

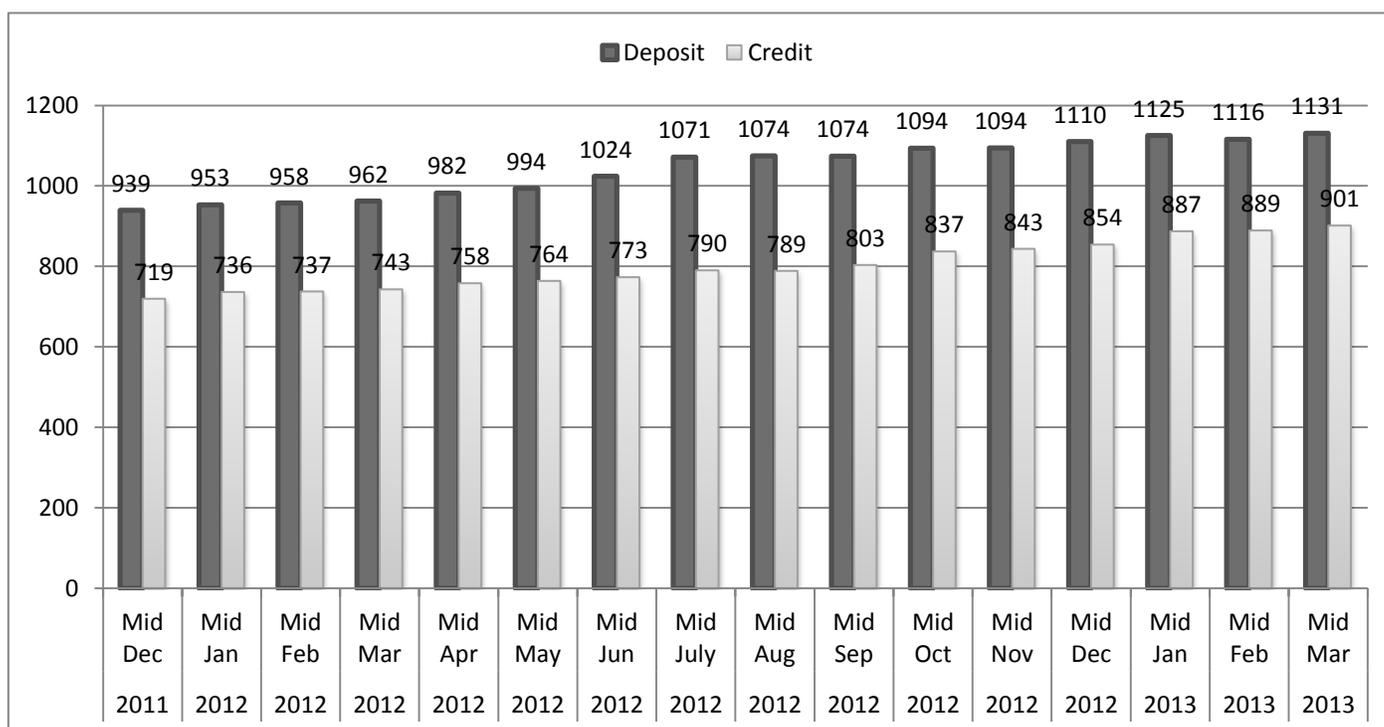
BANKING & FINANCIAL STATISTICS

Monthly

NEPAL RASTRA BANK

Bank & Financial Institution Regulation Department

Statistics Division



2069 Fagun
Mid-Mar, 2013
(Revised)

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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	26	213
Total Number of Licensed BFIs	32	90	66	26	214

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

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

Major Financial Indicators

as on Fagun End, 2069

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	58.7%	8.7%	5.1%	72.6%
2	Total Credit/GDP	45.5%	7.6%	4.8%	57.8%
3	Total Credit/ Total Deposit	77.4%	86.9%	93.6%	79.7%
4	Lcy Credit/Lcy Deposit & Core Capital	75.0%	74.3%	77.7%	75.1%
5	Fixed Deposit/Total Deposit	32.9%	4.4%	4.0%	41.3%
6	Saving Deposit/Total Deposit	38.1%	50.7%	46.3%	40.2%
7	Current Deposit/Total Deposit	9.6%	2.5%	0.0%	8.0%
8	NPL/ Total Loan	3.1%	5.6%	13.9%	4.3%
9	Total LLP/Total Loan	3.6%	4.9%	14.0%	4.6%
10	Deprived SectorLoan/Total Loan	3.6%	3.4%	2.6%	3.5%
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	12.6%	15.1%	20.5%	13.5%
2	Investment in Gov. Security/Total Deposit	14.8%	2.4%	2.7%	12.5%
3	Total Liquid Assets/Total Deposit	29.8%	31.9%	32.0%	30.2%
C. Capital Adequacy Ratios					
1	Core Capital/RWA (%)	9.6%	17.1%	15.7%	10.9%
2	Total Capital/RWA (%)	11.0%	18.0%	16.5%	12.3%
D. Other Information					
1	No. of Branches	1472	713	298	2483
2	No. of ATM	1175	152	77	1404
3	No. of Debit Card	2647782	246419	82049	2976250
4	No. of Credit Card	34256	0	0	34256
5	No. of Deposit Accounts	8146602	2011269	741951	10899822
6	No. of Loan	576185	179056	60125	815366
1	Wt. Avg Interest on Deposit	5.18			
	(a) Saving	4.24			
	(b) Fixed	7.56			
	(c) Call	4.79			
2	Wt. Avg Interest on Credit	12.33			

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-Feb	Mid-Mar	% Change			
		2010	2011	2012	2013	2013				
		1	2	3	4	5	2/1	3/2	4/3	5/4
1	CAPITAL FUND	75485.91	103407.53	115162.99	126314.31	126291.03	37.0%	11.4%	9.7%	0.0%
	a. Paid-up Capital	78357.08	98418.17	104303.78	113738.76	113746.09	25.6%	6.0%	9.0%	0.0%
	b. Statutory Reserves	14234.22	17727.34	22068.14	25498.31	25420.49	24.5%	24.5%	15.5%	-0.3%
	c. Retained Earning	-27003.31	-24280.93	-24321.75	-24342.93	-24405.94	-10.1%	0.2%	0.1%	0.3%
	d. Others Reserves	9897.93	11542.96	13112.82	11420.16	11530.38	16.6%	13.6%	-12.9%	1.0%
2	BORROWINGS	27377.62	34058.68	17805.91	26087.00	28457.61	24.4%	-47.7%	46.5%	9.1%
	a. NRB	7559.76	13307.22	4286.68	713.38	834.58	76.0%	-67.8%	-83.4%	17.0%
	b. "A"Class Licensed Institution	9794.34	10915.97	3297.01	12599.88	14828.63	11.5%	-69.8%	282.2%	17.7%
	c. Foreign Banks and Fin. Ins.	2043.47	2232.33	2507.93	2135.73	2115.31	9.2%	12.3%	-14.8%	-1.0%
	d. Other Financial Ins.	4247.49	1453.38	781.08	3104.60	3145.69	-65.8%	-46.3%	297.5%	1.3%
	e. Bonds and Securities	3732.56	6149.79	6933.22	3753.41	7533.39	64.8%	12.7%	8.7%	0.0%
3	DEPOSITS	785238.00	869951.43	1071394.11	1114165.36	1130812.18	10.8%	23.2%	4.0%	1.5%
	a. Current	82134.06	80934.33	95993.06	86024.68	90961.96	-1.5%	18.6%	-10.4%	5.7%
	b. Savings	305780.51	305589.21	400723.15	451130.80	454214.07	-0.1%	31.1%	12.6%	0.7%
	c. Fixed	265134.63	332726.29	372137.55	376224.89	377869.58	25.5%	11.8%	1.1%	0.4%
	d. Call Deposits	122927.86	139308.18	187998.54	184844.84	192022.42	13.3%	35.0%	-1.7%	3.9%
	e. Others	9260.94	11393.42	14541.81	15940.16	15744.15	23.0%	27.6%	9.6%	-1.2%
4	Bills Payable	1256.39	964.92	1626.36	1356.95	1212.44	-23.2%	68.5%	-16.6%	-10.6%
5	Other Liabilities	93435.28	106263.83	123660.25	150209.38	154301.93	13.7%	16.4%	21.5%	2.7%
	1. Loan Loss Provision	25878.40	30215.83	33873.99	41443.40	41453.52	16.8%	12.1%	22.3%	0.0%
	2. Interest Suspense a/c	27923.60	28130.02	26056.17	32044.44	35302.83	0.7%	-7.4%	23.0%	10.2%
	3. Others	39633.28	47917.98	63730.08	76721.53	77545.58	20.9%	33.0%	20.4%	1.1%
6	Reconciliation A/c	4061.74	9872.98	1537.81	6605.75	9671.20	143.1%	-84.4%	329.6%	46.4%
7	Profit & Loss A/c	21114.20	20198.37	19776.52	11275.69	12344.91	-4.3%	-2.1%	-43.0%	9.5%
	TOTAL	1007969.13	1144717.74	1350963.95	1436014.44	1463091.28	13.6%	18.0%	6.3%	1.9%
Assets										
1	LIQUID FUNDS	150503.17	147993.99	236056.86	187004.22	200177.41	-1.7%	59.5%	-20.8%	7.0%
	a. Cash Balance	20454.89	23950.22	31020.07	26657.17	29529.45	17.1%	29.5%	-14.1%	10.8%
	Nepalese Notes & Coins	19977.50	23410.19	30353.28	25869.76	28695.22	17.2%	29.7%	-14.8%	10.9%
	Foreign Currency	477.39	540.03	666.79	787.41	834.22	13.1%	23.5%	18.1%	5.9%
	b. Bank Balance	97818.17	90221.67	164605.21	113736.75	123063.21	-7.8%	82.4%	-30.9%	8.2%
	1. In Nepal Rastra Bank	54779.16	54649.30	120457.25	64255.62	76192.27	-0.2%	120.4%	-46.7%	18.6%
	2. "A"Class Licensed Institution	23351.07	15881.98	26284.33	22356.12	21571.89	-32.0%	65.5%	-14.9%	-3.5%
	3. Other Financial Ins.	9394.27	9176.54	7649.81	5217.59	4269.22	-2.3%	-16.6%	-31.8%	-18.2%
	4. In Foreign banks	10293.67	10513.86	10213.81	21907.42	21029.82	2.1%	-2.9%	114.5%	-4.0%
	c. Money at Call	32230.11	33822.11	40431.58	46610.30	47584.75	4.9%	19.5%	15.3%	2.1%
2	INVESTMENTS	84641.45	107562.37	137304.43	143841.55	141859.38	27.1%	27.7%	4.8%	-1.4%
	a. Govt. Securities	81922.12	105115.15	133251.15	143026.55	141039.39	28.3%	26.8%	7.3%	-1.4%
	b. Others	2719.33	2447.22	4053.28	815.01	819.98	-10.0%	65.6%	-79.9%	0.6%
3	SHARE & OTHER INVESTMENT	60629.17	53582.86	52851.08	57786.51	59673.28	-11.6%	-1.4%	9.3%	3.3%
4	LOANS & ADVANCES	609921.94	698778.98	779560.90	882381.89	894313.18	14.6%	11.6%	13.2%	1.4%
	a. Private Sector	593596.78	675113.87	741145.02	848641.36	869469.87	13.7%	9.8%	14.5%	2.5%
	b. Financial Institutions	12812.20	17299.98	31389.29	27681.15	18089.44	35.0%	81.4%	-11.8%	-34.7%
	c. Government Organizations	3512.96	6365.14	7026.59	6059.38	6753.88	81.2%	10.4%	-13.8%	11.5%
5	BILL PURCHED	2257.03	5149.73	9634.19	6257.11	6368.11	128.2%	87.1%	-35.1%	1.8%
6	LOANS AGT. COLLECTED BILLS	98.63	95.96	645.89	400.77	485.39	-2.7%	573.1%	-37.9%	21.1%
7	FIXED ASSETS	20405.87	24260.64	27146.40	28430.19	28678.90	18.9%	11.9%	4.7%	0.9%
8	OTHER ASSETS	69231.81	79138.14	93318.34	110953.99	113988.70	14.3%	17.9%	18.9%	2.7%
	a. Accrued Interests	29133.06	29689.70	27621.76	35654.89	41118.94	1.9%	-7.0%	29.1%	15.3%
	b. Others	40098.75	49448.44	65696.59	75299.10	72869.75	23.3%	32.9%	14.6%	-3.2%
9	Expenses not Written off	617.75	775.30	586.90	758.20	687.77	25.5%	-24.3%	29.2%	-9.3%
10	Non Banking Assets	1829.14	1549.65	2225.09	2963.51	3131.04	-15.3%	43.6%	33.2%	5.7%
11	Reconciliation Account	7397.61	21980.28	8638.94	11504.22	9333.62	197.1%	-60.7%	33.2%	-18.9%
12	Profit & Loss A/c	435.51	3849.83	2994.86	3732.37	4394.48	784.0%	-22.2%	24.6%	17.7%
	TOTAL	1007969.09	1144717.74	1350963.88	1436014.54	1463091.25	13.6%	18.0%	6.3%	1.9%

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

Liabilities		Mid-July			Mid-Feb	Mid-Mar	% 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	88283.20	88283.13	45.1%	30.6%	14.4%	0.0%
	a. Paid-up Capital	46630.42	58294.88	65983.34	73920.02	73920.02	25.0%	13.2%	12.0%	0.0%
	b. Statutory Reserves	12146.29	14925.88	18708.72	21536.11	21536.11	22.9%	25.3%	15.1%	0.0%
	c. Retained Earning	-26722.00	-24831.16	-19595.10	-17463.37	-17463.44	-7.1%	-21.1%	-10.9%	0.0%
	d. Others Reserves	8665.12	10674.85	12045.61	10290.44	10290.44	23.2%	12.8%	-14.6%	0.0%
2	BORROWINGS	19783.87	24852.84	15507.22	21719.43	24020.73	25.6%	-37.6%	40.1%	10.6%
	a. NRB	6752.63	10226.06	4286.68	704.14	825.34	51.4%	-58.1%	-83.6%	17.2%
	b. "A"Class Licensed Institution	4816.79	6320.98	1970.74	9014.52	11169.69	31.2%	-68.8%	357.4%	23.9%
	c. Foreign Banks and Fin. Ins.	1933.27	1868.09	2175.84	2135.73	2115.31	-3.4%	16.5%	-1.8%	-1.0%
	d. Other Financial Ins.	2553.40	379.95	146.18	2337.22	2382.58	-85.1%	-61.5%	1498.9%	1.9%
	e. Bonds and Securities	3727.77	6057.77	6927.77	7527.83	7527.81	62.5%	14.4%	8.7%	0.0%
3	DEPOSITS	630880.84	687587.89	867978.25	899149.86	915286.44	9.0%	26.2%	3.6%	1.8%
	a. Current	80606.20	78982.88	93304.43	83763.48	87523.02	-2.0%	18.1%	-10.2%	4.5%
	b. Savings	237709.33	231094.43	304786.78	346296.08	348421.33	-2.8%	31.9%	13.6%	0.6%
	c. Fixed	200058.50	253586.40	298835.74	298740.32	301020.16	26.8%	17.8%	0.0%	0.8%
	d. Call Deposits	105687.16	116624.66	161784.11	160394.28	168228.36	10.3%	38.7%	-0.9%	4.9%
	e. Others	6819.65	7299.52	9267.20	9955.71	10093.58	7.0%	27.0%	7.4%	1.4%
4	Bills Payable	1225.99	942.94	1599.38	1341.21	1198.82	-23.1%	69.6%	-16.1%	-10.6%
5	Other Liabilities	77413.03	84386.30	92665.24	113055.28	116483.67	9.0%	9.8%	22.0%	3.0%
	1. Loan Loss Provision	21631.80	21340.08	22093.98	25215.42	25284.24	-1.3%	3.5%	14.1%	0.3%
	2. Interest Suspense a/c	24101.35	23249.43	19491.92	23171.59	25591.76	-3.5%	-16.2%	18.9%	10.4%
	3. Others	31679.88	39796.79	51079.35	64668.27	65607.67	25.6%	28.4%	26.6%	1.5%
6	Reconciliation A/c	1234.62	5931.58	-3672.89	55.79	3291.61	380.4%	-161.9%	-101.5%	5799.5%
7	Profit & Loss A/c	16042.77	15598.52	15876.84	9366.27	10212.05	-2.8%	1.8%	-41.0%	9.0%
	TOTAL	787300.95	878364.52	1067096.61	1132971.06	1158776.46	11.6%	21.5%	6.2%	2.3%
Assets										
1	LIQUID FUNDS	102748.96	98071.74	161785.49	120258.65	136738.44	-4.6%	65.0%	-25.7%	13.7%
	a. Cash Balance	17573.08	20265.25	26026.91	21877.33	24378.39	15.3%	28.4%	-15.9%	11.4%
	Nepalese Notes & Coins	17137.21	19764.98	25398.02	21136.34	23588.93	15.3%	28.5%	-16.8%	11.6%
	Foreign Currency	435.87	500.27	628.90	740.99	789.47	14.8%	25.7%	17.8%	6.5%
	b. Bank Balance	69551.50	63293.26	127706.17	80144.34	91352.11	-9.0%	101.8%	-37.2%	14.0%
	1. In Nepal Rastra Bank	49542.70	48727.39	110572.60	54143.96	66146.98	-1.6%	126.9%	-51.0%	22.2%
	2. "A"Class Licensed Institution	8460.38	3826.02	6784.54	3950.31	4124.43	-54.8%	77.3%	-41.8%	4.4%
	3. Other Financial Ins.	1333.74	284.61	187.69	258.22	179.52	-78.7%	-34.1%	37.6%	-30.5%
	4. In Foreign banks	10214.68	10455.24	10161.35	21791.86	20901.18	2.4%	-2.8%	114.5%	-4.1%
	c. Money at Call	15624.38	14513.24	8052.41	18236.98	21007.94	-7.1%	-44.5%	126.5%	15.2%
2	INVESTMENTS	81343.80	102655.92	131017.87	138572.69	136371.34	26.2%	27.6%	5.8%	-1.6%
	a. Govt. Securities	79079.55	100267.30	127213.05	137809.52	135603.19	26.8%	26.9%	8.3%	-1.6%
	b. Others	2264.25	2388.62	3804.83	763.17	768.15	5.5%	59.3%	-79.9%	0.7%
3	SHARE & OTHER INVESTMENT	52697.30	46901.44	50254.78	54517.69	56376.97	-11.0%	7.1%	8.5%	3.4%
4	LOANS & ADVANCES	467107.25	522853.34	612322.64	693120.65	701676.95	11.9%	17.1%	13.2%	1.2%
	a. Private Sector	453049.03	503339.45	577113.21	662676.28	680258.28	11.1%	14.7%	14.8%	2.7%
	b. Financial Institutions	11270.64	13362.34	28302.71	24488.98	14768.79	18.6%	111.8%	-13.5%	-39.7%
	c. Government Organizations	2787.58	6151.55	6906.71	5955.39	6649.89	120.7%	12.3%	-13.8%	11.7%
5	BILL PURCHED	2172.60	5073.85	9606.97	6193.74	6351.45	133.5%	89.3%	-35.5%	2.5%
6	LOANS AGT. COLLECTED BILLS	98.63	95.96	645.89	400.77	485.39	-2.7%	573.1%	-37.9%	21.1%
7	FIXED ASSETS	13896.13	16098.81	19818.66	20596.20	20801.75	15.9%	23.1%	3.9%	1.0%
8	OTHER ASSETS	60702.94	66675.11	76147.88	91253.87	93476.00	9.8%	14.2%	19.8%	2.4%
	a. Accrued Interests	25188.38	24341.43	20790.32	26584.12	31130.18	-3.4%	-14.6%	27.9%	17.1%
	b. Others	35514.55	42333.67	55357.56	64669.75	62345.82	19.2%	30.8%	16.8%	-3.6%
9	Expenses not Written off	458.84	600.70	447.80	534.97	526.98	30.9%	-25.5%	19.5%	-1.5%
10	Non Banking Assets	1616.61	1376.57	1638.51	2088.84	2093.87	-14.8%	19.0%	27.5%	0.2%
11	Reconciliation Account	4457.91	17961.09	3410.11	4886.78	2964.44	302.9%	-81.0%	43.3%	-39.3%
12	Profit & Loss A/c	0.00	0.00	0.00	546.30	912.84	0.0%	0.0%	0.0%	67.1%
	TOTAL	787300.95	878364.52	1067096.59	1132971.16	1158776.42	11.6%	21.5%	6.2%	2.3%

