	209.39	135.75	291.54	88.05	89.21	5.45
TOTAL sectorwise	1626.47	999.14	84.70	1406.61	821.00	472.53	868.70	576.94	482.00	754.68	303.94	186.65	187.64

Product Wise

Term Loan	25.61	29.51	10.89	30.75	43.30		33.69		5.87		20.87	2.47	21.47
Overdraft													
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	361.79	614.29		348.56	174.59	199.57	492.60	186.98	94.28		37.04	49.40	72.40
Res. Per. H. Loan (Up to Rs. 10 mil.)	91.89	82.68	25.17	178.14		23.82	36.10	38.49	58.02	144.36		9.79	29.86
Real Estate Loan	151.32		0.38	87.73	129.56	77.17	83.70	51.35	19.90	44.99	30.59	6.40	
Margin Nature Loan	80.01			8.20	61.12	41.07	124.71	34.51	100.75	42.47	10.77	3.13	
Hire Purchase Loan	130.06	159.90	2.95	274.33	45.89	53.27	69.67	85.28	54.06	163.04	98.08	0.52	37.03
Deprived Sector Loan	52.09	18.37	3.51	38.98	20.62	10.83	18.10	17.40	12.66	17.47	11.47	6.60	5.00
Bills Purchased							2.50						
Other Product	733.71	94.40	41.80	439.93	345.92	66.80	7.64	162.93	136.46	342.35	95.11	108.34	21.88
Total Product wise Loan	1626.47	999.14	84.70	1406.61	821.00	472.53	868.70	576.94	482.00	754.68	303.94	186.65	187.64

Collateral Wise

Gold and Silver	65.37	34.60										0.03	5.95
Government Securities													
Non Governmental Securities	80.01				61.12	39.91	124.71						
Fixed Deposit Receipts	7.88	17.85	1.28	23.60	8.72	8.16	5.92	13.17	6.82	14.81	4.63	6.01	1.33
Own	7.88	17.85	1.28	23.60	8.72	8.16	5.92	13.17	6.82	14.81	4.63	6.01	1.33
Other Licences Institutions													
Collateral of Properties	896.49	946.69	83.32	1360.81	741.64	285.19	690.69	519.85	359.29	631.50	268.76	125.98	174.26
Fixed Assets	881.68	946.69	83.32	1360.81	741.64	285.19	690.69	519.85	359.29	631.50	268.76	125.98	174.26
Current Assets	14.81												
Against security of Bill										15.18			
Domestic Bills										15.18			
Foreign Bills													
Against Guarantee				14.00	9.52				15.14	19.73	25.10	5.00	1.10
Government Guarantee				1.60	1.47								
Institutional Guarantee					8.00				4.00	12.50	5.30	5.00	
Personal Guarantee					0.04				10.98	4.20	9.02		1.10
Collective Guarantee				12.40					0.16	3.03			
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee											10.77		
Credit Card													
Others	576.72		0.10	8.20		139.26	47.39	43.93	100.75	73.46	5.45	49.63	5.00
Total	1626.47	999.14	84.70	1406.61	821.00	472.53	868.70	576.94	482.00	754.68	303.94	186.65	187.64

Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities		Mid-July			Mid-Jan	Mid-Feb	% Change			
		2010	2011	2012	2013	2013	2/1	3/2	4/3	5/4
		1	2	3	4	5				
1	CAPITAL FUND	2174.7	2408.8	2816.6	3318.3	3417.3	10.8%	16.9%	17.8%	3.0%
	a. Paid-up Capital	1272.7	1546.3	1717.2	1856.8	1895.2	21.5%	11.1%	8.1%	2.1%
	b. Statutory Reserves	162.9	245.6	288.3	373.0	373.0	50.7%	17.4%	29.4%	0.0%
	c. Retained Earning	125.2	-25.6	107.6	186.3	218.6	-120.4%	-520.7%	73.2%	17.3%
	d. Others Reserves	613.8	642.5	703.6	902.2	930.6	4.7%	9.5%	28.2%	3.1%
2	BORROWINGS	10753.8	13037.6	16586.4	17521.4	16341.9	21.2%	27.2%	5.6%	-6.7%
	a. NRB	210.4	200.9	198.4	164.4	164.3	-4.5%	-1.3%	-17.1%	0.0%
	f. Others	10543.4	12836.7	16388.0	17357.0	16177.6	21.8%	27.7%	5.9%	-6.8%
3	DEPOSITS	2574.3	3537.4	5235.2	5963.3	6062.5	37.4%	48.0%	13.9%	1.7%
4	Other Liabilities	1415.5	1818.6	2502.9	2834.1	2966.4	28.5%	37.6%	13.2%	4.7%