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

Liabilities		Mid-July			Mid-Feb	Mid-Mar	% Change			
		2010	2011	2012	2013	2013				
		1	2	3	4	5	2/1	3/2	4/3	5/4
1	CAPITAL FUND	15328.16	22524.65	22702.17	23822.37	23855.08	46.9%	0.8%	4.9%	0.1%
	a. Paid-up Capital	14535.31	20895.09	21224.20	22361.15	22367.52	43.8%	1.6%	5.4%	0.0%
	b. Statutory Reserves	697.90	1138.32	1555.69	1901.66	1917.91	63.1%	36.7%	22.2%	0.9%
	c. Retained Earning	-443.94	67.66	-764.13	-1020.09	-989.54	-115.2%	-1229.4%	33.5%	-3.0%
	d. Others Reserves	538.89	423.58	686.41	579.65	559.18	-21.4%	62.1%	-15.6%	-3.5%
2	BORROWINGS	4442.79	4700.02	1193.00	2539.70	2773.73	5.8%	-74.6%	112.9%	9.2%
	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	1757.50	1995.80	-53.3%	-51.2%	169.9%	13.6%
	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	767.38	763.11	-31.1%	-63.3%	275.5%	-0.6%
	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	135113.72	136314.08	25.9%	31.4%	6.1%	0.9%
	a. Current	1417.40	1860.53	2657.06	2240.97	3416.72	31.3%	42.8%	-15.7%	52.5%
	b. Savings	36106.43	42968.28	60924.67	68029.60	69105.73	19.0%	41.8%	11.7%	1.6%
	c. Fixed	24242.14	31162.87	37454.34	40635.34	40258.67	28.5%	20.2%	8.5%	-0.9%
	d. Call Deposits	14605.32	20407.66	25427.81	23528.04	22864.73	39.7%	24.6%	-7.5%	-2.8%
	e. Others	579.52	487.34	836.23	679.77	668.23	-15.9%	71.6%	-18.7%	-1.7%
4	Bills Payable	6.00	17.78	18.91	11.13	10.74	196.1%	6.3%	-41.1%	-3.5%
5	Other Liabilities	8151.15	10858.30	13437.99	17660.94	17654.44	33.2%	23.8%	31.4%	0.0%
	1. Loan Loss Provision	1921.50	3520.41	4781.47	5731.67	5767.02	83.2%	35.8%	19.9%	0.6%
	2. Interest Suspense a/c	2821.73	3189.40	3068.90	3939.53	4419.25	13.0%	-3.8%	28.4%	12.2%
	3. Others	3407.92	4148.49	5587.62	7989.74	7468.17	21.7%	34.7%	43.0%	-6.5%
6	Reconciliation A/c	1412.56	2577.40	3894.17	4549.50	4240.86	82.5%	51.1%	16.8%	-6.8%
7	Profit & Loss A/c	2168.20	2171.41	2347.45	1274.79	1370.71	0.1%	8.1%	-45.7%	7.5%
	TOTAL	108459.67	139736.22	170893.79	184972.16	186219.64	28.8%	22.3%	8.2%	0.7%
Assets										
1	LIQUID FUNDS	26036.28	29411.27	47387.40	41989.61	40228.38	13.0%	61.1%	-11.4%	-4.2%
	a. Cash Balance	1932.26	2465.05	3646.17	3629.48	3876.17	27.6%	47.9%	-0.5%	6.8%
	Nepalese Notes & Coins	1891.54	2426.96	3609.10	3583.53	3831.78	28.3%	48.7%	-0.7%	6.9%
	Foreign Currency	40.72	38.09	37.08	45.95	44.39	-6.5%	-2.7%	23.9%	-3.4%
	b. Bank Balance	13190.48	13229.83	20316.68	17669.14	16738.41	0.3%	53.6%	-13.0%	-5.3%
	1. In Nepal Rastra Bank	2698.20	3511.87	5968.59	6451.34	6218.42	30.2%	70.0%	8.1%	-3.6%
	2. "A"Class Licensed Institution	6785.58	5973.60	10461.52	8820.66	8486.79	-12.0%	75.1%	-15.7%	-3.8%
	3. Other Financial Ins.	3627.70	3685.74	3834.11	2281.58	1904.55	1.6%	4.0%	-40.5%	-16.5%
	4. In Foreign banks	78.99	58.62	52.46	115.56	128.64	-25.8%	-10.5%	120.3%	11.3%
	c. Money at Call	10913.54	13716.40	23424.55	20690.99	19613.80	25.7%	70.8%	-11.7%	-5.2%
2	INVESTMENTS	2073.09	2519.63	3728.21	3097.82	3262.61	21.5%	48.0%	-16.9%	5.3%
	a. Govt. Securities	1633.26	2497.03	3701.16	3097.72	3262.51	52.9%	48.2%	-16.3%	5.3%
	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	2086.88	2046.44	-29.3%	-51.4%	28.3%	-1.9%
4	LOANS & ADVANCES	65827.92	88923.32	100611.07	116129.56	118484.76	35.1%	13.1%	15.4%	2.0%
	a. Private Sector	65642.92	88169.21	99510.91	113263.50	115521.99	34.3%	12.9%	13.8%	2.0%
	b. Financial Institutions	177.78	609.74	1022.55	2786.09	2882.79	243.0%	67.7%	172.5%	3.5%
	c. Government Organizations	7.22	144.37	77.61	79.98	79.98	1898.8%	-46.2%	3.1%	0.0%
5	BILL PURCHED	10.17	45.71	10.73	4.40	10.19	349.5%	-76.5%	-58.9%	131.5%
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	4230.69	4266.32	38.0%	2.0%	8.4%	0.8%
8	OTHER ASSETS	5186.02	7635.07	8164.94	10867.98	11659.02	47.2%	6.9%	33.1%	7.3%
	a. Accrued Interests	2903.61	3339.09	3247.83	4031.20	4543.64	15.0%	-2.7%	24.1%	12.7%
	b. Others	2282.41	4295.98	4917.11	6836.79	7115.39	88.2%	14.5%	39.0%	4.1%
9	Expenses not Written off	79.17	110.60	68.87	142.99	74.25	39.7%	-37.7%	107.6%	-48.1%
10	Non Banking Assets	24.30	12.72	275.99	458.00	508.74	-47.7%	2069.5%	65.9%	11.1%
11	Reconciliation Account	1511.69	2617.46	3917.20	4609.36	4212.49	73.1%	49.7%	17.7%	-8.6%
12	Profit & Loss A/c	207.51	1288.76	1198.79	1354.85	1466.43	521.1%	-7.0%	13.0%	8.2%
	TOTAL	108459.68	139736.22	170893.70	184972.16	186219.64	28.8%	22.3%	8.2%	0.7%

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

Liabilities		Mid-July			Mid-Feb	Mid-Mar	% Change			
		2010	2011	2012	2013	2013				
		1	2	3	4	5	2/1	3/2	4/3	5/4
1	CAPITAL FUND	19437.92	21818.44	15318.24	14208.75	14152.81	12.2%	-29.8%	-7.2%	-0.4%
	a. Paid-up Capital	17191.35	19228.21	17096.24	17457.59	17458.55	11.8%	-11.1%	2.1%	0.0%
	b. Statutory Reserves	1390.03	1663.13	1803.73	2060.54	1966.46	19.6%	8.5%	14.2%	-4.6%
	c. Retained Earning	162.63	482.56	-3962.52	-5859.46	-5952.96	196.7%	-921.1%	47.9%	1.6%
	d. Others Reserves	693.92	444.53	380.79	550.07	680.76	-35.9%	-14.3%	44.5%	23.8%
2	BORROWINGS	3150.96	4505.82	1105.70	1827.87	1663.14	43.0%	-75.5%	65.3%	-9.0%
	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	1827.87	1663.14	53.9%	-79.3%	170.7%	-9.0%
	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	79901.77	79211.66	10.4%	-11.0%	5.0%	-0.9%
	a. Current	110.47	90.92	31.57	20.23	22.22	-17.7%	-65.3%	-35.9%	9.9%
	b. Savings	31964.75	31526.50	35011.70	36805.12	36687.01	-1.4%	11.1%	5.1%	-0.3%
	c. Fixed	40833.98	47977.03	35847.48	36849.23	36590.76	17.5%	-25.3%	2.8%	-0.7%
	d. Call Deposits	2635.37	2275.86	786.61	922.52	929.32	-13.6%	-65.4%	17.3%	0.7%
	e. Others	1861.76	3606.57	4438.39	5304.68	4982.34	93.7%	23.1%	19.5%	-6.1%
4	Bills Payable	24.40	4.20	8.07	4.61	2.88	-82.8%	92.2%	-42.9%	-37.6%
5	Other Liabilities	7871.10	11019.23	17557.02	19493.15	20163.82	40.0%	59.3%	11.0%	3.4%
	1. Loan Loss Provision	2325.10	5355.35	6998.55	10496.31	10402.26	130.3%	30.7%	50.0%	-0.9%
	2. Interest Suspense a/c	1000.53	1691.19	3495.35	4933.33	5291.82	69.0%	106.7%	41.1%	7.3%
	3. Others	4545.48	3972.70	7063.11	4063.52	4469.73	-12.6%	77.8%	-42.5%	10.0%
6	Reconciliation A/c	1414.56	1364.00	1316.54	2000.45	2138.73	-3.6%	-3.5%	51.9%	6.9%
7	Profit & Loss A/c	2903.23	2428.44	1552.23	634.62	762.15	-16.4%	-36.1%	-59.1%	20.1%
	TOTAL	112208.51	126617.00	112973.55	118071.22	118095.19	12.8%	-10.8%	4.5%	0.0%
Assets										
1	LIQUID FUNDS	21717.93	20510.98	26883.96	24755.95	23210.59	-5.6%	31.1%	-7.9%	-6.2%
	a. Cash Balance	949.55	1219.92	1346.98	1150.36	1274.89	28.5%	10.4%	-14.6%	10.8%
	Nepalese Notes & Coins	948.74	1218.25	1346.17	1149.88	1274.51	28.4%	10.5%	-14.6%	10.8%
	Foreign Currency	0.80	1.67	0.82	0.48	0.37	108.0%	-50.9%	-41.9%	-21.8%
	b. Bank Balance	15076.19	13698.58	16582.35	15923.27	14972.69	-9.1%	21.1%	-4.0%	-6.0%
	1. In Nepal Rastra Bank	2538.26	2410.04	3916.06	3660.32	3826.87	-5.1%	62.5%	-6.5%	4.6%
	2. "A"Class Licensed Institution	8105.10	6082.36	9038.28	9585.15	8960.67	-25.0%	48.6%	6.1%	-6.5%
	3. Other Financial Ins.	4432.83	5206.19	3628.01	2677.80	2185.15	17.4%	-30.3%	-26.2%	-18.4%
	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	7682.33	6963.01	-1.8%	60.1%	-14.2%	-9.4%
2	INVESTMENTS	1224.57	2386.81	2558.35	2171.04	2225.43	94.9%	7.2%	-15.1%	2.5%
	a. Govt. Securities	1209.31	2350.81	2336.94	2119.30	2173.69	94.4%	-0.6%	-9.3%	2.6%
	b. Others	15.26	36.00	221.41	51.74	51.74	136.0%	515.0%	-76.6%	0.0%
3	SHARE & OTHER INVESTMENT	3203.18	3337.88	970.29	1181.95	1249.87	4.2%	-70.9%	21.8%	5.7%
4	LOANS & ADVANCES	76986.77	87002.32	66627.19	73131.68	74151.47	13.0%	-23.4%	9.8%	1.4%
	a. Private Sector	74904.83	83605.21	64520.90	72701.58	73689.60	11.6%	-22.8%	12.7%	1.4%
	b. Financial Institutions	1363.78	3327.90	2064.03	406.09	437.86	144.0%	-38.0%	-80.3%	7.8%
	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	58.96	6.46	-59.4%	-45.3%	257.5%	-89.0%
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	3734.90	4333.69	3423.26	3603.31	3610.83	16.0%	-21.0%	5.3%	0.2%
8	OTHER ASSETS	3342.85	4827.95	9005.53	8832.14	8853.68	44.4%	86.5%	-1.9%	0.2%
	a. Accrued Interests	1041.07	2009.17	3583.61	5039.58	5445.13	93.0%	78.4%	40.6%	8.0%
	b. Others	2301.78	2818.78	5421.92	3792.57	3408.55	22.5%	92.3%	-30.1%	-10.1%
9	Expenses not Written off	79.74	64.00	70.23	80.23	86.54	-19.7%	9.7%	14.2%	7.9%
10	Non Banking Assets	188.23	160.36	310.59	416.67	528.44	-14.8%	93.7%	34.2%	26.8%
11	Reconciliation Account	1428.01	1401.74	1311.63	2008.08	2156.69	-1.8%	-6.4%	53.1%	7.4%
12	Profit & Loss A/c	228.01	2561.07	1796.07	1831.22	2015.20	1023.2%	-29.9%	2.0%	10.0%
	TOTAL	112208.46	126616.99	112973.60	118071.22	118095.19	12.8%	-10.8%	4.5%	0.0%

Statement of Assets and Liabilities

as on Fagun End, 2069

Rs. in Million

Liabilities		Class "A"	Class "B"	Class "C"	Total
1	CAPITAL FUND	88,283.1	23,855.1	14,152.8	126,291.0
	a. Paid-up Capital	73,920.0	22,367.5	17,458.5	113,746.1
	b. Calls in Advance	3,004.8	87.6	124.5	3,217.0
	c. Proposed Bonus Share	0.0	164.9	137.4	302.3
	d. General Reserves	21,536.1	1,917.9	1,966.5	25,420.5
	e. Share Premium	213.1	38.5	55.9	307.5
	f. Retained Earning	-17,463.4	-989.5	-5,953.0	-24,405.9
	g. Others Reserves Fund	7,072.6	268.2	362.9	7,703.6
2	BORROWINGS	24,020.7	2,773.7	1,663.1	28,457.6
	a. NRB	825.3	9.2	0.0	834.6
	b. Interbank Borrowing	11,169.7	1,995.8	1,663.1	14,828.6
	c. Foreign Banks and Fin. Ins.	2,115.3	0.0	0.0	2,115.3
	d. Other Financial Ins.	2,382.6	763.1	0.0	3,145.7
	e. Bonds and Securities	7,527.8	5.6	0.0	7,533.4
3	DEPOSITS	915,286.4	136,314.1	79,211.7	1,130,812.2
	a. Current	87,523.0	3,416.7	22.2	90,962.0
	Domestic	72,741.1	3,394.0	22.2	76,157.4
	Foreign	14,781.9	22.7	0.0	14,804.6
	b. Savings	348,421.3	69,105.7	36,687.0	454,214.1
	Domestic	340,648.3	69,032.0	36,687.0	446,367.3
	Foreign	7,773.0	73.8	0.0	7,846.8
	c. Fixed	301,020.2	40,258.7	36,590.8	377,869.6
	Domestic	267,714.5	40,189.7	36,537.4	344,441.6
	Foreign	33,305.7	69.0	53.4	33,428.0
	d. Call Deposits	168,228.4	22,864.7	929.3	192,022.4
	Domestic	154,189.9	22,832.8	929.3	177,952.1
	Foreign	14,038.4	31.9	0.0	14,070.4
	e. Others	10,093.6	668.2	4,982.3	15,744.1
	Domestic	8,634.8	668.2	4,982.3	14,285.4
	Foreign	1,458.8	0.0	0.0	1,458.8
4	Bills Payable	1,198.8	10.7	2.9	1,212.4
5	Other Liabilities	116,483.7	17,654.4	20,163.8	154,301.9
	1. Sundry Creditors	15,649.4	541.1	706.6	16,897.1
	2. Loan Loss Provision	25,284.2	5,767.0	10,402.3	41,453.5
	3. Interest Suspense a/c	25,591.8	4,419.3	5,291.8	35,302.8
	4. Others	49,958.2	6,927.1	3,763.1	60,648.4
6	Reconciliation A/c	3,291.6	4,240.9	2,138.7	9,671.2
7	Profit & Loss A/c	10,212.0	1,370.7	762.1	12,344.9
TOTAL LIABILITIES		1,158,776.5	186,219.6	118,095.2	1,463,091.3

Assets		Class "A"	Class "B"	Class "C"	Total
1	LIQUID FUNDS	136,738.4	40,228.4	23,210.6	200,177.4
	a. Cash Balance	24,378.4	3,876.2	1,274.9	29,529.4
	Nepalese Notes & Coins	23,588.9	3,831.8	1,274.5	28,695.2
	Foreign Currency	789.5	44.4	0.4	834.2
	b. Bank Balance	91,352.1	16,738.4	14,972.7	123,063.2
	1. In Nepal Rastra Bank	66,147.0	6,218.4	3,826.9	76,192.3
	Domestic Currency	65,165.6	6,206.6	3,826.8	75,199.0
	Foreign Currency	981.4	11.9	0.0	993.3
	2. "A"Class Licensed Institution	4,124.4	8,486.8	8,960.7	21,571.9
	Domestic Currency	3,775.7	8,456.6	8,760.4	20,992.8
	Foreign Currency	348.7	30.1	200.2	579.1
	3. Other Financial Ins.	179.5	1,904.6	2,185.1	4,269.2
	4. In Foreign Banks	20,901.2	128.6	0.0	21,029.8
	c. Money at Call	21,007.9	19,613.8	6,963.0	47,584.8
	Domestic Currency	12,162.2	19,564.1	6,963.0	38,689.4
	Foreign Currency	8,845.7	49.7	0.0	8,895.4
2	INVESTMENT IN SECURITIES	136,371.3	3,262.6	2,225.4	141,859.4
	a. Govt. Securities	135,603.2	3,262.5	2,173.7	141,039.4
	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	377.3	0.0	0.2	377.5
3	SHARE & OTHER INVESTMENT	56,377.0	2,046.4	1,249.9	59,673.3
	a. Interbank Lending	2,921.6	228.1	43.3	3,192.9
	b. Non Residents	1.8	0.0	45.8	47.6
	c. Others	53,453.5	1,818.4	1,160.8	56,432.7
4	LOANS & ADVANCES	701,677.0	118,484.8	74,151.5	894,313.2
	a. Private Sector	680,258.3	115,522.0	73,689.6	869,469.9
	b. Financial Institutions	14,768.8	2,882.8	437.9	18,089.4
	c. Government Organizations	6,649.9	80.0	24.0	6,753.9
5	BILL PURCHASED	6,351.5	10.2	6.5	6,368.1
	a. Domestic Bills Purchased	1,581.3	5.6	6.5	1,593.4
	b. Foreign Bills Purchased	1,917.1	4.6	0.0	1,921.7
	c. Import Bills & Imports	2,853.1	0.0	0.0	2,853.1
6	LOANS AGAINST COLLECTED BILLS	485.4	0.0	0.0	485.4
	a. Against Domestic Bills	403.4	0.0	0.0	403.4
	b. Against Foreign Bills	82.0	0.0	0.0	82.0
7	FIXED ASSETS	20,801.8	4,266.3	3,610.8	28,678.9
8	OTHER ASSETS	93,476.0	11,659.0	8,853.7	113,988.7
	a. Accrued Interest:	31,130.2	4,543.6	5,445.1	41,118.9
	Financial Institutions	459.5	121.1	4.3	584.8
	Government Enterprises	1,143.4	118.2	249.6	1,511.2
	Private Sector	29,527.3	4,304.4	5,191.2	39,022.9
	b. Staff Loans / Adv.	15,056.3	688.6	335.4	16,080.3
	c. Sundry Debtors	11,675.5	1,711.5	833.2	14,220.1
	d. Cash In Transit	610.0	0.3	0.7	610.9
	e. Others	35,004.1	4,715.1	2,239.3	41,958.4
9	Expenses not Written off	527.0	74.3	86.5	687.8
10	Non Banking Assets	2,093.9	508.7	528.4	3,131.0
11	Reconciliation Account	2,964.4	4,212.5	2,156.7	9,333.6
12	Profit & Loss A/c	912.8	1,466.4	2,015.2	4,394.5
	TOTAL ASSETS	1,158,776.4	186,219.6	118,095.2	1,463,091.3

Aggregate Profit & Loss Account

Up to Fagun , 2069

Rs. in Million

Expenses	Class "A"	Class "B"	Class "C"	Total
1 Interest Expenses	29525.99	7732.49	5170.58	42429.05
1.1 Deposit Liabilities	29132.52	7613.09	5120.58	41866.19
1.1.1 Saving A/c	8864.31	3294.42	2013.04	14171.77
1.1.2 Fixed A/c	15508.49	3221.11	3045.27	21774.87
1.1.2.1 Upto 3 Months Fixed A/c	650.99	36.80	68.52	756.31
1.1.2.2 3 to 6 Months fixed A/c	777.05	111.48	99.07	987.60
1.1.2.3 6 Months to 1 Year Fixed A/c	6665.48	1936.67	1551.13	10153.28
1.1.2.4 Above 1 Year	7414.97	1136.17	1326.54	9877.68
1.1.3 Call Deposit	4729.71	1097.55	62.15	5889.42
1.1.4 Certificate of Deposits	30.01	0.00	0.12	30.13
1.2 Others	393.47	119.40	49.99	562.86
2 Commission/Fee Expense	228.85	2.90	2.93	234.68
3 Employees Expenses	7241.01	1133.16	577.55	8951.73
4 Office Operating Expenses	6492.13	1362.77	1089.19	8944.10
5 Exchange Fluctuation Loss	37.66	0.71	2.63	41.00
5.1 Due to Change in Exchange Rates	35.43	0.55	0.00	35.99
5.2 Due to Foreign Currency Transactions	2.23	0.16	2.63	5.01
6 Non-Operating Expenses	998.27	40.91	4.02	1043.21
7. Provision for Risk	5237.23	2305.25	1810.53	9353.01
7.1 Loan loss Provision	4706.76	2044.20	1589.46	8340.42
7.1.1 General Loan loss Provision	1286.67	251.34	564.67	2102.68
7.1.2 Special Loan Loss Provision	3363.49	1742.95	951.59	6058.03
7.1.3 Additional Loan Loss Provision	56.60	49.91	73.19	179.70
7.2. Provision for Non-Banking Assets	556.38	201.16	209.83	967.38
7.3. Provision for Loss on Investment	0.00	0.65	4.97	5.62
7.4. Provision for Loss of Other Assets	-25.91	59.24	6.26	39.59
8 Loan Written Off	50.15	75.45	1.99	127.59
9 Provision for Staff Bonus	1177.53	96.82	31.09	1305.44
10 Provision for Income Tax	3584.03	264.28	92.42	3940.73
11 Others	100.29	0.18	0.36	100.82
12 Net Profit	10074.07	756.47	725.30	11555.85
TOTAL EXPENSES	64747.22	13771.39	9508.58	88027.19
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Income	Class "A"	Class "B"	Class "C"	Total
1. Interest Income	52818.30	10647.40	6318.23	69783.94
1.1. On Loans and Advance	49281.35	9673.08	5720.16	64674.59
1.2. On Investment	2365.66	84.88	71.61	2522.15
1.2.1 Government Bonds	2088.51	79.55	58.66	2226.72
1.2.2 Foreign Bonds	29.38	0.00	0.00	29.38
1.2.3 NRB Bonds	221.92	4.46	5.64	232.02
1.2.4 Deventure & Bonds	25.84	0.87	7.31	34.02
1.3 Agency Balance	574.50	61.73	74.19	710.42
1.4 On Call Deposit	256.04	652.61	268.99	1177.65
1.5 Others	340.76	175.09	183.28	699.13
2. Comission & Discount	3885.52	384.63	118.80	4388.95
2.1 Bills Purchase & Discount	162.29	1.24	0.00	163.52
2.2 Comission	3075.68	212.47	57.05	3345.19
2.3 Others	647.56	170.93	61.75	880.24
3 Income From Exchange Fluctuation	1766.53	14.67	0.77	1781.97
3.1 Due to Change in Exchange Rate	-1170.28	0.69	0.77	-1168.82
3.2 Due to Foreign Currency Trans.	2936.81	13.98	0.00	2950.79
4 Other Operating Income	1811.27	599.37	336.33	2746.97
5 Non Operating Income	1081.83	141.99	79.63	1303.45
6 Provision Written Back	1977.34	1069.45	664.19	3710.98
7 Recovery from Written off Loan	442.85	26.63	9.68	479.17
8 Income from Extra Ordinary Expenses	188.71	35.05	2.60	226.35
9 Net Loss	774.85	852.20	1978.36	3605.41
TOTAL INCOME	64747.22	13771.39	9508.58	88027.19

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

as on Fagun End, 2069

Sector Wise		Class "A"	Class "B"	Class "C"	Total
1	Agricultural and Forest Related	28224.60	5406.45	2019.45	35650.50
2	Fishery Related	1890.99	128.61	23.78	2043.38
3	Mining Related	3836.94	176.58	224.91	4238.43
4	Manufacturing (Producing) Related	166366.90	8241.45	5575.59	180183.95
5	Construction	66198.89	14072.20	9438.90	89709.99
6	Electricity, Gas and Water	16782.76	1683.38	295.76	18761.91
7	Metal Products, Mach. & Ele. Eqp.	9086.80	1959.79	945.47	11992.06
8	Tras., Com. and Public Utilities	23386.25	10735.44	5647.01	39768.70
9	Wholesaler & Retailer	152149.01	24648.34	11041.63	187838.98
10	Finance, Insurance and Real Estate	63591.13	11054.55	7629.96	82275.64
11	Hotel or Restaurant	17828.55	4132.26	1932.62	23893.43
12	Other Services	34780.80	5936.35	3024.34	43741.49
13	Consumption Loans	45867.91	8573.15	6072.20	60513.26
14	Local Government	766.01	31.05	52.73	849.80
15	Others	77756.21	21681.31	19702.24	119139.75
Total sectorwise Loan		708513.78	118460.92	73459.32	900434.01

Product Wise		Class "A"	Class "B"	Class "C"	Total
1	Term Loan	100185.49	13938.97	10602.40	124726.86
2	Overdraft	136654.62	32249.90	0.00	168904.52
3	Trust Receipt Loan / Import Loan	47147.22	0.00	0.09	47147.31
4	Demand & Other Working Capital Loan	173185.96	14860.12	19178.77	207224.85
5	Res. Per. H. Loan (Up to Rs. 10 mil.)	41715.88	11194.52	6336.03	59246.43
6	Real Estate Loan	64326.38	12362.69	11923.86	88612.92
7	Margin Nature Loan	6037.51	2262.57	2848.52	11148.60
8	Hire Purchase Loan	32741.99	12387.10	7166.85	52295.94
9	Deprived Sector Loan	25526.35	4015.83	1961.16	31503.34
10	Bills Purchased	6793.77	10.19	6.46	6810.42
11	Other Product	74198.64	15179.03	13605.95	102983.61
Total Product wise Loan		708513.80	118460.92	73630.09	900604.80

Collateral Wise		Class "A"	Class "B"	Class "C"	Total
1	Gold and Silver	25074.37	3027.50	553.46	28655.34
2	Government Securities	2188.69	25.21	11.79	2225.69
3	Non Governmental Securities	4640.57	1856.39	1369.23	7866.19
4	Fixed Deposit Receipts	6859.45	1404.26	1680.19	9943.90
5	Own	6388.34	1404.17	1680.19	9472.69
6	Other Licences Institutions	471.11	0.09	0.00	471.20
7	Collateral of Properties	605882.59	108990.20	63437.76	778310.54
8	Fixed Assets	470354.23	108598.41	63033.76	641986.41
9	Current Assets	135528.35	391.79	403.99	136324.13
10	Against security of Bill	8183.95	18.19	14.24	8216.39
11	Domestic Bills	702.68	5.60	14.24	722.52
12	Foreign Bills	7481.27	12.59	0.00	7493.86
13	Against Guarantee	15359.80	2142.64	923.26	18425.70
14	Government Guarantee	3009.04	97.45	65.62	3172.11
15	Institutional Guarantee	9254.81	744.38	318.06	10317.25
16	Personal Guarantee	656.07	254.05	356.19	1266.30
17	Collective Guarantee	295.57	1023.49	21.14	1340.19
18	Int. Rtd. Foreign Bank's Guarantee	91.62	0.00	0.00	91.62
19	Other Guarantee	2052.69	23.28	162.25	2238.22
20	Credit Card	467.54	0.00	1.52	469.06
21	Others	39856.82	996.52	5638.64	46491.98
Total Collateral wise Loan		708513.80	118460.92	73630.09	900604.80