	a. Loan Loss Provision	388.8	436.3	505.5	644.2	654.0	12.2%	15.9%	27.5%	1.5%
	b. Interest Suspense a/c	275.4	354.0	410.0	458.5	500.6	28.5%	15.8%	11.8%	9.2%
	c. Others	751.3	1028.4	1587.5	1731.4	1811.7	36.9%	54.4%	9.1%	4.6%
5	Reconciliation A/c	1726.4	223.2	2236.6	1675.1	1617.5	-87.1%	902.1%	-25.1%	-3.4%
6	Profit & Loss A/c	277.4	470.7	629.8	414.1	462.0	69.7%	33.8%	-34.3%	11.6%
Total		18922.1	21496.4	30007.5	31726.2	30867.5	13.6%	39.6%	5.7%	-2.7%
Assets										
1	LIQUID FUNDS	2172.8	3272.2	5843.5	5737.4	4457.9	50.6%	78.6%	-1.8%	-22.3%
	a. Cash Balance	24.9	31.8	44.2	37.7	31.9	27.5%	39.0%	-14.7%	-15.5%
	b. Bank Balance	1691.9	2632.4	3253.9	3160.1	3209.8	55.6%	23.6%	-2.9%	1.6%
	c. Money at Call	456.0	608.1	2545.4	2539.6	1216.2	33.4%	318.6%	-0.2%	-52.1%
2	INVESTMENT IN SECURITIES EXCEPT SHARES	111.2	164.7	128.7	128.7	128.7	48.1%	-21.9%	0.0%	0.0%
3	SHARE & OTHER INVESTMENT	2424.6	1560.5	2040.6	2816.5	2850.2	-35.6%	30.8%	38.0%	1.2%
4	LOANS & ADVANCES	11117.0	14649.9	17738.3	19402.1	19742.4	31.8%	21.1%	9.4%	1.8%
	Institutional	11117.0	14649.9	6194.1	5297.4	5353.8	31.8%	-57.7%	-14.5%	1.1%
	Individual			11544.2	14104.8	14388.7	0.0%	0.0%	22.2%	2.0%
5	FIXED ASSETS	225.5	259.3	340.2	380.5	390.9	15.0%	31.2%	11.8%	2.7%
6	OTHER ASSETS	907.8	1253.2	1594.9	1541.6	1649.9	38.0%	27.3%	-3.3%	7.0%
7	Expenses not Written off	1.5	1.1	0.7	10.6	10.5	-28.8%	-35.1%	1412.7%	-0.8%
8	Reconciliation Account	1712.1	253.0	2234.8	0.0	0.0	-85.2%	783.3%	-100.0%	0.0%
9	Profit & Loss A/c	249.7	82.5	85.8	1611.0	1537.1	-67.0%	4.1%	1777.0%	-4.6%
Total		18922.2	21496.4	30007.5	31726.2	30867.5	13.6%	39.6%	5.7%	-2.7%

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

	Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	SWABALAMBAN	SANA KISAN	NERUDE
1	CAPITAL FUND	44.57	-156.27	163.72	37.17	108.53	305.47	1144.99	172.08	261.92	263.85	603.73	90.77
	a. Paid-up Capital	60.00	58.50	100.00	73.57	100.00	192.46	364.00	106.14	157.62	124.78	140.00	64.40
	b. Statutory Reserve	5.33	1.36	16.62	6.30	6.40	42.06	102.43	33.88	54.89	50.30	27.52	16.91
	c. Retained Earning	-28.36	-216.13	39.88	-50.84	0.00	18.41	287.47	25.87	47.01	8.76	78.78	2.51
	d. Others Reserve fund	7.60	0.00	7.22	8.15	2.13	52.54	391.10	6.18	2.41	80.00	357.43	6.94
2	BORROWINGS	635.08	166.21	937.32	575.87	575.22	2154.96	2758.37	1062.75	1474.41	1198.33	3176.11	577.23
	a. NRB	51.62	16.45	2.31	5.84	39.59	2.61	0.00	10.51	11.98	0.00	9.87	0.00
	B. Others	583.46	149.76	935.01	570.03	535.63	2152.35	2758.37	1052.23	1462.42	1198.33	3166.24	577.23
3	DEPOSITS	84.55	57.84	317.51	252.37	258.26	1093.41	0.00	370.04	2000.09	1073.23	0.00	339.38
4	OTHER LIABILITIES	280.56	274.16	264.37	103.28	218.95	360.68	224.62	107.19	261.02	341.09	352.49	103.57
	1. Loan Loss Provision	53.36	53.03	75.51	39.07	96.36	62.55	72.09	23.07	29.83	54.91	55.82	17.98
	2. Interest Suspense a/c	177.25	112.89	62.24	28.40	45.73	32.77	11.77	5.56	0.00	14.53	1.85	4.01
	3. Others	49.94	108.24	126.62	35.81	76.86	265.36	140.77	78.56	231.19	271.65	294.83	81.58
5	RECONCILIATION A/C	0.00	68.44	2.14	7.43	31.09	0.00	0.00	0.00	886.09	38.20	0.33	445.48
6	PROFIT & LOSS A/C	6.48	0.00	9.43	9.84	4.53	68.07	83.63	56.90	77.37	39.03	53.55	20.80
	TOTAL LIABILITIES	1051.24	410.38	1694.49	985.96	1196.58	3982.60	4211.61	1768.94	4960.91	2953.73	4186.23	1577.22
Assets													