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

S.N.	Bank Name	NBL	RBB	NABIL	NBL	SCB/NL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	
Liabilities		0.00		0.00		0.00		0.00		0.00		0.00		0.00		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	2115.31	1057.19	1600.00	1304.76	1000.00	1600.00	1004.50					532.69		91.36	400.00	
	a. NRB		29.59										182.07				
	b. Interbank Borrowing		727.60	1300.00	254.76	1000.00		4.50					332.69		91.36		
	c. Foreign Banks and Fin. Ins.	2115.31															
	d. Other Financial Ins.		300.00				1100.00										
	e. Bonds and Securities			300.00	1050.00		500.00	1000.00				0.04		200.00		400.00	
3	DEPOSITS	56398.50	83478.81	59165.78	57763.06	38466.34	47148.24	52469.88	14726.65	52047.88	25385.31	18422.87	22558.69	9139.93	23295.62	22952.14	
	a. Current	9724.08	15570.77	7059.07	6016.21	14354.36	4894.30	3542.35	975.76	5347.19	2862.74	625.73	878.20	367.55	754.12	1399.20	
	Domestic	9459.56	15386.84	5294.96	4976.15	5961.19	3405.15	3244.13	826.20	5163.26	2597.04	606.48	820.85	332.99	715.09	1367.18	
	Foreign	264.53	183.93	1764.11	1040.07	8393.17	1489.15	298.22	149.56	183.93	265.71	19.25	57.35	34.55	39.03	32.02	
	b. Savings	32228.94	48756.82	21858.15	19433.45	17418.73	25159.98	12072.21	7203.68	20076.95	8847.87	5738.03	5529.81	2804.57	10424.01	6683.41	
	Domestic	32220.46	48746.96	20023.57	18751.23	14895.59	23437.00	11965.47	7188.19	19986.40	8700.73	5667.72	5483.63	2789.08	10399.07	6613.43	
	Foreign	8.48	9.86	1834.58	682.22	2523.14	1722.98	106.75	15.49	90.55	147.14	70.31	46.19	15.50	24.95	69.99	
	c. Fixed	13017.51	16365.32	11293.83	12562.83	3373.57	10995.46	34212.53	3385.69	14168.72	8358.83	6710.00	11043.38	4077.13	7211.43	8805.22	
	Domestic	13017.51	16365.32	9955.60	10919.52	2351.95	9759.07	14462.43	3156.27	14046.88	7283.33	6701.31	10663.02	4064.14	6979.45	8055.06	
	Foreign			1338.24	1643.31	1021.61	1236.39	19750.10	229.43	121.84	1075.50	8.69	380.36	12.99	231.98	750.16	
	d. Call Deposits	824.97	1977.75	18144.10	18617.83	2077.09	5349.18	2311.68	2841.81	11756.80	4887.91	5186.75	4963.43	1841.57	4718.28	5898.98	
	Domestic	824.97	1970.14	14777.32	16399.32	2514.53	4531.62	2316.09	2783.23	8384.21	4651.19	5173.63	4847.31	1749.82	4687.82	5795.97	
	Foreign		7.61	3366.78	2218.52	62.56	817.55	15.58	58.58	3372.59	236.73	13.12	116.13	91.75	30.46	103.00	
	e. Others	603.00	808.15	810.63	1132.73	742.60	749.32	311.11	319.71	698.22	427.96	162.36	143.85	49.12	187.78	165.33	
	Domestic	602.80	808.15	769.66	705.27	306.90	579.35	178.17	319.28	698.22	363.25	161.54	143.85	48.47	166.29	165.33	
	Foreign	0.20		40.97	427.45	435.70	169.96	132.94	0.43			64.71	0.82		21.50		
4	Bills Payable	102.42	16.70	176.46	2.91	90.89	39.94	63.15	8.63	422.12	27.47	17.25	11.20	9.67	21.44	61.37	
5	Other Liabilities	9112.14	19554.13	6507.74	5926.95	1988.66	3033.63	2672.98	3427.12	2089.52	1688.92	2234.88	1956.16	585.00	2062.33	2692.95	
	1. Sundry Creditors	3220.55	1718.71	1581.75	545.16	191.17	102.87	418.76	152.33	209.37	213.79	224.33	826.83	80.99	31.53	789.18	
	2. Loan Loss Provision	2023.64	3465.11	1246.26	1313.03	268.33	1264.19	381.22	579.36	774.72	530.24	578.63	317.55	152.22	627.91	667.08	
	3. Interest Suspense a/c	3166.90	11409.97	361.85	416.88	315.28	654.38	475.84	541.91	200.65	73.92	440.14	91.13	62.61	565.54	501.54	
	4. Others	701.05	2960.34	3317.88	3651.87	1213.89	1012.19	1397.16	2153.53	904.78	870.97	991.79	720.65	289.17	837.36	735.15	
6	Reconciliation A/c	3092.97			45.48		89.08	0.25	34.58	6.83			0.01	0.72			
7	Profit & Loss A/c	348.82	771.36	1509.27	1243.74	658.63	656.20	270.17	223.98	948.62	399.46	110.20	347.79	18.96	78.53		
	TOTAL LIABILITIES	68262.38	104756.38	74398.63	72338.67	46328.89	57199.10	59678.39	21374.93	59692.28	31534.11	22711.74	27988.11	11787.87	28118.83	28562.07	
Assets		-0.01		0.00		0.00		0.00		0.00		0.00		0.00		0.00	
1	LIQUID FUNDS	12734.70	16110.61	6986.88	10581.62	8309.13	3243.81	5918.08	1778.97	9696.41	4255.38	1464.57	2727.09	1845.31	3440.31	2990.95	
	a. Cash Balance	1863.18	2046.16	1124.23	1594.79	680.73	914.30	1408.06	698.36	1063.65	887.21	518.11	444.14	308.66	1266.56	551.91	
	Nepalese Notes & Coins	1827.73	1981.14	1088.39	1525.57	626.50	835.39	1377.92	676.75	1046.85	864.62	509.92	435.41	280.73	1206.70	521.90	
	Foreign Currency	35.45	65.02	35.85	69.22	54.23	78.91	30.14	21.62	16.80	22.59	8.19	8.72	27.93	59.85	30.02	
	b. Bank Balance	9171.39	12352.93	4785.68	8238.29	2751.81	1987.41	3739.92	1080.61	6382.76	3208.72	946.45	2032.96	1536.65	2173.75	2057.17	
	1. In Nepal Rastra Bank	7226.72	10377.73	4158.82	4137.05	1381.74	1157.08	2757.71	763.78	3838.10	1582.37	687.16	1669.93	1061.16	1761.20	1371.74	
	Domestic Currency	7134.44	10339.21	4110.88	3964.78	1336.99	1070.04	2663.27	695.85	3809.55	1560.99	710.24	1656.79	1371.56	1746.43	1367.22	
	Foreign Currency	92.28	38.52	47.95	172.28	44.75	87.04	94.44	67.93	28.55	21.38	23.08	13.15	7.04	14.77	4.52	
	2. "A" Class Licensed Institution	559.87	264.98	41.66	103.33	78.36	96.94	155.09	46.96	87.34	130.10	134.68	146.19	46.44	241.38	112.82	
	Domestic Currency	559.87	263.98	41.66	77.04	78.36	95.98	149.67	46.05	87.27	128.47	133.95	145.72	46.36	239.79	92.07	
	Foreign Currency		1.00		26.29		0.96	5.41	0.91	0.07	1.63	0.73	0.48	0.08	1.59	20.75	
	3. Other Financial Ins.								0.72						167.61		
	4. In Foreign Banks	1384.79	1710.22	585.20	3997.91	1291.71	733.39	827.12	269.15	2457.32	1496.24	124.62	216.83	111.60	3.56	572.61	
	c. Money at Call	1700.14	1711.52	1076.97	748.54	4876.58	342.10	770.10		2250.00	159.45		250.00		381.86		
	Domestic Currency	1700.14	1660.00		550.04		3.00	770.10		2250.00			250.00		200.00		
	Foreign Currency		51.52	1076.97	198.50	4876.58	339.10				159.45		250.00		181.86		
2	INVESTMENT IN SECURITIES	7970.01	25098.87	8720.37	5070.67	8212.02	8363.61	3637.07	3351.45	5598.13	4089.52	2962.32	3310.32	491.91	1536.02	3615.89	
	a. Govt. Securities	7970.01	24886.55	8503.45	5070.67	8212.53	8363.61	3637.07	3351.45	5598.13	4089.52	2862.32	3149.90	491.91	1536.02	3615.89	
	b. NRB Bond																
	c. Govt. Non-Fin. Ins.		212.32				8.49										
	d. Other Non-Fin Ins.												100.00				
	e. Non Residents				216.92								160.41				
3	SHARE & OTHER INVESTMENT	2535.02	1828.31	7000.37	4924.45	7353.12</											

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

S.N.	Bank Name	Santima	NIDC	Malika	Siddhartha	UDBL	Manakamana	Narayani	PDBL	Sahayogi	Axis	Karnali	Triveni	Suprim	Bhrikuti	Surekshha
Liabilities																
		0.00														
1	CAPITAL FUND	2129.58	1218.67	299.81	665.05	14.29	951.39	121.01	400.15	134.80	792.09	105.93	274.25	964.96	427.73	146.87
	a. Paid-up Capital	2016.00	415.82	210.00	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							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	97.17	17.52	30.69	12.77	29.05	2.69	23.79	45.94	47.85	13.57
	e. Share Premium	10.56		0.35					0.54		0.89		0.32	2.11		0.96
	f. Retained Earning	6.21	291.81	63.84	-33.18	-67.95	-146.51	21.99	27.17	31.91	41.94	23.24	1.30	143.63	0.44	11.73
	g. Others Reserves Fund	2.86	87.44	3.00	15.16		0.73	9.76	5.23	0.13	2.04		0.45	1.28	0.57	1.57
2	BORROWINGS	101.90				5.58	240.00	10.80					3.00			
	a. NRB	15.00														
	b. Interbank Borrowing	86.90					240.00	10.80								
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.												3.00			
	e. Bonds and Securities					5.58										
3	DEPOSITS	15149.45	1016.63	1905.91	4905.42	51.19	2770.45	953.43	2638.56	1540.65	1194.75	981.51	2613.26	1512.77	4023.19	1172.53
	a. Current	262.38	13.03	60.97	87.91		41.09		7.16	70.01	7.90		48.35	39.16	38.21	30.15
	Domestic	259.32	13.03	60.97	87.69		40.11		7.16	70.01	7.90		48.35	39.16	38.21	30.15
	Foreign	3.06			0.22		0.98									
	b. Savings	4228.52	225.48	1486.76	2657.83	51.15	908.99	588.24	1460.55	1230.36	427.50	829.38	1226.98	825.69	1855.29	460.85
	Domestic	4192.83	225.48	1486.76	2657.83	51.15	908.99	588.24	1460.55	1230.36	427.50	829.38	1226.98	825.69	1855.29	460.85
	Foreign	35.69														
	c. Fixed	8160.73	661.40	189.63	1364.47	0.04	908.11	364.26	703.49	203.33	212.09	148.07	849.09	303.04	919.23	419.24
	Domestic	8002.40	661.40	189.63	1364.47	0.04	908.11	364.26	703.49	203.33	212.09	148.07	849.09	303.04	919.23	419.24
	Foreign	158.33														
	d. Call Deposits	2451.94	116.71	165.72	792.55		906.38		463.18	36.96	546.73		487.04	344.62	1188.26	262.29
	Domestic	2438.11	116.71	165.72	792.55		906.38		463.18	36.96	546.73		487.04	344.62	1188.26	262.29
	Foreign	13.83														
	e. Others	45.87		2.84	2.66		5.87	0.94	4.17		0.54	4.07	1.80	0.26	22.19	
	Domestic	45.87		2.84	2.66		5.87	0.94	4.17		0.54	4.07	1.80	0.26	22.19	
	Foreign															
4	Bills Payable															
5	Other Liabilities	686.72	2552.87	187.60	609.04	69.64	421.12	132.44	147.93	87.99	191.55	70.93	93.47	365.52	172.11	113.30
	1. Sundry Creditors	9.67	104.81	0.79	32.10	16.46		8.36	4.10	9.76	6.24	1.12	8.06	1.44	0.90	28.23
	2. Loan Loss Provision	139.99	527.57	43.94	365.84	10.40	112.23	33.96	35.67	20.03	90.79	16.95	34.31	164.80	42.64	64.51
	3. Interest Suspense a/c	204.19	1321.78	21.50	125.06	23.98	134.28	53.90	30.39	9.26	59.37	34.19		54.15	31.11	
	4. Others	332.87	598.70	121.37	86.04	18.79	174.61	36.22	77.77	48.95	35.13	18.67	51.09	145.12	97.46	20.56
6	Reconciliation A/c		9.86					269.11			0.02					1257.04
7	Profit & Loss A/c	100.73	139.97	18.94		22.92	7.81		14.15	23.31			211.49			30.12
	TOTAL LIABILITIES	18168.38	4937.99	2412.27	6179.51	163.62	4390.77	1486.78	3200.79	1811.21	2178.41	1158.37	3195.47	2843.25	5910.18	1432.69
Assets																
		0.00														
1	LIQUID FUNDS	1118.08	1141.16	522.92	1795.98	37.86	527.49	278.03	668.44	565.99	355.35	266.84	634.69	627.94	1602.47	351.52
	a. Cash Balance	248.69	11.48	68.36	116.30	0.64	65.89	13.34	111.27	39.32	49.50	55.48	70.62	49.96	106.72	39.01
	Nepalese Notes & Coins	239.10	11.48	66.49	115.77	0.64	62.49	13.34	111.27	39.32	49.50	55.48	70.61	49.96	106.72	39.01
	Foreign Currency	9.59		1.87	0.53		3.40						0.01			
	b. Bank Balance	869.39	1129.67	152.95	316.25	37.22	461.59	264.69	176.08	123.11	305.86	31.81	269.84	435.01	150.01	312.51
	1. In Nepal Rastra Bank	558.11	110.95	114.52	292.70	4.44	154.03	0.47	1.19	90.32	68.74	31.81	0.06	92.45	37.64	
	Domestic Currency	556.05	110.95	114.52	292.70	4.44	154.03	0.47	1.19	90.32	68.74	31.81	0.06	92.45	37.64	
	Foreign Currency	2.06														
	2. "A" Class Licensed Institution	88.68	1009.38	38.44	23.54	1.57	286.05	97.14	174.47	32.79	204.33		269.78	342.56	97.37	181.98
	Domestic Currency	87.42	1009.38	38.44	23.50	1.57	282.42	97.14	174.47	32.79	204.33		269.78	342.56	97.37	181.98
	Foreign Currency	1.27			0.05		3.62									
	3. Other Financial Ins.		9.34			31.21	17.06	167.08	0.42		32.79				15.01	130.53
	4. In Foreign Banks	222.60					4.45									
	c. Money at Call			301.60	1363.43				381.10	403.57		179.54	294.23	142.97	1345.74	
	Domestic Currency			301.60	1355.27				381.10	403.57		179.54	294.23	142.97	1345.74	
	Foreign Currency				8.16											
2	INVESTMENT IN SECURITIES	2401.03	47.81	41.15	232.45		189.52						70.00	76.10		
	a. Govt. Securities	2401.03	47.81	41.15	232.45		189.52						70.00	76.10		
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	106.47	180.59	6.30	38.97		4.05	23.22	5.67		1.90	3.00	18.43	1.67	0.10	0.50
	a. Interbank Lending															
	b. Non Residents															
	c. Others	106.47	180.59	6.30	38.97		4.05	23.22	5.67		1.90	3.00	18.43	1.67	0.10	0.50
4	LOANS & ADVANCES	13598.38	1827.37	1549.11	3452.21	62.82	3208.18	605.88	2359.83	1188.11	1608.83	693.95	2159.80	1819.78	2914.38	1001.18
	a. Private Sector	13302.56	1803.75	1549.11	3452.21	62.82	3121.01	605.88	2359.83	1188.11	1608.19	693.95	2159.80	492.25	2914.38	1001.18
	b. Financial Institutions	245.82					87.18				0.65			1327.53		
	c. Government Organizations	50.00	23.62													
5	BILL PURCHASED				1.00											
	a. Domestic Bills Purchased				1.00											
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	498.33	123.13	60.74	294.65	1.93	138.63	9.76	61.57	8.45	46.79	34.08	70.67	48.75	40.44	35.34
8																

Statement of Assets and Liabilities on Fagun 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														
1	CAPITAL FUND	262.16	282.95	173.23	104.55	157.69	44.25	894.36	104.03	381.90	96.40	227.68	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			18.46		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	5.52	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	22.06	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	4.37	161.50					820.00								
	a. NRB															
	b. Interbank Borrowing							820.00								
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.	4.37	161.50													
	e. Bonds and Securities															
3	DEPOSITS	1042.46	3193.16	2056.06	510.19	772.74	350.25	5288.48	324.90	2720.22	1474.07	495.31	633.49	1156.49	674.89	568.41
	a. Current	10.43	46.84	27.56	8.52	2.55		83.61	1.87				2.86	7.20	27.20	1.10
	Domestic	10.43	46.84	27.56	8.52	2.55		72.58	1.87				2.86	7.20	27.20	1.10
	Foreign							11.02								
	b. Savings	562.32	2139.13	1132.45	285.57	268.93	295.92	3080.53	166.60	1658.12	1338.04	418.52	225.33	319.18	339.42	292.20
	Domestic	562.32	2139.13	1132.45	285.57	268.93	295.92	3073.18	166.60	1658.12	1338.04	418.52	225.33	319.18	339.42	292.20
	Foreign							7.35					0.00			
	c. Fixed	273.53	713.05	586.51	76.59	357.74	54.33	1759.13	98.49	713.26	135.99	57.19	257.48	400.06	159.72	183.17
	Domestic	273.53	713.05	586.51	76.59	357.74	54.33	1759.13	98.49	713.26	135.99	57.19	257.48	400.06	159.72	183.17
	Foreign															
	d. Call Deposits	195.75	294.14	308.86	139.39	143.52		355.07	53.79	344.16			146.96	430.04	148.33	91.46
	Domestic	195.75	294.14	308.86	139.39	143.52		354.59	53.79	344.16			146.96	430.04	148.33	91.46
	Foreign							0.48								
	e. Others	0.44		0.68	0.12			10.14	4.15	4.68	0.04	19.61	0.85		0.22	0.48
	Domestic	0.44		0.68	0.12			10.14	4.15	4.68	0.04	19.61	0.85		0.22	0.48
	Foreign															
4	Bills Payable															
5	Other Liabilities	102.65	193.74	99.83	25.79	60.10	14.58	562.29	25.93	165.43	44.85	45.36	28.11	95.88	65.82	51.53
	1. Sundry Creditors	1.01	0.28	4.04	0.75	3.94	3.25	3.11	0.40	1.05	3.18	0.37	0.64	1.00	17.19	0.22
	2. Loan Loss Provision	29.26	40.52	15.77	6.87	13.49	4.83	156.78	3.51	44.26	13.78	8.71	5.84	24.40	13.42	6.03
	3. Interest Suspense a/c	19.62	17.86	16.20	5.26	12.73	2.82	130.40		41.69	7.98	8.43	6.53	18.53	11.42	9.51
	4. Others	52.77	135.08	63.83	12.90	29.95	3.69	272.00	22.02	78.42	19.91	27.86	15.10	51.96	23.79	35.77
6	Reconciliation A/c		-0.14					0.00	69.03	0.01	670.92	178.69			25.25	-0.02
7	Profit & Loss A/c	13.11	60.19	13.10	5.57	10.24	4.17			33.79	3.19	1.01	6.07	2.69	13.79	4.82
	TOTAL LIABILITIES	1424.75	3891.40	2342.22	646.09	1000.76	413.24	7565.13	523.89	3301.35	2289.43	948.06	775.27	1587.16	888.48	688.49
Assets		0.00														
1	LIQUID FUNDS	323.23	754.45	618.28	156.80	136.86	130.42	1784.01	122.76	643.01	835.34	318.96	176.04	269.44	178.90	200.10
	a. Cash Balance	52.10	85.67	86.55	31.62	11.91	7.67	71.18	11.83	59.25	26.69	17.41	7.06	39.27	30.79	17.65
	Nepalese Notes & Coins	52.10	85.65	86.47	31.62	11.91	7.64	69.06	11.82	58.91	26.69	17.41	7.06	39.27	30.38	17.23
	Foreign Currency		0.02	0.08			0.03	2.12	0.01	0.34					0.41	0.42
	b. Bank Balance	67.09	180.29	531.73	31.36	124.95	122.75	332.84	110.93	583.76	46.67	120.61	90.89	89.77	51.14	43.30
	1. In Nepal Rastra Bank	0.14	180.29	51.48	0.05	44.86	1.04	309.05	20.85	150.43	4.63		32.30	76.29	0.92	0.01
	Domestic Currency	0.14	180.29	51.48	0.05	44.86	1.04	308.00	20.85	150.43	4.63		32.30	76.29	0.92	0.01
	Foreign Currency							1.05								
	2. "A" Class Licensed Institution	66.94		429.56	31.30	80.09	42.54	2.98	58.47	386.47	41.97	40.82	13.25	13.33	46.96	43.29
	Domestic Currency	66.94		429.56	31.30	80.09	42.54	2.98	58.47	386.47	41.97	40.82	13.25	13.33	46.96	43.29
	Foreign Currency															
	3. Other Financial Ins.			50.68	0.02		79.17	0.03	31.61	46.86	0.07	79.79	45.34	0.16	3.26	
	4. In Foreign Banks							20.78								
	c. Money at Call	204.05	488.48		93.82			1379.99			761.99	180.94	78.10	140.40	96.98	139.15
	Domestic Currency	204.05	488.48		93.82			1370.45			761.99	180.94	78.10	140.40	96.98	139.15
	Foreign Currency							9.54								
2	INVESTMENT IN SECURITIES			10.10		2.50	2.06	335.70	3.20	45.00			5.00	62.12	10.00	
	a. Govt. Securities			10.00		2.50	2.06	335.70	3.20	45.00			5.00	62.12	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	236.34		1.00		0.50	90.00	0.50	0.50	
	a. Interbank Lending	30.00	130.00					10.90								
	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	977.25	2792.65	1631.70	450.06	746.24	256.13	4568.95	306.70	2471.98	736.68	411.48	485.53	1186.31	589.24	450.46
	a. Private Sector	977.25	2792.65	1631.70	450.06	746.24	255.69	4449.92	306.70	2471.98	736.68	411.48	485.53	1172.57	589.24	450.46
	b. Financial Institutions							119.03						1.89		
	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	28.53	54.94	32.59	16.03	24.35	3.64	143.57	6.68	46.83	11.15	19.19	7.52	31.92	17.02	9.01
8	OTHER ASSETS	65.64	106.87	47.16	21.31	34.92	20.49	384.42	3.06	88.66	35.35	19.34	11.10	34.96	91.56	28.92
	a. Accrued Interest:	22.28	1													

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

S.N.	Bank Name	Katmandu	Garima	City	Bishow	Professionl	Kabell	Kamana	Corporate	Pathihara	Purnima	Jyoti	Bagmati	Hanno	Kakre	Shine
Liabilities		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			25.00	25.00				50.00							
	a. NRB															
	b. Interbank Borrowing								50.00							
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.			25.00	25.00											
	e. Bonds and Securities															
3	DEPOSITS	4278.48	2638.72	2718.93	2863.36	278.13	352.07	1927.28	1188.52	1249.41	1087.68	3548.28	186.87	326.56	366.11	2581.58
	a. Current	56.74	54.63	19.70	26.45	4.22	5.97	24.07		8.96	36.77	136.21	3.78	16.53	2.13	50.18
	Domestic	56.74	54.63	19.70	26.45	4.22	5.97	24.07		8.96	36.77	136.16	3.78	16.53	2.13	50.18
	Foreign											0.05				
	b. Savings	2304.48	1593.97	1652.35	984.49	131.29	265.34	1028.77	489.29	744.25	641.04	1776.81	120.21	166.01	266.08	1264.45
	Domestic	2294.45	1593.97	1652.35	984.49	131.29	265.34	1028.77	489.29	744.25	641.04	1773.40	120.21	166.01	266.08	1264.45
	Foreign	10.04										3.41				
	c. Fixed	1328.72	686.44	871.72	1127.90	56.40	59.00	512.24	578.87	191.74	299.63	902.10	30.17	75.16	58.88	558.80
	Domestic	1328.72	686.44	871.72	1127.90	56.40	59.00	512.24	578.87	191.74	299.63	902.10	30.17	75.16	58.88	558.80
	Foreign															
	d. Call Deposits	586.22	303.69	161.34	724.52	86.21	21.75	362.21	93.33	304.47	109.79	660.17	32.31	68.85	39.02	707.31
	Domestic	586.22	303.69	161.34	724.52	86.21	21.75	362.21	93.33	304.47	109.79	657.10	32.31	68.85	39.02	707.31
	Foreign											3.07				
	e. Others	2.31		13.82					27.04		0.45	72.99	0.40			0.85
	Domestic	2.31		13.82					27.04		0.45	72.99	0.40			0.85
	Foreign															
4	Bills Payable			0.11				0.07								
5	Other Liabilities	377.02	122.43	202.39	232.47	18.90	10.59	98.07	142.12	53.92	46.02	322.74	6.70	8.12	4.27	133.91
	1. Sundry Creditors	12.57	14.22	0.14	1.84	8.85	0.89	2.55	9.11	0.32	2.58	22.05	0.17	0.49	1.02	23.26
	2. Loan Loss Provision	94.30	23.88	26.86	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	93.65	21.61	29.91	38.30	2.14	2.62	21.51	41.32	9.66	6.43	66.49	0.61	0.10	0.42	38.20
	4. Others	176.49	62.72	145.48	166.38	5.06	4.41	56.60	51.57	28.49	27.54	156.76	4.30	4.69	0.03	49.75
6	Reconciliation A/c	640.26	677.91			0.01		0.53		266.13						
7	Profit & Loss A/c	205.65	26.21	29.86	20.03	5.69	1.51	24.10	56.21	5.67	1.67	23.51	1.90	6.09	8.80	21.63
	TOTAL LIABILITIES	6243.67	3718.06	3260.26	3418.56	406.15	390.70	2271.30	1685.13	1687.16	1241.44	4712.37	247.72	385.47	415.26	2992.13
Assets		0.00		0.00				0.00			0.00	0.00				0.00
1	LIQUID FUNDS	1265.02	609.08	800.15	685.89	147.89	157.27	524.37	445.72	437.00	432.58	958.45	61.85	63.12	99.69	599.98
	a. Cash Balance	106.41	94.32	50.54	52.69	10.13	13.23	37.47	3.88	61.56	27.62	55.28	9.41	14.77	10.23	40.12
	Nepalese Notes & Coins	106.08	94.32	50.51	52.69	10.13	13.23	37.46	3.88	61.56	27.62	55.08	9.41	14.77	10.17	40.12
	Foreign Currency	0.33		0.03				0.01				0.20				0.07
	b. Bank Balance	1158.61	153.18	665.00	156.84	16.14	23.50	486.91	441.84	79.65	60.89	286.31	11.90	22.09	89.46	152.62
	1. In Nepal Rastra Bank	269.91	153.18	143.66	156.84	0.09	5.62	104.38	69.01	3.08	57.87	213.39		0.09		143.00
	Domestic Currency	269.91	153.18	143.66	156.84	0.09	5.62	104.38	69.01	3.08	57.87	213.39		0.09		143.00
	Foreign Currency															
	2. "A" Class Licensed Institution	742.49		490.45		16.04	17.88	157.41	305.92	76.57	3.02	72.92	11.72	22.00	58.47	5.64
	Domestic Currency	718.56		490.45		16.04	17.88	157.41	305.92	76.57	3.02	72.88	11.72	22.00	58.47	5.64
	Foreign Currency	23.93										0.04				
	3. Other Financial Ins.	146.21		30.89		0.01		225.11	66.91	0.01			0.18		30.99	3.97
	4. In Foreign Banks															
	c. Money at Call		361.59	84.61	476.36	121.62	120.54			295.79	344.06	616.86	40.54	26.27		407.24
	Domestic Currency		361.59	84.61	476.36	121.62	120.54			295.79	344.06	610.08	40.54	26.27		407.24
	Foreign Currency											6.78				
2	INVESTMENT IN SECURITIES	175.87		49.58								197.18		1.00		
	a. Govt. Securities	175.87		49.58								197.18		1.00		
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT	43.06		41.96	11.50	0.10		26.00	14.63			0.10	1.00	4.55	0.10	1.00
	a. Interbank Lending			34.15												
	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	3550.18	2322.18	2202.68	2525.30	233.16	205.36	1634.83	1119.10	924.60	767.47	3264.19	172.17	282.55	304.51	2260.77
	a. Private Sector	3459.39	2322.18	2198.61	2525.30	233.16	205.36	1634.83	1119.10	924.60	767.47	3255.23	172.17	282.55	304.51	2260.77
	b. Financial Institutions	90.79										8.95				
	c. Government Organizations			4.07												
5	BILL PURCHASED							1.40								
	a. Domestic Bills Purchased							1.40								
	b. Foreign Bills Purchased															
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	142.25	37.89	61.90	74.08	5.72	17.23	36.53	33.04	23.87	17.14	101.78	7.12	14.52	6.30	30.22
8	OTHER ASSETS	174.75	70.64	103.99	120.33											

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

S.N.	Bank Name	Pacific	Civic	IDBL	Gulmi	Kanchan	Manabhum	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi	Raptivi	Consumer	Khadbari	
Liabilities		0.00			0.00			0.00						0.00			0.00
1	CAPITAL FUND	64.15	40.49	720.19	31.52	118.37	32.32	161.33	107.05	23.51	112.59	732.64	25.74	77.53	219.19	52.03	
	a. Paid-up Capital	60.00	40.00	640.00	25.00	100.00	28.60	140.00	100.00	12.00	106.00	916.77	28.00	75.01	200.00	50.00	
	b. Calls in Advance				2.73					12.00							
	c. Proposed Bonus Share																
	d. General Reserves	2.63	0.10	15.31	3.79	3.67	0.74	4.14	1.41	0.26	4.57	41.82	0.26	0.30	3.84	1.21	
	e. Share Premium																
	f. Retained Earning	1.52	0.39	60.09		14.69	2.98	17.09	5.64	-0.84	2.02	-263.83	-2.52	1.86	15.35		
	g. Others Reserves Fund			4.80				0.10		0.10		37.88		0.36		0.83	
2	BORROWINGS			150.00									3.00				
	a. NRB																
	b. Interbank Borrowing			150.00													
	c. Foreign Banks and Fin. Ins.																
	d. Other Financial Ins.												3.00				
	e. Bonds and Securities																
3	DEPOSITS	508.00	184.49	2828.06	431.42	842.03	203.18	484.24	851.59	274.85	959.00	2683.00	220.78	222.14	587.47	110.06	
	a. Current	2.32		31.76			0.17	3.74	22.53	4.64	8.56	57.16	1.49	1.90	5.11	13.69	
	Domestic	2.32		31.76			0.17	3.74	22.53	4.64	8.56	57.16	1.49	1.90	5.11	13.69	
	Foreign																
	b. Savings	268.68	153.95	1685.28	387.89	727.03	125.68	146.30	411.71	186.00	514.00	898.63	179.53	134.54	274.46	76.90	
	Domestic	268.68	153.95	1685.28	387.89	727.03	125.68	146.30	411.71	186.00	514.00	898.63	179.53	134.54	274.46	76.90	
	Foreign																
	c. Fixed	67.94	30.55	827.65	43.53	115.01	44.62	175.40	264.99	29.24	308.61	1392.92	18.18	74.51	258.71	19.43	
	Domestic	67.94	30.55	827.65	43.53	115.01	44.62	175.40	264.99	29.24	308.61	1392.92	18.18	74.51	258.71	19.43	
	Foreign																
	d. Call Deposits	168.83		263.28			32.42	158.55	152.36	54.53	127.83	333.18	19.69	11.19	48.73	0.04	
	Domestic	168.83		263.28			32.42	158.55	152.36	54.53	127.83	333.18	19.69	11.19	48.73	0.04	
	Foreign																
	e. Others	0.22		20.09			0.30	0.26		0.44		1.11	1.89		0.47		
	Domestic	0.22		20.09			0.30	0.26		0.44		1.11	1.89		0.47		
	Foreign																
4	Bills Payable			0.67					0.06			0.42					
5	Other Liabilities	16.34	7.46	304.82	18.83	52.63	8.43	50.23	41.32	9.25	48.59	722.72	8.20	16.17	60.15	7.34	
	1. Sundry Creditors		0.04	8.97	0.51	0.80	0.05	0.13	0.97	0.22	4.80	0.54	0.01	1.46	4.85	2.63	
	2. Loan Loss Provision	4.80	1.62	119.18	3.21	8.41	2.57	6.05	6.79	2.31	8.38	335.18	2.25	5.15	20.93	1.00	
	3. Interest Suspense a/c	3.70	2.23	98.80	2.31	10.25	2.44	7.24	3.03	13.28	124.00	2.05	5.04	15.54	1.71		
	4. Others	7.84	3.57	77.87	12.80	33.17	3.37	36.82	25.84	3.69	22.13	263.01	3.90	4.52	18.83	2.00	
6	Reconciliation A/c			16.15				7.96					22.81	23.06			
7	Profit & Loss A/c	14.70	2.34		3.26	0.33	0.96	4.34	4.32	6.42			2.91		1.20	1.70	
	TOTAL LIABILITIES	603.18	250.93	4003.74	485.03	1013.36	252.85	695.80	1004.36	312.02	1126.60	4138.78	283.43	338.90	868.02	171.13	
Assets		0.00			0.00			0.00			0.00			0.00			
1	LIQUID FUNDS	76.11	43.24	1206.77	169.78	313.21	60.24	263.78	241.14	63.92	214.79	668.78	46.14	77.14	218.49	23.19	
	a. Cash Balance	13.28	4.60	143.19	17.85	14.70	3.77	14.66	32.14	16.57	22.21	60.63	7.97	21.43	12.58	3.50	
	Nepalese Notes & Coins	13.28	4.60	142.78	17.75	14.70	3.77	14.66	32.14	16.43	22.21	60.63	7.80	21.43	12.58	3.50	
	Foreign Currency			0.41	0.11					0.14			0.17				
	b. Bank Balance	38.28	3.91	107.50	36.60	1.11	11.12	249.12	48.14	17.98	54.52	608.14	12.50	13.13	37.45	6.63	
	1. In Nepal Rastra Bank	24.35		76.33	21.00	1.11	0.10	20.05	48.14	16.76	54.52	135.38		13.01	36.44		
	Domestic Currency	24.35		76.33	21.00	1.11	0.10	20.05	48.14	16.76	54.52	135.38		13.01	36.44		
	Foreign Currency																
	2. "A" Class Licensed Institution	13.87	3.91	28.81	15.59		11.02	177.84		1.11		427.65	12.39		0.89	6.63	
	Domestic Currency	13.87	3.91	28.81	15.59		11.02	177.84		1.11		427.65	12.39		0.89	6.63	
	Foreign Currency																
	3. Other Financial Ins.	0.06		0.40	0.01			51.23		0.10		45.11	0.11	0.12	0.12	0.01	
	4. In Foreign Banks			1.96													
	c. Money at Call	24.55	34.73	956.09	115.32	297.40	45.35		160.86	29.37	138.06		25.67	42.58	168.46	13.06	
	Domestic Currency	24.55	34.73	955.44	115.32	297.40	45.35		160.86	29.37	138.06		25.67	42.58	168.46	13.06	
	Foreign Currency			0.65													
2	INVESTMENT IN SECURITIES			0.50								35.65	122.15				
	a. Govt. Securities			0.50								35.65	122.15				
	b. NRB Bond																
	c. Govt. Non-Fin. Ins.																
	d. Other Non-Fin. Ins.																
	e. Non Residents																
3	SHARE & OTHER INVESTMENT		0.50	34.03	1.70	0.10		0.10		0.10		210.59					
	a. Interbank Lending			23.03													
	b. Non Residents																
	c. Others		0.50	11.00	1.70	0.10		0.10		0.10		210.59					
4	LOANS & ADVANCES	506.94	177.80	2404.07	296.37	642.01	174.94	353.85	712.45	235.18	834.91	1645.55	198.99	214.18	592.72	133.50	
	a. Private Sector	505.02	177.80	2324.52	293.67	642.01	174.94	352.85	712.45	235.18	834.91	1561.60	198.99	214.18	586.72	133.50	
	b. Financial Institutions	1.93		79.56	2.69			1.00				43.95			6.00		
	c. Government Organizations											40.00					
5	BILL PURCHASED																
	a. Domestic Bills Purchased																
	b. Foreign Bills Purchased																
	c. Import Bills & Imports																
6	LOANS AGAINST COLLECTED BILLS																
	a. Against Domestic Bills																
	b. Against Foreign Bills																
7	FIXED ASSETS	6.93	6.57	107.77	9.14	20.99	3.86	16.57	17.33	4.60	14.34	47.99	5.48	5.79	23.28	1.54	
8	OTHER ASSETS	12.83	5.97	204.55	8.04	34.41	5.80	27.25	33.43	8.21	26.90	1224.69	9.68	20.12	33.53	10.53	
	a. Accrued Interest:	3.70	2.23	98.84	2.31	10.25	2.44	7.24	7.72	3.03	15.33	124.52	2.05	5.04	15.54	1.71	
	Financial			1.38								0.66				0.07	
	Government Enterprises			10.27			</										