1	LIQUID FUNDS	65.37	14.68	400.94	155.64	86.42	478.17	304.68	292.57	879.00	349.38	909.79	201.27
	a. Cash Balance	1.10	1.82	2.54	4.41	1.93	7.10	0.00	0.98	2.54	2.70	0.90	1.81
	b. Bank Balance	10.09	12.85	398.39	56.16	74.49	48.71	304.68	31.62	876.46	87.91	908.89	199.46
	c. Money at Call	54.18	0.00	0.00	95.07	10.00	422.36	0.00	259.96	0.00	258.77	0.00	0.00
2	INVESTMENT IN SECURITIES EXCEPT SHARES	0.00	0.00	0.00	0.00	0.00	38.73	12.50	0.00	75.46	0.00	0.00	0.00
3	SHARES & OTHER INVESTMENT	0.80	0.80	105.13	1.15	116.02	105.21	2012.97	10.01	5.85	173.14	140.01	70.00
4	LOANS & ADVANCES	696.36	137.99	1016.22	683.03	802.68	3049.73	1786.46	1344.06	2836.37	2224.64	3079.93	829.46
	Institutional	0.00	0.00	0.00	0.00	0.00	0.00	1786.46	0.00	0.00	0.00	3079.93	0.00
	Individual	696.36	137.99	1016.22	683.03	802.68	3049.73	0.00	1344.06	2836.37	2224.64	0.00	829.46
5	FIXED ASSETS	13.88	1.93	9.84	13.92	18.26	130.94	2.28	12.73	113.44	19.29	9.48	9.57
6	OTHER ASSETS	242.83	181.47	162.36	132.22	111.97	180.18	92.73	106.99	164.69	187.27	47.01	21.24
7	EXPENSES NOT WRITTEN OFF	9.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	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
9	RECONCILIATION A/C	0.00	64.85	0.00	0.00	0.00	-0.34	0.00	2.59	886.09	0.00	0.00	445.68
10	PROFIT & LOSS A/C	22.29	8.66	0.00	0.00	61.23	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL ASSETS	1051.24	410.38	1694.49	985.96	1196.58	3982.60	4211.61	1768.94	4960.91	2953.73	4186.23	1577.22

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

Particulars	Naya Nepal	Summit	Sworoggar	First	Nagbeli	Kalika	Mirmire	Janauthan	Mithila	Womi	Lax	IMBSL	Mahila
1 CAPITAL FUND	15.96	28.54	11.84	105.86	11.59	21.31	11.20	10.55	18.76	9.93	70.27	60.94	77.00
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	77.00
b. Statutory Reserve	1.96	1.64	0.30	4.33	0.37	0.29	0.00	-0.45	0.46	0.00	0.06	0.00	0.00
c. Retained Earning	0.00	1.76	0.55	1.53	0.90	0.59	-2.80	0.00	1.80	-0.27	0.21	0.94	0.00
d. Others Reserve fund	0.00	0.14	0.00	0.00	0.32	8.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2 BORROWINGS	93.03	112.68	105.94	505.92	86.52	54.85	23.90	12.37	13.53	1.50	14.80	25.00	0.00
a. NRB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.53	0.00	0.00	0.00	0.00
B. Others	93.03	112.68	105.94	505.92	86.52	54.85	23.90	12.37	0.00	1.50	14.80	25.00	0.00
3 DEPOSITS	28.30	68.09	52.83	0.00	18.74	22.21	2.75	8.32	6.58	1.06	4.02	2.90	0.01
4 OTHER LIABILITIES	5.22	12.21	15.13	17.62	2.88	8.25	4.93	1.23	3.98	0.32	0.99	1.62	0.71
1. Loan Loss Provision	3.64	0.96	2.93	4.85	1.22	0.89	2.41	0.49	2.44	0.05	0.28	0.30	0.00
2. Interest Suspense a/c	0.00	0.00	0.09	0.18	0.00	0.03	1.79	0.03	0.99	0.04	0.24	0.21	0.00
3. Others	1.57	11.25	12.11	12.59	1.66	7.33	0.73	0.71	0.56	0.23	0.48	1.11	0.71
5 RECONCILIATION A/C	0.00	123.86	0.00	0.00	0.00	0.00	14.43	0.00	0.00	0.00	0.00	0.00	0.00
6 PROFIT & LOSS A/C	3.82	6.20	3.06	7.85	1.86	3.63	0.00	0.81	5.12	0.00	0.00	0.00	3.70
TOTAL LIABILITIES	146.33	351.59	188.81	637.25	121.60	110.25	57.20	33.27	47.97	12.80	90.07	90.46	81.42
Assets													
1 LIQUID FUNDS	55.65	26.72	18.79	88.82	22.30	23.15	3.76	2.21	4.89	3.53	16.15	54.05	75.58
a. Cash Balance	0.39	1.26	0.19	0.00	0.95	0.97	0.11	0.01	0.03	0.01	0.10	0.00	0.11
b. Bank Balance	2.96	1.16	1.13	88.82	21.35	22.18	3.65	0.11	4.86	3.52	0.16	50.20	0.01
c. Money at Call	52.30	24.29	17.47	0.00	0.00	0.00	0.00	2.09	0.00	0.00	15.90	3.85	75.47