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

S.N.	Bank Name	Tourism	Mission	Surya	Mt. Nashu	Sindhur	Sahara	Social	N-Community	Cosmos	Manaslu	Ramashidin	Ekata	Kalinchowk	Kailash	Salpa
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	728.85	71.22	12.20	14.94	46.86	12.54	258.22	60.74	14.44	75.60	73.27	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	77.94	70.00	60.00	51.00	707.62	14.00
	b. Calls in Advance									4.13						
	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			1.87	0.01	0.26	2.58	
2	BORROWINGS	46.58	9.42							5.25		14.24				
	a. NRB											9.24				
	b. Interbank Borrowing	45.00														
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.	1.58	9.42							5.25		5.00				
	e. Bonds and Securities															
3	DEPOSITS	2609.06	795.91	130.27	69.03	591.81	121.88	512.29	475.75	135.14	396.40	213.52	634.68	95.53	5575.65	46.09
	a. Current	103.00	2.91	5.23	0.04		2.90	0.89	4.61		3.60	3.38	17.19	0.42	61.96	5.82
	Domestic	94.23	2.91	5.23	0.04		2.90	0.89	4.61		3.60	3.38	17.19	0.42	61.96	5.82
	Foreign	8.76														
	b. Savings	1088.46	419.91	61.67	58.27	299.97	90.31	96.50	207.42	121.27	199.63	94.28	338.11	27.43	2098.65	28.23
	Domestic	1088.23	419.91	61.67	58.27	299.97	90.31	96.50	207.42	121.27	199.63	94.28	338.11	27.43	2098.65	28.23
	Foreign	0.23														
	c. Fixed	816.62	217.72	48.33	5.13	96.04	12.24	127.96	138.90	13.87	80.70	41.48	95.53	29.19	2285.00	11.09
	Domestic	816.62	217.72	48.33	5.13	96.04	12.24	127.96	138.90	13.87	80.70	41.48	95.53	29.19	2285.00	11.09
	Foreign															
	d. Call Deposits	556.72	155.38	15.04	5.60		16.25	286.93	124.81		112.47	74.28	183.04	38.49	1130.04	0.01
	Domestic	556.43	155.38	15.04	5.60		16.25	286.93	124.81		112.47	74.28	183.04	38.49	1130.04	0.01
	Foreign	0.29														
	e. Others	44.26				195.80	0.18					0.10	0.82		0.00	0.95
	Domestic	44.26				195.80	0.18					0.10	0.82		0.00	0.95
	Foreign															
4	Bills Payable	0.19						0.16								
5	Other Liabilities	195.23	37.34	3.76	4.60	15.88	4.65	243.05	28.98	5.00	21.09	13.70	20.55	4.93	409.14	1.63
	1. Sundry Creditors	0.04		0.63	0.12	1.13				0.24	8.33	0.60	0.25		13.94	0.74
	2. Loan Loss Provision	68.80	6.11	0.84	0.48	4.59	1.27	49.31	5.45	1.08	3.18	0.11	4.94	0.84	121.78	0.24
	3. Interest Suspense a/c	69.62	6.39	0.57	2.11	2.72	0.66	30.52	4.38	1.38	3.18		3.43	0.97	106.41	0.04
	4. Others	56.77	24.84	1.72	1.89	7.45	2.72	163.21	19.15	2.30	6.40	12.99	11.93	3.12	167.01	0.61
6	Reconciliation A/c				0.01						0.22		0.00			
7	Profit & Loss A/c	5.73	2.48	0.46	1.75	8.23	3.62			0.24			5.51		40.07	
	TOTAL LIABILITIES	3585.64	916.37	146.69	90.33	662.79	142.69	1013.71	565.46	160.08	493.31	314.72	721.32	151.87	6883.76	61.72
Assets					0.00			0.00		0.00	0.00	0.00	0.00		0.00	
1	LIQUID FUNDS	651.01	236.49	45.23	36.78	131.57	34.58	179.65	138.82	34.47	95.39	81.25	162.13	53.84	1144.08	17.43
	a. Cash Balance	144.66	25.14	4.06	4.04	17.64	10.28	16.02	7.00	3.45	10.21	12.23	16.39	5.32	164.76	2.62
	Nepalese Notes & Coins	119.78	25.14	4.06	4.04	17.02	10.28	16.02	7.00	3.45	10.19	12.23	16.39	5.32	164.18	2.62
	Foreign Currency	24.88				0.61					0.02				0.59	
	b. Bank Balance	170.80	43.62	7.45	3.91	37.45	24.30	163.62	29.44	3.18	30.03	16.23	145.74	5.61	313.42	14.81
	1. In Nepal Rastra Bank	170.80	8.78			37.45		62.61	27.50			0.10	35.66		307.21	
	Domestic Currency	162.24	8.78			37.45		62.61	27.50			0.10	35.66		307.21	
	Foreign Currency	8.56														
	2. "A" Class Licensed Institution		34.84	7.45	3.91	0.00	24.30	53.65	1.94	3.18	30.03	16.09	39.82	5.61	6.21	14.81
	Domestic Currency		34.84	7.45	3.91	0.00	24.30	53.65	1.94	3.18	30.03	16.09	39.82	5.61	6.21	14.81
	Foreign Currency															
	3. Other Financial Ins.				0.00			47.37				0.04	70.26			
	4. In Foreign Banks															
	c. Money at Call	335.54	167.73	33.72	28.84	76.49		102.38	27.84	55.14	52.79			42.91	665.90	
	Domestic Currency	324.41	167.73	33.72	28.84	76.49		102.38	27.84	55.14	52.79			42.91	665.90	
	Foreign Currency	11.13														
2	INVESTMENT IN SECURITIES	80.00										0.56			325.60	
	a. Govt. Securities	80.00										0.56			325.60	
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents															
3	SHARE & OTHER INVESTMENT							66.18				1.50			112.65	
	a. Interbank Lending															
	b. Non Residents															
	c. Others							66.18				1.50			112.65	
4	LOANS & ADVANCES	2641.80	650.42	89.64	48.06	500.39	92.86	542.90	374.72	115.22	360.17	208.27	532.62	84.50	4989.77	33.12
	a. Private Sector	2626.80	650.42	89.64	48.06	500.39	92.86	534.91	374.72	115.22	360.17	206.77	532.62	84.50	4989.77	14.13
	b. Financial Institutions	15.00						7.99				1.50			18.99	
	c. Government Organizations															
5	BILL PURCHASED	4.59														
	a. Domestic Bills Purchased															
	b. Foreign Bills Purchased	4.59														
	c. Import Bills & Imports															
6	LOANS AGAINST COLLECTED BILLS															
	a. Against Domestic Bills															
	b. Against Foreign Bills															
7	FIXED ASSETS	72.23	17.61	7.64	2.48	19.91	5.72	55.57	26.34	6.00	20.97	13.58	18.36	9.53	129.10	4.44
8	OTHER ASSETS	136.01	11.20	3.73	2.93	10.92	9.52	47.36	19.02	2.34	15.72	5.16	8.21	3.61	180.10	4.15
	a. Accrued Interest:	74.22	6.39	0.57	2.11	2.72	0.70	30.52	4.38	1.38	3.18		3.43	0.97	109.82	0.04
	Financial	0.15						0.12	0.11						54.27	0.02
	Government Enterprises	1.79									3.18				3.41	
	Private Sector	72.29	6.39													

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

S.N.	Bank Name	Sapthakoshi	Nepal Abnani	NFL	NBC Capital	NNFL	NSMFL	Peoples	Merchantile	KFL	Himalaya	Union	Gorkha	PFCL	NHMFCL	Goodwill
Liabilities																
1	CAPITAL FUND	60.00	227.10	90.44	306.22	816.25	-294.89	-188.26	39.56	184.73		216.76	109.63	310.42	280.72	346.45
	a. Paid-up Capital	60.00	176.10	135.80	233.56	647.48	2034.29	289.01	18.00	154.66		176.58	160.74	235.64	220.30	310.50
	b. Calls in Advance															
	c. Proposed Bonus Share															
	d. General Reserves		49.10	40.00	77.86	139.95	58.80	26.20	6.88	29.74		33.96	14.11	66.46	50.87	30.56
	e. Share Premium					12.79	2.48	10.74		0.22			0.07		0.22	
	f. Retained Earning		1.30	-118.53	-8.30	9.67	-2399.74	-515.81	1.62	0.11		1.60	-65.89	6.31	4.16	5.39
	g. Others Reserves Fund		0.60	33.16	3.09	6.35	9.29	1.60	13.07			4.62	0.61	2.00	5.17	
2	BORROWINGS						37.14	10.90								25.00
	a. NRB															
	b. Interbank Borrowing						37.14	10.90								25.00
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	DEPOSITS	46.17	462.40	466.76	1464.62	3631.90	1430.94	342.94		461.48		1036.70	320.73	1941.53	1501.01	2164.53
	a. Current	1.53			5.66							7.34				
	Domestic	1.53			5.66							7.34				
	Foreign															
	b. Savings	16.59	115.80	104.69	420.58	1524.88	352.65	46.37		113.67		215.90	64.79	871.15	150.99	1026.65
	Domestic	16.59	115.80	104.69	420.58	1524.88	352.65	46.37		113.67		215.90	64.79	871.15	150.99	1026.65
	Foreign															
	c. Fixed	12.60	304.80	359.12	976.17	1998.05	63.24	280.37		340.99		736.92	255.94	1070.38	1144.37	1131.58
	Domestic	12.60	304.80	359.12	976.17	1998.05	63.24	280.37		340.99		736.92	255.94	1070.38	1144.37	1131.58
	Foreign															
	d. Call Deposits	15.44			62.21		466.63					41.28				
	Domestic	15.44			62.21		466.63					41.28				
	Foreign															
	e. Others		41.80	2.95		108.97	548.43	16.21		6.82		35.27			205.65	6.30
	Domestic		41.80	2.95		108.97	548.43	16.21		6.82		35.27			205.65	6.30
	Foreign															
4	Bills Payable															0.00
5	Other Liabilities	2.22	91.70	353.75	468.70	468.76	4196.07	647.22	1.30	43.84		170.39	132.46	312.22	308.70	129.68
	1. Sundry Creditors	0.35	25.20	23.65	29.27	15.84	88.27	75.05		0.82			1.85	11.11		5.97
	2. Loan Loss Provision	0.34	18.70	147.81	136.78	141.99	2856.95	461.76	1.13	13.98		81.74	47.50	60.83	66.08	30.13
	3. Interest Suspense a/c	0.02	19.30	64.67	132.83	103.70	1042.17	105.38		5.12		42.49	25.76	71.58	87.05	19.06
	4. Others	1.51	28.50	117.62	169.82	207.23	208.67	5.03	0.17	23.92		46.16	57.34	168.70	155.57	74.51
6	Reconciliation A/c			0.37			5.67									
7	Profit & Loss A/c			23.92		20.78		139.93	2.40						1.31	2.50
		108.38	781.20	935.23	2239.54	4937.69	5374.94	952.73	43.25	690.04		1423.86	562.83	2565.47	2092.92	2680.47
Assets																
1	LIQUID FUNDS	67.46	289.50	58.10	760.83	829.11	245.80	222.66	7.68	153.31		363.55	187.32	523.71	309.29	393.14
	a. Cash Balance	2.13	2.00	3.27	2.30	57.50	14.28	3.50	6.43	3.09		4.33	2.87	27.29	7.62	61.34
	Nepalese Notes & Coins	2.13	2.00	3.22	2.30	57.50	14.28	3.50	6.43	3.09		4.33	2.87	27.29	7.62	61.34
	Foreign Currency			0.05												
	b. Bank Balance	65.32	248.60	54.84	758.53	771.61	206.46	38.67	1.25	40.77		80.01	15.47	496.42	77.42	331.80
	1. In Nepal Rastra Bank	2.84	21.00	9.72	43.01	76.87	172.43	38.30	0.01	36.46		78.02	10.09	70.94	72.45	120.35
	Domestic Currency	2.84	21.00	9.72	43.01	76.87	172.43	38.30	0.01	36.46		78.02	10.09	70.94	72.45	120.35
	Foreign Currency															
	2. "A" Class Licensed Institution	62.25	164.40	42.45	590.29	689.61	15.15	0.37	0.05			1.87	5.37	425.48	4.83	211.46
	Domestic Currency	62.25	164.40	42.45	590.29	689.61	15.15	0.37	0.05			1.87	5.37	425.48	4.83	211.46
	Foreign Currency															
	3. Other Financial Ins.	0.23	63.20	2.66	125.23	5.12	18.87		1.19	4.31		0.13			0.14	
	4. In Foreign Banks															
	c. Money at Call		38.90				25.07	180.50		109.45		279.20	168.98		224.25	
	Domestic Currency		38.90				25.07	180.50		109.45		279.20	168.98		224.25	
	Foreign Currency															
2	INVESTMENT IN SECURITIES	25.00	24.95	20.27	136.32	10.91		3.00				39.97	7.90		94.47	119.06
	a. Govt. Securities	25.00	24.95	20.27	136.32	10.91		3.00				39.97	7.90		94.90	119.06
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															51.58
	e. Non Residents															
3	SHARE & OTHER INVESTMENT		8.30	38.03	69.92	50.19	107.42	4.50	11.92	10.37		8.39	1.03	7.72	17.73	99.95
	a. Interbank Lending						28.00									
	b. Non Residents															
	c. Others		8.30	38.03	69.92	50.19	79.42	4.50	11.92	10.37		8.39	1.03	7.72	17.73	99.95
4	LOANS & ADVANCES	34.04	396.50	564.95	940.41	3522.07	3060.92	493.96	19.65	455.86		818.02	242.63	1800.72	1336.00	1731.93
	a. Private Sector	34.04	396.50	564.95	940.41	3522.07	2989.73	493.96	19.65	455.86		818.02	242.63	1800.72	1336.00	1731.93
	b. Financial Institutions						62.50									
	c. Government Organizations						8.68									
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	4.38	5.60	14.09	44.27	112.02	151.57	118.46	0.68	52.48		32.10	55.76	46.70	131.77	257.48
8	OTHER ASSETS	0.52	52.60	198.12	177.72	280.73	1588.67	113.15	0.32	17.44		83.10	26.83	182.76	202.25	65.64
	a. Accrued Interest:	0.02	24.80	65.40	133.31	103.70	1039.43	105.38		14.52		43.08	25.80	73.32	90.82	19.06
	Financial		1.20													
	Government Enterprises			0.73	0.49							0.59	0.03		3.77	
	Private Sector	0.02	23.60	64.67	132.83	103.70	1039.43	105.38		14.52		42.49	25.76	73.32	87.05	19.06
	b. Staff Loans / Adv.		20.20	0.00	0.63	19.95	3.80		0.01	0.13		9.33		8.34	9.25	2.47
	c. Sundry Debtors		2.80	47.70	14.36	32.29	358.98	0.88	0.06	0.30		21.51	0.58	4.25	0.29	
	d. Cash In Transit														0.69	
	e. Others	0.50	4.80	85.02	29.42	124.80	186.47	6.89	0.25	2.50		9.18	0.46	96.16	102.18	43.82
9	Expenses not Written off	0.44				3.28				0.33		2.48	0.43			

Statement of Assets and Liabilities on Fagun 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		0.00	0.00
1	CAPITAL FUND	30.06	552.32	86.02	325.40	92.39	-1567.19	150.25	400.59	221.37	84.82	377.95	100.84	291.27	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		0.30		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	42.95	11.58	-32.06	20.20	5.77	-96.08	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					38.10	38.35	73.66							1050.00	
	a. NRB															
	b. Interbank Borrowing					38.10	38.35	73.66							1050.00	
	c. Foreign Banks and Fin. Ins.															
	d. Other Financial Ins.															
	e. Bonds and Securities															
3	DEPOSITS	71.85	2756.98	394.70	3652.08	533.10	1488.03	494.70	2301.69	839.53	297.39	2902.69	506.76	643.26	3543.84	1465.64
	a. Current															
	Domestic															
	Foreign															
	b. Savings	18.46	1413.61	292.93	1762.36	234.72	352.34	256.09	1296.58	228.11	127.17	1248.86	282.50	315.85	2215.64	541.23
	Domestic	18.46	1413.61	292.93	1762.36	234.72	352.34	256.09	1296.58	228.11	127.17	1248.86	282.50	315.85	2215.64	541.23
	Foreign															
	c. Fixed	53.39	1323.27	94.01	1889.72	298.38	123.64	64.06	1002.76	491.82	170.22	1287.03	224.26	325.71	1325.17	637.33
	Domestic	53.39	1323.27	94.01	1889.72	298.38	123.64	64.06	1002.76	491.82	170.22	1287.03	224.26	325.71	1325.17	637.33
	Foreign															
	d. Call Deposits															
	Domestic															
	Foreign															
	e. Others		20.10	7.77			1012.05	174.55	2.34	119.59		366.81		1.70	3.04	287.08
	Domestic		20.10	7.77			1012.05	174.55	2.34	119.59		366.81		1.70	3.04	287.08
	Foreign															
4	Bills Payable				2.65				0.05							
5	Other Liabilities	44.36	487.16	25.58	211.11	572.80	3283.01	649.69	188.95	97.04	115.43	190.26	38.88	397.33	256.93	168.29
	1. Sundry Creditors	3.68	22.28	4.50	0.71	2.12	17.50	3.68	1.41	8.29	0.60	0.75	1.81	7.79	0.32	1.39
	2. Loan Loss Provision	12.50	126.07	3.92	39.27	359.77	2399.06	451.56	59.84	33.63	65.26	49.30	11.92	148.07	57.39	66.13
	3. Interest Suspense a/c	13.86	190.42	2.92	58.64	184.15	752.19	159.75	76.05	17.26	16.56	49.28	8.63	91.76	8.15	42.35
	4. Others	14.33	148.39	14.24	112.50	26.77	114.26	34.70	51.65	37.86	33.01	90.94	16.52	149.71	191.07	58.42
6	Reconciliation A/c		0.00													701.36
7	Profit & Loss A/c	2.26		17.28	19.85		170.25			18.78	0.33	24.76			49.99	
	TOTAL LIABILITIES	148.52	3796.47	523.59	4211.10	1236.40	3412.46	1368.29	2891.27	1176.71	497.97	3495.66	646.48	1331.87	5311.97	2526.42
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
1	LIQUID FUNDS	17.87	833.79	61.80	823.81	11.22	78.36	68.58	382.59	235.68	140.98	693.95	167.65	68.40	1804.06	322.49
	a. Cash Balance	2.25	37.83	16.02	45.63	3.40	3.16	1.78	42.29	6.96	0.51	64.39	15.19	8.28	112.68	17.01
	Nepalese Notes & Coins	2.25	37.83	16.02	45.63	3.40	3.16	1.78	42.29	6.79	0.51	64.39	15.18	8.20	112.68	17.01
	Foreign Currency									0.17			0.00		0.08	
	b. Bank Balance	15.62	795.96	17.82	778.19	7.82	75.20	66.41	158.82	18.32	140.47	99.29	152.47	39.43	1691.38	305.48
	1. In Nepal Rastra Bank	72.45	72.45	7.91	98.98	0.13	11.04	21.51	153.59	18.02	19.43	94.10	11.68	37.72	64.78	40.40
	Domestic Currency	72.45	72.45	7.91	98.98	0.13	11.04	21.51	153.59	18.02	19.43	94.10	11.68	37.72	64.78	40.40
	Foreign Currency															
	2. "A" Class Licensed Institution	15.62	416.44	9.91	605.40	0.93	8.59	41.70	5.09	0.30	110.77	4.93	86.61	1.56	1426.22	169.45
	Domestic Currency	15.62	416.44	9.91	605.40	0.93	8.59	41.70	5.09	0.30	110.77	4.93	86.61	1.56	1426.22	169.45
	Foreign Currency															
	3. Other Financial Ins.				73.81	6.75	55.57	3.20	0.14		10.27	0.26	54.17	0.15	200.38	95.64
	4. In Foreign Banks															
	c. Money at Call			27.97				0.40	181.48	210.40		530.27		20.69		
	Domestic Currency			27.97				0.40	181.48	210.40		530.27		20.69		
	Foreign Currency															
2	INVESTMENT IN SECURITIES	119.96	0.16	104.55	32.00	0.20	127.85	40.00	30.42	40.00	30.42	30.42	15.50	78.44	62.23	
	a. Govt. Securities	119.96		104.55	32.00	0.20	127.85	40.00	30.42	40.00	30.42	30.42	15.50	78.44	62.23	
	b. NRB Bond															
	c. Govt. Non-Fin. Ins.															
	d. Other Non-Fin Ins.															
	e. Non Residents			0.16												
3	SHARE & OTHER INVESTMENT	0.19	19.96		1.03	0.25	0.03	5.60	47.10	20.43	48.03	0.35	0.55	15.71	22.96	68.53
	a. Interbank Lending															
	b. Non Residents							3.10	42.69							
	c. Others	0.19	19.96		1.03	0.25	0.03	2.50	4.41	20.43	48.03	0.35	0.55	11.05	22.96	68.53
4	LOANS & ADVANCES	105.10	2286.99	414.87	3118.61	714.26	2332.74	689.78	2050.82	793.30	224.39	2620.17	430.12	687.90	3044.80	1253.32
	a. Private Sector	105.10	2286.99	414.87	3118.61	714.26	2325.74	689.78	2011.92	793.30	219.89	2620.17	430.12	664.38	3044.80	1246.13
	b. Financial Institutions						7.00		38.90		4.50			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	147.81	5.54	69.61	26.21	131.12	63.90	143.27	56.95	20.52	60.31	27.91	191.21	78.06	20.18
8	OTHER ASSETS	22.96	274.85	40.68	86.37	209.02	869.57	203.60	110.71	30.34	37.84	90.45	19.78			