2 INVESTMENT IN SECURITIES EXCEPT SHARES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.99	0.00	0.00	0.00
3 SHARES & OTHER INVESTMENT	14.01	0.00	0.00	50.00	0.00	0.00	5.00	0.09	0.00	0.00	40.00	0.00	0.00
4 LOANS & ADVANCES	73.17	196.92	163.44	487.36	96.07	83.58	24.64	30.04	37.34	5.53	27.51	29.88	0.00
Institutional	0.00	0.00	0.00	487.36	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Individual	73.17	196.92	163.44	0.00	96.07	83.58	24.64	30.04	37.34	5.53	27.51	29.88	0.00
5 FIXED ASSETS	1.28	2.32	2.90	7.12	2.20	2.54	5.38	0.80	1.02	0.88	4.03	4.84	4.82
6 OTHER ASSETS	2.18	1.46	3.67	3.94	0.59	0.97	2.14	0.13	1.57	0.29	0.99	0.95	1.03
7 EXPENSES NOT WRITTEN OFF	0.00	0.31	0.00	0.00	0.00	0.00	0.31	0.00	0.00	0.20	0.00	0.00	0.00
8 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
9 RECONCILIATION A/C	0.04	123.86	0.00	0.00	0.00	0.00	14.35	0.00	0.00	0.00	0.00	0.00	0.00
10 PROFIT & LOSS A/C	0.00	0.00	0.00	0.00	0.43	0.00	1.61	0.00	3.15	0.38	1.40	0.74	0.00
TOTAL ASSETS	146.33	351.59	188.81	637.25	121.60	110.25	57.20	33.27	47.97	12.80	90.07	90.46	81.42

Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHMEK	SWABALAMBIAN	SANA KISAN	NERUDE	Naya Nepal	Summit	Sworrigar
1 Interest Expenses	35.29	9.20	0.11	36.77	27.88	138.36	47.41	59.68	185.19	105.80	75.19	39.90	5.03	9.44	8.57
1.1 Deposit Liabilities	2.28	3.43	0.11	8.13	3.60	41.43	0.00	14.58	116.28	50.08	0.00	17.18	0.84	2.54	2.77
1.2 On Borrowing	33.01	5.77	0.00	28.64	24.28	96.92	47.41	45.10	68.91	55.71	75.19	22.72	4.20	6.90	5.80
2 Commission/Fee Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23.17	0.00	0.00	0.00	0.00
3 Employees Expenses	35.48	13.12	4.37	31.67	17.18	128.09	9.99	43.95	83.26	108.14	11.47	42.72	2.07	5.89	3.34
4 Office Operating Expenses	5.80	2.71	1.06	7.24	2.36	24.54	6.18	12.30	37.32	25.27	6.85	6.84	0.80	3.08	2.84
5 Non-Operating Expenses	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. Provision for Risk	6.63	1.30	0.00	1.38	0.35	6.03	0.00	5.55	5.47	16.01	5.96	6.91	0.34	0.56	1.87
6.1 Loan loss Provision	6.63	1.30	0.00	1.24	0.35	6.03	0.00	5.55	5.47	16.01	5.96	6.91	0.34	0.56	1.83
6.1.1 General Loan loss Provision	6.63	0.14	0.00	0.00	0.35	3.88	0.00	4.32	5.25	16.01	3.63	1.49	0.11	0.13	0.45
6.1.2 Special Loan Loss Provision	0.00	1.16	0.00	0.00	0.00	2.15	0.00	1.23	0.21	0.00	2.33	5.42	0.23	0.42	1.35
6.1.3 Additional Loan Loss Provision	0.00	0.00	0.00	1.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03
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	0.04
6.3. Provision for Loss on Investment	0.00	0.00	0.00	0.14	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
7 Loan Written Off	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
8 Provision for Staff Bonus	0.00	0.00	0.00	0.00	0.00	0.00	11.20	0.00	0.00	5.58	7.65	0.00	0.00	0.00	0.00
9 Provision for Income Tax	0.00	0.00	0.00	0.00	0.00	0.04	33.60	0.00	0.00	16.73	22.95	0.00	0.00	0.00	0.00
10 Net Profit	0.00	0.00	9.43	9.84	4.53	68.07	83.63	56.90	77.37	39.03	53.55	20.80	3.82	6.20	3.06
TOTAL EXPENSES	83.20	26.33	14.96	86.91	52.30	365.13	192.02	178.39	388.61	316.55	206.80	117.16	12.07	25.16	19.68
Income															
1. Interest Income	62.12	14.66	13.49	80.23	41.89	327.74	179.65	167.32	304.21	311.10	200.57	100.35	10.45	19.70	17.70