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

S.N.	Bank Name	Subhaham	Jebis	Reliance	Lotus	Balbhav	Bhaktapur
Liabilities			0.00		0.00	0.00	0.00
1	CAPITAL FUND	211.30	113.54	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		2.45				
	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	648.27	550.91	886.27	330.74	79.92	280.13
	a. Current						
	Domestic						
	Foreign						
	b. Savings	141.24	135.39	247.68	94.69	20.56	134.21
	Domestic	141.24	135.39	247.68	94.69	20.56	134.21
	Foreign						
	c. Fixed	437.65	220.18	359.69	165.77	37.25	68.49
	Domestic	437.65	220.18	359.69	165.77	37.25	68.49
	Foreign						
	d. Call Deposits						77.42
	Domestic						77.42
	Foreign						
	e. Others	69.38	195.33	278.90	70.28	22.11	
	Domestic	69.38	195.33	278.90	70.28	22.11	
	Foreign						
4	Bills Payable						
5	Other Liabilities	51.43	42.64	78.98	28.51	5.82	8.50
	1. Sundry Creditors	3.76	1.47	2.69	0.09	0.01	0.00
	2. Loan Loss Provision	10.14	10.35	21.53	7.55	5.38	2.84
	3. Interest Suspense a/c	15.15	17.85	18.41	9.14		
	4. Others	22.38	12.96	36.35	11.73	0.43	5.65
6	Reconciliation A/c						
7	Profit & Loss A/c	0.36		1.06	5.01	10.13	
		911.36	707.08	1174.99	498.50	250.08	421.54
Assets			0.00		0.00	0.00	0.00
1	LIQUID FUNDS	165.82	156.09	298.66	157.23	68.81	207.22
	a. Cash Balance	4.39	8.63	16.15	1.95	5.19	6.62
	Nepalese Notes & Coins	4.39	8.63	16.15	1.95	5.19	6.62
	Foreign Currency						
	b. Bank Balance	161.43	147.46	282.51	155.28	3.71	200.60
	1. In Nepal Rastra Bank	16.52	33.21	38.48	19.89	3.71	15.23
	Domestic Currency	16.52	33.21	38.48	19.89	3.71	15.23
	Foreign Currency						
	2. "A" Class Licensed Institution	46.71	75.66	204.46	54.14		103.52
	Domestic Currency	46.71	75.66	204.46	54.14		103.52
	Foreign Currency						
	3. Other Financial Ins.	98.20	38.59	39.57	81.25		81.85
	4. In Foreign Banks						
	c. Money at Call					59.90	
	Domestic Currency					59.90	
	Foreign Currency						
2	INVESTMENT IN SECURITIES	20.00	3.45	9.00	6.00		7.48
	a. Govt. Securities	20.00	3.45	9.00	6.00		7.48
	b. NRB Bond						
	c. Govt. Non-Fin. Ins.						
	d. Other Non-Fin Ins.						
	e. Non Residents						
3	SHARE & OTHER INVESTMENT	6.15	20.61	11.27	5.35	0.31	5.00
	a. Interbank Lending						
	b. Non Residents						
	c. Others	6.15	20.61	11.27	5.35	0.31	5.00
4	LOANS & ADVANCES	669.20	481.40	818.60	312.19	170.77	191.03
	a. Private Sector	658.55	477.27	767.88	306.89	170.77	191.03
	b. Financial Institutions	10.65	4.13	50.72	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	14.89	8.19	7.66	4.96	8.24	5.32
8	OTHER ASSETS	26.02	33.21	29.79	12.43	1.96	1.58
	a. Accrued Interest:	15.15	17.86	21.29	9.14		0.04
	Financial	0.13	0.10		0.06		
	Government Enterprise		0.01	21.29			0.04
	Private Sector	15.03	17.75		9.09		
	b. Staff Loans / Adv.	7.86	7.45	1.71	0.95	0.21	
	c. Sundry Debtors	0.46	0.52	4.02	0.59		0.57
	d. Cash In Transit						
	e. Others	2.55	7.38	2.77	1.75	1.75	0.97
9	Expenses not Written off	6.74	0.89				2.97
10	Non Banking Assets						
11	Reconciliation Account						
12	Profit & Loss A/c	2.53	3.24		0.34		0.94
	TOTAL ASSETS	911.36	707.08	1174.99	498.50	250.08	421.54

Bank Name	NBL	RBB	NA:BL	NBL	SC:BNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADB:NL	Global	Citizens
Expenses			0.00				0.00		0.00						0.00	0.00	0.00			0.00
1. Interest Expense	1181.98	1704.17	1508.93	1817.69	415.46	1376.93	1667.07	624.34	1446.06	763.94	718.92	880.59	365.28	955.80	969.90	944.30	1154.58	1668.82	989.44	724.65
1.1 On Deposit Liabilities	1173.79	1693.82	1473.18	1756.18	408.20	1312.21	1621.75	624.26	1446.06	750.95	716.22	870.77	365.28	955.80	947.28	920.42	1148.64	1662.04	964.95	723.42
1.1.1 Saving Account	624.49	725.27	492.34	419.78	220.00	531.45	241.92	278.75	462.14	211.03	181.26	159.09	87.49	336.72	226.48	147.23	268.56	575.32	328.36	141.70
1.1.2 Fixed Account	549.31	927.89	657.33	851.40	136.81	780.76	1330.71	203.41	716.92	377.16	339.47	551.43	218.42	447.15	529.88	558.23	595.54	1038.50	487.96	456.36
1.1.2.1 Up to 3 months Fixed Account		0.24	98.60	14.23	7.39	155.37	135.49		71.62			0.02		0.17		0.31	76.42	0.21	3.88	8.32
1.1.2.2 3 to 6 months Fixed Account		11.69	131.47		0.00	235.32	46.23	102.16		0.01		2.87		2.87		0.72	115.23	3.10	1.72	6.50
1.1.2.3 6 months to 1 year Fixed Account		624.40	328.66		15.81	596.01	394.31	377.16	14.94	289.10	218.42	195.41		344.72	185.23	93.00	35.35	289.73		
1.1.2.4 Above 1 year Fixed Account	549.31	291.56	98.60	837.17	113.61	625.39	363.89	157.18	148.83		324.53	262.31		248.70	529.88	212.49	218.66	942.20	447.01	151.82
1.1.3 Call Deposit		40.66	323.51	485.00	51.40		49.13	142.10	267.00	162.76	195.49	160.25	59.37	171.92	190.92	214.95	284.54	21.49	148.63	125.35
1.1.4 Certificate of Deposit																		26.73		
1.2 On Borrowing	8.19	10.35	35.75	61.51	7.25	64.72	45.31	0.08		12.99	2.70	9.81	0.00		22.63	23.89	5.94	6.78	24.49	1.24
2. Commission Expense	33.17	99.43	74.03				9.62												8.07	0.89
3. Staff Expense	919.98	1000.56	344.92	223.02	271.88	374.59	200.53	131.56	221.27	185.40	89.04	109.88	58.48	152.74	133.86	127.58	127.77	1324.89	171.26	90.87
4. Office Operating Expenses	399.21	376.27	302.09	368.72	244.92	520.39	300.60	112.30	287.39	235.44	118.54	162.18	67.86	219.11	141.61	144.76	237.74	230.75	418.86	149.12
5. Foreign Exchange Loss					5.96		0.83						0.91	4.86					14.82	
5.1 Due to Change in Exchange Rates					5.96		0.83						0.91	4.86					14.57	
5.2 Due to Foreign Currency Transaction																		0.25		
6. Non Operating Expense		0.08					2.45		0.29			0.09			0.01			0.03		995.06
7. Provision for Risk	-11.06	156.11	199.98	279.11	52.65	276.28	91.84	127.62	68.91	61.97	183.27	30.79	63.25	233.22	185.94	75.10	221.93	675.06	194.84	283.84
7.1 Loan loss Provision	18.65	152.40	199.98	279.11	52.65	276.28	91.84	68.08	68.91	61.97	183.27	30.79	63.25	193.32	180.42	75.10	221.93	674.63	174.88	247.29
7.1.1 General Loan loss Provision	18.65	37.95	23.78	72.50		276.28	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	206.61	52.65		70.75	18.90		33.26	183.27	6.81	63.25	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							39.79	5.52		0.44	19.96	36.55
7.3. Provision for Loss on Investment																				
7.5. Provision for Loss of Other Assets	-29.71	3.70												0.10						
8. Loan Written Off	4.51				29.53						2.26							12.87	0.73	
9. Provision for Staff Bonus	47.67		215.24	177.68	94.09	93.86	38.61		135.52	57.78	21.34	49.68	9.27	5.58	14.54	34.25	72.38	50.87		
10. Provision for Income Tax	127.93		643.09	533.03	282.27	282.38	115.95		406.55	178.34	8.79	149.05	5.01	16.73	43.63	102.75	358.43	152.62		
11. Others	3.30	1.39																	0.94	94.65
12. Net Profit	348.82	771.36	1509.27	1243.74	658.63	656.20	270.17	223.98	948.62	399.46	66.56	347.79	18.96		39.03	101.80	239.75	1350.12	356.10	34.95
Total Expenses	3022.34	4043.11	4822.94	4717.01	2055.38	3580.62	2688.07	1229.42	3514.61	1882.32	1208.72	1730.05	589.03	1565.73	1492.66	1451.71	2131.65	5696.97	2342.07	2374.03
Income		0.00																		
1. Interest Income	2674.36	3416.57	3794.85	3817.16	1483.11	2951.69	2306.29	808.06	3134.60	1572.32	1019.24	1543.41	552.36	1216.51	1346.13	1237.04	1838.59	4446.03	2100.57	1107.51
1.1 On Loans and Advances	2529.88	3008.14	3420.05	3648.56	1295.69	2723.74	1745.03	748.30	2955.36	1475.94	969.66	1407.68	537.50	1195.16	1285.51	1209.40	1745.23	4345.36	1998.99	1058.18
1.2 On Investment	87.41	323.56	222.91	115.07	131.58	210.08	95.98	49.05	169.75	95.04	47.40	113.28	11.69	12.86	15.55	27.64	68.43	74.50	97.24	45.15
1.2.1 Government Bonds	82.47	312.70	216.83	115.07	131.15	210.08	95.98	36.35	33.02	94.17	33.71	35.31	11.69	12.86	15.55	25.08	68.43	74.50	95.77	45.15
1.2.2 Foreign Bonds			6.08						15.46			7.84								
1.2.3 NRB Bonds								12.70	121.27		8.52	70.14							1.47	
1.2.4 Debenture & Bonds	4.94	10.86			0.43					0.87	5.17					2.56				
1.3 On Agency Balance		51.32	0.25	49.73	0.58	17.87	436.23					0.06	0.99				0.32			0.02
1.4 On Call Deposit	11.35	23.01	114.08	3.80	5.61			1.47	9.49	0.12		17.76					24.61	0.07	1.30	3.58
1.5 On Others	45.73	10.54	37.55		49.64		29.05	9.24		1.22	2.18	4.62	2.17	8.48	45.07			26.11	3.05	0.59
2. Commission and Discount	112.72	252.06	486.87	262.27	170.04	327.45	284.87	123.13	226.11	127.69	47.02	63.83	13.31	32.58	109.59	129.03	169.03	163.41	150.83	104.84
2.1 Bills Purchase and Discount	0.06	0.69	1.89	9.72	4.52	39.26	0.10	10.55	29.00	33.95	2.18	0.33	0.01	0.62	0.58	10.26		0.36	3.44	
2.2 Commission	112.66	241.84	483.74	252.55	118.75	288.18	190.44	108.34	181.36	93.74	44.84	26.54	13.30	31.96	109.01	114.72	80.21	88.37	144.73	25.95
2.3 Others		9.53	1.24		46.77		94.32	4.24	15.75			36.97			4.06	88.82	75.04	5.73	75.45	
3. Exchange Fluctuation Income	-6.97	-187.93	300.71	220.33	312.36	191.23	61.67	43.36	54.62	95.53	1.89	73.96	6.98	23.49	35.27	66.56	124.04	2.44	36.35	3.63
3.1 Due to Change in Exchange Rate	-21.64	-222.70	244.72	1.79		9.12		3.68	2.35		-2.10	1.48			10.31	-7.87	57.04	2.44	27.46	-8.62
3.2 Due to Foreign Currency Transaction	14.67	34.77	55.98	218.55	312.36	182.11	61.67	39.68	52.27	95.53	4.00	72.48	6.98	23.49	24.96	74.43	67.00		8.89	12.84
4. Other Operating Income	152.97	200.78		181.53	21.47	101.25	45.05	95.34	37.08	56.18	48.28	15.10		96.72	1.27			336.59	5.69	24.84
5. Non Operating Income	22.31	1.81	-0.45		0.06	2.33	1.22	1.43	3.94	6.19	3.12	0.57		12.53	0.08			0.46	-0.23	1002.01
6. Write Back from Provisions for loss	16.63	240.76	239.03	235.72	36.86		32.20	115.78		43.51	64.26			44.01	0.33	17.23		450.52	48.86	131.20
7. Recovery of written-off Loan	50.32	115.04	1.93		31.49		1.83	92.61					0.20			1.20		148.24		
8. Income from Extra Ordinary transactions		4.02				6.67					17.01		1.08			0.66		149.28		
9. Net Loss														139.89						
Total Income	3022.34	4043.11	4822.94	4717.01	2055.38	3580.62	2688.07	1229.42	3514.61	1882.32	1208.72	1730.05	589.03	1565.73	1492.66	1451.71	2131.65	5696.97	2342.07	2374.03