1.1 On Loans and Advances	60.04	14.00	13.48	73.91	34.36	306.81	77.14	151.53	300.12	294.36	176.48	97.69	7.49	19.70	16.48
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	1.46	0.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.5 Others	2.08	0.66	0.00	6.32	7.53	19.47	102.02	15.79	4.09	16.74	24.09	2.66	2.96	0.00	1.22
2. Commission & Discount	0.00	0.31	1.39	0.00	0.00	0.07	0.00	10.74	3.18	0.00	0.08	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
2.2 Commission	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.76	0.00	0.00	0.00	0.00	0.00	0.00
2.3 Others	0.00	0.31	1.39	0.00	0.00	0.07	0.00	10.74	1.42	0.00	0.08	0.00	0.00	0.00	0.00
3 Other Operating Income	4.23	0.00	0.09	0.00	10.39	32.58	8.24	0.33	80.73	3.56	0.09	16.81	1.61	5.46	1.35
4 Non Operating Income	-0.10	0.00	0.00	4.92	0.00	4.74	0.00	0.00	0.00	1.89	0.00	0.00	0.00	0.00	0.00
5 Provision Written Back	1.14	2.70	0.00	1.76	0.02	0.00	4.13	0.00	0.49	0.00	6.05	0.00	0.00	0.00	0.63
6 Recovery from Written off Loan	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
7 Income from Extra Ordinary Expenses	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
8 Net Loss	15.81	8.66	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
TOTAL INCOME	83.20	26.33	14.96	86.91	52.30	365.13	192.02	178.39	388.61	316.55	206.80	117.16	12.07	25.16	19.68

Particulars	First	Nagbela	Kalika	Mirmire	Janautthan	Mithila	Womi	Lax	IMBSL	Mahila
1 Interest Expenses	20.05	6.29	2.47	2.04	0.72	0.75	0.05	0.27	0.49	0.00
1.1 Deposit Liabilities	0.00	0.67	0.96	0.05	0.24	0.17	0.02	0.09	0.05	0.00
1.2 On Borrowing	20.05	5.62	1.51	1.99	0.48	0.58	0.03	0.19	0.44	0.00
2 Commission/Fee Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3 Employees Expenses	3.19	1.89	1.82	1.83	1.09	1.27	0.62	3.78	1.85	0.42
4 Office Operating Expenses	3.02	1.58	1.38	1.18	0.44	1.08	0.38	1.65	1.75	0.43
5 Non-Operating Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Provision for Risk	0.79	0.39	0.42	0.31	0.20	0.05	0.03	0.23	0.30	0.00
6.1 Loan loss Provision	0.79	0.39	0.42	0.31	0.20	0.05	0.03	0.23	0.30	0.00
6.1.1 General Loan loss Provision	0.79	0.05	0.38	0.02	0.11	0.05	0.03	0.23	0.30	0.00
6.1.2 Special Loan Loss Provision	0.00	0.33	0.04	0.29	0.00	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	0.09	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	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
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
7 Loan Written Off	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8 Provision for Staff Bonus	1.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9 Provision for Income Tax	3.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10 Net Profit	7.85	1.43	3.63	0.00	0.81	1.96	0.00	0.00	0.00	3.70
TOTAL EXPENSES	39.11	11.58	9.73	5.36	3.26	5.12	1.08	5.95	4.38	4.56
Income										
1. Interest Income	35.56	10.38	6.96	2.81	2.57	4.19	0.62	4.17	3.65	0.74
1.1 On Loans and Advances	28.35	10.05	6.62	1.39	2.48	4.11	0.34	1.73	1.39	0.00
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.09	0.00	0.00	0.00
1.5 Others	7.21	0.33	0.34	1.42	0.09	0.08	0.19	2.44	2.26	0.74
2. Commission & Discount	0.00	0.00	0.09	0.00	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	0.00	0.00
2.2 Commission	0.00	0.00	0.09	0.00	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	0.00	0.00
3 Other Operating Income	3.55	1.19	2.68	0.94	0.69	0.77	0.08	0.38	0.00	0.00
4 Non Operating Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.81
5 Provision Written Back	0.00	0.00	0.00	0.00	0.00	0.16	0.00	0.00	0.00	0.00
6 Recovery from Written off Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7 Income from Extra Ordinary Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8 Net Loss	0.00	0.00	0.00	1.61	0.00	0.00	0.38	1.40	0.74	0.00
TOTAL INCOME	39.11	11.58	9.73	5.36	3.26	5.12	1.08	5.95	4.38	4.56

विवरण	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	SWABALAMBIN	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	34	38	49	15	5	4	3
सेवा पुगेको गा.वि.स./त.पा. संख्या	287	102	397	162	351	1053	0	607	772	790	438	230	53	75	52
कुल कर्मचारी संख्या	220	91	217	175	310	557	25	188	404	555	48	246	28	52	52
कुल शाखा संख्या	31	21	44	30	39	105	0	54	61	96	8	38	6	8	8
कुल केन्द्र संख्या	1298	596	1603	1039	1576	7871	0	3945	8371	6307	0	3329	272	718	696
कुल समूह संख्या	11368	3078	12110	5598	8216	29508	0	15514	32023	34009	35168	14865	737	2282	2037
निष्क्रिय समूह संख्या	946	1839	1104	2116.8	2006	0	0	0	34	0	776	0	0	0	0
कुल सदस्य संख्या	35438	19021	60754	30271	37954	182376	0	75236	168252	161197	267079	64226	3715	11192	10696
निष्क्रिय सदस्य संख्या	15260	6569	5520	10584	7032	0	0	852	1516	0	13091	0	143	0	95
कुल ऋणी संख्या	30850	9165	38918	19520	36512	118108	74	55440	128568	112162	205788	49488	3267	9053	8362
कुल कर्जा वितरण	9220.31	1685.25	11357.63	4843.37	6846.65	19039.72	7679.27	7321.78	15989.11	18131.88	11997.52	5860.20	338.13	756.10	552.97
लघु व्यवसाय कर्जा	8018.39	1254.62	10416.29	3970.34	5638.23	17039.01	0.00	6638.22	15013.43	17963.26	11997.52	1044.52	308.55	673.76	552.97
लघु उद्यम/धितो कर्जा	1056.20	310.59	862.67	873.03	678.07	893.34	0.00	652.24	690.97	168.62	0.00	27.17	29.59	82.34	0.00
अन्य कर्जा	145.72	120.04	78.67	0.00	530.35	1107.37	7679.27	31.33	284.70	0.00	0.00	4788.51	0.00	0.00	0.00
कर्जाको साँवा असुली	8523.94	1547.26	10341.41	4174.01	6067.83	15990.00	5892.81	5977.72	13152.73	15907.23	8917.59	5030.74	264.96	559.18	389.52
लघु व्यवसाय कर्जाको साँवा असुली	7415.47	1170.59	9524.60	3527.87	5125.80	14497.11	0.00	5415.51	12630.69	15793.87	8917.59	837.71	245.95	526.45	389.52
लघु उद्यम/धितो कर्जाको साँवा असुली	988.08	257.95	739.77	646.14	450.83	641.90	0.00	531.41	278.22	113.36	0.00	9.32	19.01	32.74	0.00
अन्य कर्जाको साँवा असुली	120.39	118.72	77.04	0.00	491.20	850.99	5892.81	30.80	243.82	0.00	0.00	4183.71	0.00	0.00	0.00
कुल बाँकी कर्जा	696.36	137.99	1016.23	669.36	778.82	3049.73	1786.46	1344.06	2836.37	2224.64	3079.93	829.46	73.17	196.92	163.44
लघु व्यवसाय कर्जा बाँकी	602.93	84.03	891.70	442.47	512.43	2541.91	0.00	1222.71	2382.74	2169.39	3079.93	206.81	62.60	147.32	163.44
लघु उद्यम/धितो कर्जा बाँकी	68.11	52.64	122.91	226.89	228.07	251.44	0.00	120.82	412.75	55.26	0.00	17.85	10.57	49.60	0.00
अन्य कर्जा बाँकी	25.33	1.32	1.63	0.00	38.33	256.38	1786.46	0.53	40.88	0.00	0.00	604.80	0.00	0.00	0.00
भाखा नाघेको कर्जा रकम	55.45	55.38	96.43	32.71	101.81	35.87	0.00	9.09	1.62	206.08	31.24	12.13	7.02	1.87	2.04
भाखा नाघेको ऋणी संख्या	0	3583	5520	4885	7032	3924	0	840	132	31376	24	2031	316	117	95
ब्याज असुली रकम	60.04	66.71	315.96	73.91	248.92	737.66	0.00	151.53	689.96	1009.68	1392.52	97.69	26.01	43.22	0.00
असुल हुन बाँकी ब्याज रकम	177.25	112.89	33.02	28.40	45.73	0.00	11.77	5.56	1.36	16.27	1.85	3.44	0.00	0.00	0.09
कर्जा नोक्सानी व्यवस्था	53.36	53.03	75.49	39.07	96.13	61.40	72.09	23.07	29.83	54.91	55.82	17.98	3.64	0.96	2.93
कुल बचतकर्ता संख्या	20784	13830	60754	29477	40982	177951	0	75236	168252	161197	0	64226	0	11192	10696
कुल बचत रकम	84.55	57.84	317.51	251.37	253.86	1093.41	0.00	370.03	2000.09	1073.23	0.00	339.38	28.30	68.09	52.83
अनिवार्य बचत	12.98	30.92	201.25	125.66	158.94	553.50	0.00	276.10	504.47	435.33	0.00	102.35	15.29	19.80	6.21
स्वेच्छिक बचत	71.38	24.93	98.03	125.71	33.06	264.71	0.00	93.94	418.11	621.77	0.00	237.03	13.00	48.30	15.58
अन्य बचत	0.20	1.99	18.24	0.00	61.86	143.80	0.00	0.00	891.15	16.13	0.00	0.00	0.00	0.00	31.04
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	131.40	0.00	0.00	186.36	0.00	0.00	0.00	0.00	0.00	0.00
कुल बचत/कुल कर्जा (%)	12.14%	41.92%	31.24%	37.55%	32.59%	35.85%	0.00%	27.53%	70.52%	48.24%	0.00%	40.92%	38.67%	34.58%	32.32%
लघु उद्यम कर्जा/कुल कर्जा (%)	9.78%	38.15%	12.09%	33.90%	29.28%	8.24%	0.00%	8.99%	14.55%	2.48%	0.00%	2.15%	14.45%	25.19%	0.00%

विवरण	First	Nagbeli	Kalika	Mirmire	Janautthan	Mithila	Womi	Lax	IMBSL	Mahila
कार्यक्षेत्र भएको जिल्ला संख्या	75	3	5	10	10	3	2	5	1	1
सेवा पुगेको जिल्ला संख्या	35	2	5	3	5	3	2	6	2	1
सेवा पुगेको गा.वि.स./त.पा. संख्या	0	48	57	32	19	19	11	31	8	1
कुल कर्मचारी संख्या	13	30	36	22	16	11	13	29	9	5
कुल शाखा संख्या	1	4	8	3	2	3	3	5	1	1
कुल केन्द्र संख्या	0	311	321	112	1	118	44	151	61	3
कुल समूह संख्या	0	980	1004	339	407	402	44	413	157	9
निष्क्रिय समूह संख्या	0	0	0	12	63	0	0	0	0	0
कुल सदस्य संख्या	0	4124	5105	1649	2814	1905	598	2255	785	45
निष्क्रिय सदस्य संख्या	0	0	0	50	291	0	8	0	0	0
कुल ऋणी संख्या	66	3188	3129	1025	1374	1839	372	1163	709	0
कुल कर्जा वितरण	1059.30	265.32	229.40	40.05	79.43	174.50	7.84	38.57	36.88	0.00
लघु व्यवसाय कर्जा	0.00	193.06	203.93	24.95	67.67	174.50	7.84	38.45	33.85	0.00
लघु उद्यम/धितो कर्जा	0.00	53.91	25.47	4.25	11.76	0.00	0.00	0.12	0.00	0.00
अन्य कर्जा	1059.30	18.35	0.00	10.85	0.00	0.00	0.00	0.00	3.04	0.00
कर्जाको साँवा असुली	570.26	169.25	145.82	15.41	49.38	137.16	2.31	11.06	7.01	0.00
लघु व्यवसाय कर्जाको साँवा असुली	0.00	137.05	132.39	7.15	40.84	137.16	2.31	11.06	6.86	0.00
लघु उद्यम/धितो कर्जाको साँवा असुली	0.00	21.24	13.42	1.02	8.54	0.00	0.00	0.00	0.00	0.00
अन्य कर्जाको साँवा असुली	570.26	10.96	0.00	7.24	0.00	0.00	0.00	0.00	0.15	0.00
कुल बाँकी कर्जा	487.36	96.07	83.58	24.64	30.04	37.34	5.53	27.51	29.88	0.00
लघु व्यवसाय कर्जा बाँकी	0.00	57.35	71.53	17.80	26.83	37.34	5.53	27.39	26.99	0.00
लघु उद्यम/धितो कर्जा बाँकी	0.00	33.81	12.05	3.23	3.22	0.00	0.00	0.12	0.00	0.00
अन्य कर्जा बाँकी	487.36	4.91	0.00	3.61	0.00	0.00	0.00	0.00	2.89	0.00
भाखा नाघेको कर्जा रकम	0.00	0.00	0.95	6.28	0.19	5.16	0.00	0.00	0.00	0.00
भाखा नाघेको ऋणी संख्या	0	0	127	197	1	86	0	0	0	0
ब्याज असुली रकम	72.61	0.00	17.83	4.04	5.76	4.11	0.34	1.73	1.39	0.00
असुल हुन बाँकी ब्याज रकम	0.18	0.00	0.03	1.79	0.05	0.99	0.04	0.24	0.00	0.00
कर्जा नोक्सानी व्यवस्था	4.85	1.22	0.89	2.41	0.49	2.44	0.05	0.28	0.30	0.00
कुल बचतकर्ता संख्या	0	4013	5105	1649	2523	1872	590	2253	785	0
कुल बचत रकम	0.00	18.74	22.21	2.75	8.32	6.50	1.06	4.02	2.90	
अनिवार्य बचत	0.00	13.39	3.16	1.78	4.73	2.15	0.75	2.51	2.59	0.01
स्वेच्छिक बचत	0.00	5.34	5.58	0.60	3.59	3.85	0.31	1.44	0.30	0.00
अन्य बचत	0.00	0.01	13.47	0.37	0.00	0.50	0.00	0.07	0.01	0.00
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
कुल बचत/कुल कर्जा (%)	0.00%	19.51%	26.58%	11.15%	27.68%	17.41%	19.18%	14.61%	9.69%	0.00%
लघु उद्यम कर्जा/कुल कर्जा (%)	0.00%	35.19%	14.42%	13.12%	10.71%	0.00%	0.00%	0.44%	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
A. Commercial Banks					
1	Nepal Bank Limited	NBL	2	Rastriya Banijya Bank	RBB
3	Nabil Bank Limited	NABIL	4	Nepal Investment Bank Limited	NIBL
5	Standard Chartered Bank Nepal Limited	SCBNL	6	Himalayan Bank Limited	HBL
7	Nepal SBI Bank Limited	NSBI	8	Nepal Bangladesh Bank Limited	NBB
9	Everest Bank Limited	EBL	10	Bank of Kathmandu Limited	BOK
11	Nepal Credit and Commerce Bank Limited	NCC	12	Nepal Industrial and Commercial Bank Limited	NIC
13	Lumbini Bank Limited	Lumbini	14	Machhapuchhre Bank Limited	MBL
15	Kumari Bank Limited	Kumari	16	Laxmi Bank Limited	Laxmi
17	Siddhartha Bank Limited	SBL	18	Agriculture Development Bank	ADBNL
19	Global 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. Development Banks					
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	Bageshori Development Bank Limited	Bageshori	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	Nava Durga Finance Co.Limited	Navadurga	26	Janaki Finance Co. Limited	Janaki
27	Pokhara Finance Limited	Pokhara	28	Central Finance Limited	Central
29	Premier Finance Co. Limited	Premier	30	Arun Finance Limited	Arun
31	Multipurpose Finance Co. Limited	Multipurpose	32	Synergy Finance Limited	Synergy
33	Shrijana Finance Limited	Srijana	34	Om Finance Limited	Om
35	World Merchant Banking & Finance Limited	WMBFL	36	Capital Merchant Banking & Finance Co. Limited	CMBFCL
37	Crystal Finance Limited	Crystal	38	Royal Merchant Banking & Finance Limited	Royal
39	Guheshworil Merchant Banking & Finance Limited	Guheshwori	40	Patan Finance Co. Limited	Patan
41	Fewa Finance Limited	Fewa	42	Everest Finance Limited	Everest
43	Prudential Finance Company Limited	Prudential	44	ICFC Finance Limited	ICFC
45	Sagarmatha Merchant Banking and Finance Limited	Sagarmatha	46	Civil Merchant Bittiya Sanstha Limited	Civil
47	Prabhu Finance Co. Limited	Prabhu	48	Imperial Finance Limited	Imperial
49	Kuber Merchant Finance Limited	Kuber	50	Nepal Express Finance Limited	NEFL
51	Valley Finance Limited	Valley	52	Seti Bittiya Sanstha Limited	Seti
53	Hama Merchant & Finance Limited	hama	54	Reliable Finance Limited	reliable
55	Api Finance Limited	Api	56	Namaste Bitya Sanstha Limited.	Namaste
57	Kaski Finance Limited	Kaski	58	Zenith Finance Limited	Zenith
59	Unique Finance Limited	Unique	60	Manjushree Financial Institution Limited	Manjushree
61	Subhalaxmi Finance Limited	Subhalaxmi	62	Jebil's Finance Limited	Jebils
63	Reliance Finance Limited	Reliance	64	Lotus Investment Finance Limited	Lotus
65	Baibhab Finance Limited	Baibhav	66	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	Sworojagar	16	Frist Microfinance Development Bank Limited	First
17	Nagbeli Microfinance Development Bank Limited	Nagbeli	18	Kalika Microcredit Development Bank Limited	Kalika
19	Mirmire Microfinance Development Bank Limited	Mirmire	20	Janautthan SamudayikMicrofinance Dev. Bank Limited	Janautthan
21	Mithila Laghu Bitta Bikas Banks Limited	Mithila	22	Womi Microfinance Bittiya Sanstha	Womi
23	Laxmi Microfinance Bittiya Sanstha Limited	Laxmi	24	ILFCO Microfinance Bittiya Sanstha Ltd.	ILFCO
25	Mahila Sahayatra Microfinance Dev. Bank	Mahila			