Bank Name	Prime	BOA	Sunrise	Grand	NMIB	Kist	Janata	Mega	CTBNL	Civil	Century	Sanima	NIDC	Malika	Siddhartha	UDBL	Manamama	Narayani	PDBL	Sahayogi	Axis	Karnali
Expenses	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	1119.39	702.33	819.22	767.36	669.92	849.93	460.96	420.85	376.52	495.91	333.89	630.87	44.84	73.04	287.94	2.64	157.50	59.08	143.83	68.45	66.48	47.12
1.1 On Deposit Liabilities	1117.36	693.68	818.80	766.28	667.55	845.44	456.37	409.61	375.54	491.21	331.68	623.77	44.84	73.04	287.94	2.51	156.53	57.71	143.83	68.45	66.48	47.12
1.1.1 Saving Account	127.39	127.83	261.64	574.76	124.11	429.61	89.12	158.88	39.51	48.25	87.64	136.20	7.27	52.93	129.60	1.90	44.27	31.33	73.39	51.80	20.20	43.98
1.1.2 Fixed Account	521.01	431.05	443.99	62.21	369.05	339.95	270.89	124.57	267.36	335.79	174.77	413.20	32.83	9.88	115.75	0.60	65.47	26.38	51.39	15.55	21.38	3.14
1.1.2.1 Up to 3 months Fixed Account	0.00		0.26		32.67	0.05	12.17	20.15		12.48		0.95			0.08			1.22	0.37		0.23	
1.1.2.2 3 to 6 months Fixed Account	6.35		15.30		1.39	23.88	2.30	10.55	21.32	33.66		5.29	0.03	0.05				2.45	0.41		1.76	
1.1.2.3 6 months to 1 year Fixed Account	471.98		428.44	51.81	130.25	266.30	230.66	93.37	195.55	271.73	174.77	348.39	12.70	0.08	64.91		44.90	6.27	46.77	4.55	14.80	
1.1.2.4 Above 1 year Fixed Account	42.67	431.05		10.41	204.74	49.72	25.76	0.50	50.49	17.92		58.57	20.09	9.75	47.02	0.60	20.57	16.45	3.84	11.00	4.60	3.14
1.1.3 Call Deposit	468.96	134.81	113.17	126.02	174.39	75.88	96.35	126.17	68.68	107.16	69.26	74.38	4.74	10.24	42.59		46.79		19.05	1.10	24.90	
1.1.4 Certificate of Deposit				3.28																		
1.2 On Borrowing	2.03	8.65	0.42	1.08	2.37	4.49	4.60	11.23	0.98	4.70	2.21	7.10				0.13	0.97	1.37				
2. Commission Expense			3.64												1.20							
3. Staff Expense	64.99	92.43	139.49	59.45	82.15	153.82	66.54	86.22	48.42	69.95	48.00	69.48	24.02	25.69	34.01	1.16	34.81	8.12	25.90	7.88	21.23	11.82
4. Office Operating Expenses	125.52	127.61	209.03	72.86	118.88	213.91	82.15	132.51	66.51	105.41	97.70	102.20	23.29	28.44	45.85	1.25	45.72	7.84	22.85	8.00	28.03	12.65
5. Foreign Exchange Loss				7.44		0.85		1.71		0.27												
5.1 Due to Change in Exchange Rates				7.44		0.85		1.71		0.27												
5.2 Due to Foreign Currency Transaction																						
6. Non Operating Expense	0.06						0.21				0.27						0.02					0.15
7. Provision for Risk	305.54	414.58	188.76	52.72	121.16	379.81	54.65	93.93	38.67	56.19	37.91	42.65	31.82	2.78	544.57		49.61	23.52	12.03	8.32	43.36	2.23
7.1 Loan loss Provision	305.54	193.05	171.26	52.72	23.05	322.39	54.65	93.93	38.67	56.19	37.91	42.65	31.82	2.78	544.47		49.61	23.52	12.03	8.32	43.36	2.23
7.1.1 General Loan loss Provision	15.73	15.13	30.34	21.61	32.27	19.53	24.21	28.87	32.42	19.75	29.74	35.13	3.12	1.74	3.83		4.74	0.03	12.03	1.70	2.67	2.23
7.1.2 Special Loan Loss Provision	289.82	177.91	140.92	31.11	-9.22	256.23	30.44	65.07	6.25	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															0.10							
7.5. Provision for Loss of Other Assets																						
8. Loan Written Off						0.25								0.71								
9. Provision for Staff Bonus	6.20		6.26	12.55			1.68	21.75				10.71	12.05	2.71					2.02	3.33		
10. Provision for Income Tax	18.59		18.78	37.66			5.05	65.26				32.14	10.67	8.12					6.07	9.99		
11. Others																						
12. Net Profit	43.38		43.83		162.49		11.79	152.27				74.99	139.97	18.94		22.92	7.81		14.15	23.31		
Total Expenses	1683.67	1336.95	1429.00	1010.05	1154.60	1598.57	683.04	974.50	530.13	727.46	517.77	963.05	287.38	159.71	913.56	27.97	295.47	98.55	226.86	129.28	159.26	73.82
Income																						
1. Interest Income	1435.46	1001.19	1135.99	823.51	970.29	1237.56	601.81	895.48	444.49	620.91	418.36	866.86	139.07	131.89	353.15	0.60	222.55	48.73	207.44	114.49	113.34	52.45
1.1 On Loans and Advances	1400.85	930.90	1108.28	773.71	914.07	1158.35	571.01	841.84	431.00	603.26	408.17	836.56	119.57	109.65	319.21	0.60	204.48	40.22	193.12	104.78	104.76	50.71
1.2 On Investment	6.69	68.72	14.88	44.38	54.06	54.93	26.95	19.64	8.59	15.46	8.10	29.08	0.12	3.00	12.36		4.71		0.23			
1.2.1 Government Bonds	6.69	68.72	7.05	44.38	53.03	54.93	26.95	19.64	8.59	15.46	8.10	29.08	0.12	3.00	12.36		4.71					
1.2.2 Foreign Bonds																						
1.2.3 NRB Bonds			7.82																	0.23		
1.2.4 Debenture & Bonds					1.02																	
1.3 On Agency Balance	0.02	1.57	9.59			2.03	3.84	0.04			0.01						12.02	6.81				
1.4 On Call Deposit					0.19	7.06		30.36		2.19					17.00	21.45				13.29	9.67	8.58
1.5 On Others	27.90		3.24	5.41	1.98	15.19		3.59	4.90		2.08	1.21	19.38	2.24	0.14		1.34	1.69	0.81	0.05		
2. Commission and Discount	53.50	78.57	71.79	23.81	30.68	110.14	50.39	14.34	40.32	23.79	18.78	12.73		5.04	7.28	0.01	16.82	0.16	2.16	4.34	2.08	6.17
2.1 Bills Purchase and Discount	2.67	0.23	6.63	2.41	1.87	0.10	0.22		0.64						0.01							
2.2 Commission	50.84	28.55	47.67	21.40	23.11	21.08	47.20	14.13	15.83	23.15	18.78	12.73		5.04	7.28		16.82	0.16	2.16	4.34	2.08	6.17
2.3 Others	49.79	17.49			7.57	87.20	3.10		24.49							0.01					0.57	4.99
3. Exchange Fluctuation Income	15.80	32.03	48.55	33.30	48.22	19.42	30.67	34.23	13.54	18.54	2.40	10.32			0.11				0.01			
3.1 Due to Change in Exchange Rate	6.48	11.20	11.06		6.16		-1314.24		2.50	3.24	2.40	3.47			0.06				0.01			
3.2 Due to Foreign Currency Transaction	9.32	20.83	37.50	33.30	42.07	19.42	1344.91	34.23	11.04	15.31		6.85			0.05							
4. Other Operating Income	91.54		76.43	50.56	38.92		25.53		26.17	30.12	51.88	17.18	13.16	20.39					1.30	17.19	10.45	8.08
5. Non Operating Income		4.92		0.26	5.30	6.72	0.18	4.92		0.49	1.71	122.28	0.92	1.18						0.06		
6. Write Back from Provisions for loss	87.36		86.25		61.19	6.08						19.56	8.84	8.71	399.88	0.74	21.11	7.70				
7. Recovery of written-off Loan															26.63							

Bank Name	Triveni	Suprim	Bhrikuti	Suvechha	Bageshwari	Saurinagar	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CEDBL	Miteri	Tinau	Rising	Muktimath	Sewa	
Expenses	0.00			0.00						0.00					0.00	0.00		0.00	0.00	0.00			
1. Interest Expense	136.34	136.80	204.93	68.42	88.91	53.08	114.91	133.82	161.18	257.63	154.57	94.57	42.58	417.59	28.69	271.74	352.22	52.50	95.27	62.51	156.32	121.67	
1.1 On Deposit Liabilities	136.34	100.41	204.67	68.31	88.91	53.08	114.91	114.50	161.18	257.63	154.57	94.57	42.58	412.17	28.69	270.22	333.27	52.50	95.27	62.22	148.48	121.67	
1.1.1 Saving Account	53.05	43.43	108.01	22.39	64.51	30.03	18.84	48.14	44.08	134.30	78.02	46.24	30.93	133.31	22.08	115.24	78.30	19.51	29.50	37.98	88.54	51.20	
1.1.2 Fixed Account	61.86	33.31	62.45	32.47	5.32	13.15	88.62	47.37	71.62	100.27	64.22	27.48	11.66	225.96	6.61	108.48	212.29	26.87	57.80	24.24	50.15	48.06	
1.1.2.1 Up to 3 months Fixed Account	1.00		0.16	0.09					8.85	1.86		0.54		0.88			3.50	0.07				0.01	
1.1.2.2 3 to 6 months Fixed Account	3.02		0.40	0.03				2.30	8.14	8.14	2.99	1.52	2.11	8.45			7.34	0.13	0.13	0.67	7.53	0.19	
1.1.2.3 6 months to 1 year Fixed Account	47.41		54.00	12.26	1.59	4.96		29.63	40.69	67.08	27.25	12.57	3.22	201.44	4.62		188.66	5.05	39.34	15.40	31.02	23.29	
1.1.2.4 Above 1 year Fixed Account	10.44	33.31	7.88	20.10	3.73	8.19	88.62	15.44	13.94	23.19	33.98	12.86	6.33	15.18	1.99	108.48	12.79	21.62	18.33	8.17	11.60	24.57	
1.1.3 Call Deposit	21.43	23.67	34.21	13.45	19.08	9.90	7.46	18.99	45.47	23.06	12.34	20.86		52.90		46.50	42.67	6.12	7.97		9.79	22.41	
1.1.4 Certificate of Deposit																							
1.2 On Borrowing		36.39	0.26	0.11				19.32						5.42		1.51	18.95			0.29	7.84		
2. Commission Expense									0.02			0.00			0.56		0.43						
3. Staff Expense	13.27	23.69	22.74	9.74	17.00	11.41	17.96	14.91	23.75	20.89	22.92	15.95	6.36	50.78	6.45	31.19	38.43	7.06	10.05	9.56	40.05	16.38	
4. Office Operating Expenses	21.48	26.66	19.02	11.23	9.95	11.74	35.80	15.25	29.30	27.52	16.11	14.34	6.15	63.71	3.67	45.68	41.59	6.12	11.86	10.99	28.71	14.56	
5. Foreign Exchange Loss									0.02					0.02	0.00	0.09	0.20						
5.1 Due to Change in Exchange Rates									0.02					0.02	0.00	0.08	0.20						
5.2 Due to Foreign Currency Transaction																	0.00						
6. Non Operating Expense	0.37			0.01			0.06	0.04			32.12		7.17	0.53		0.06		0.02					
7. Provision for Risk	11.04	121.78	14.98	43.36	5.16	9.54	114.85	4.93	32.73	204.40	0.52	5.33		99.20	18.32	64.12	29.02	1.95		3.23	7.77	1.98	
7.1 Loan loss Provision	11.04	121.78	14.98	43.36	5.16	9.54	114.85	4.93	32.73	204.40	0.52	5.33		99.20	18.32	64.12	29.02	1.95		3.23	7.77	1.98	
7.1.1 General Loan loss Provision	2.06	2.82	6.91	0.54	5.16	1.34	4.40	-0.25	3.44	0.52	5.33			7.53	0.68	64.12	11.81	1.34		1.04	5.82	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	148.87				76.19	17.64		17.21	0.61		2.19	1.95		
7.1.3 Additional Loan Loss Provision														15.47				0.00					
7.2. Provision for Non-Banking Assets										52.07													
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	2.64		2.63			1.69						3.22			0.60		2.09	2.01	1.04	1.87	8.60		
10. Provision for Income Tax	7.12		7.90			5.08						10.21			1.80		6.26	6.03	3.12	5.62	25.79		
11. Others		0.18																					
12. Net Profit	19.24		18.43		23.82	11.85		37.20		-150.62	43.91	22.02	2.23		4.19	-44.44	14.60	14.04	7.29	13.11	60.19	13.10	
Total Expenses	211.49	309.10	290.62	132.76	144.84	104.38	283.59	206.15	246.99	359.83	270.15	165.65	64.50	631.83	64.27	368.44	484.84	89.74	128.63	106.89	327.44	167.68	
Income	0.00			0.00						0.00					0.00	0.00		0.00	0.00	0.00			
1. Interest Income	193.42	196.11	270.80	107.00	128.14	91.14	85.44	188.92	211.39	338.67	238.03	155.89	50.49	515.10	45.74	353.79	418.03	79.41	116.20	97.81	286.79	151.99	
1.1 On Loans and Advances	181.66	136.48	256.48	99.96	121.24	85.10	84.09	159.39	193.46	325.78	216.03	134.95	50.49	494.70	44.84	317.29	353.32	68.36	104.02	88.88	268.70	142.53	
1.2 On Investment		0.69							0.36	2.22				2.95	0.90	2.44	9.07					0.38	
1.2.1 Government Bonds		0.69							0.18	0.12				2.95	0.90	2.44	8.20						
1.2.2 Foreign Bonds																							
1.2.3 NRB Bonds									0.18	2.09													
1.2.4 Debenture & Bonds																	0.87						
1.3 On Agency Balance											20.94						21.96						
1.4 On Call Deposit	11.76	22.54	14.32	7.04	6.90	6.03	1.35	10.20	17.57	10.68	21.99			12.60		8.23	45.37	11.06	12.19	8.93	17.97	9.08	
1.5 On Others		36.39						19.32						4.84		3.87	10.27					0.12	
2. Commission and Discount	15.47	2.68	3.15	0.87	16.70	9.34	0.43	0.88	2.65	0.37		1.52	5.35	5.23	0.54	4.07	64.84	1.16	1.75	1.28	14.43	2.35	
2.1 Bills Purchase and Discount		0.01												0.01		0.06	0.05						
2.2 Commission	13.11	2.67	3.15	0.87	3.92	1.15	0.43	0.81	1.53	0.37		1.22	5.35	5.22	0.54	4.01	6.81	1.16	1.75	1.15	12.75	2.35	
2.3 Others	2.36				12.78	8.19		0.06	1.12			0.29					57.98				0.13	1.68	
3. Exchange Fluctuation Income								0.12	0.03		0.00			0.05	0.00	0.26	0.97						
3.1 Due to Change in Exchange Rate								0.11	0.03		0.00					0.00							
3.2 Due to Foreign Currency Transaction								0.00	0.03					0.05	0.00	0.26	0.97						
4. Other Operating Income		15.15	14.97	9.14				1.52	15.13	12.79	17.84	29.65	8.24	7.34	20.07	10.47	10.33		9.17	10.68	7.72	21.50	13.35
5. Non Operating Income	2.60			0.13				1.11	0.97					0.53									
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		51.19		15.62			109.79		20.16					54.61									
Total Income	211.49	309.10	290.62	132.76	144.84	1																	

Bank Name	Kankai	Public	Mahakali	Ace	Bhargav	Shangrila	Resunga	Rara	diyalo	Country	Alpine	Nigiri	Kusmanap	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	0.00	0.00	0.00	0.00	0.00
1. Interest Expense	27.41	48.65	11.15	289.07	17.40	137.63	59.07	23.06	40.99	102.18	33.42	33.13	248.25	129.71	147.24	157.12	9.77	15.23	96.14	85.37	65.56	60.41
1.1 On Deposit Liabilities	27.41	48.65	11.15	281.35	17.40	137.63	59.07	23.06	40.99	102.18	33.42	33.13	248.13	129.71	147.17	157.05	9.77	15.23	88.92	84.68	65.56	60.41
1.1.1 Saving Account	14.48	15.04	8.43	134.66	8.39	74.90	52.72	17.94	8.61	16.94	14.15	15.08	108.42	68.23	76.38	39.65	4.60	10.22	45.13	26.95	35.20	29.95
1.1.2 Fixed Account	6.23	25.39	2.72	137.88	6.63	54.66	6.35	5.12	14.38	42.43	10.90	14.05	102.12	49.31	64.29	89.10	1.97	4.20	36.74	51.72	12.20	23.57
1.1.2.1 Up to 3 months Fixed Account		0.02		0.02	0.48				0.03	0.07	0.01	0.08	0.15	8.63	0.39	2.34	1.26		0.04	0.87		0.08
1.1.2.2 3 to 6 months Fixed Account	0.27	0.86		0.39	0.28	0.01			0.01	0.08	2.29	0.08	1.88	9.33	2.54	3.88	3.27	0.04	0.18	1.86		0.34
1.1.2.3 6 months to 1 year Fixed Account	5.01	9.82		122.61	4.47	40.39	1.46	2.52	11.27	36.37	7.18	6.94	67.38	32.38	42.71	58.80	1.46	2.18	10.97	50.44	5.77	19.31
1.1.2.4 Above 1 year Fixed Account	0.95	14.69	2.72	14.87	1.41	14.26	4.89	2.55	2.97	3.76	3.56	5.08	16.77	14.00	15.36	25.76	0.47	1.79	23.05	1.28	6.01	3.62
1.1.3 Call Deposit	6.71	8.22		8.81	2.38	8.07			17.99	42.80	8.37	4.00	37.60	12.17	6.50	28.30	3.21	0.81	7.05	6.01	18.16	6.90
1.1.4 Certificate of Deposit																						
1.2 On Borrowing				7.72									0.12		0.07				7.22	0.69		
2. Commission Expense										0.29			0.11									
3. Staff Expense	5.67	12.88	4.54	35.83	3.85	17.84	5.48	5.64	4.34	7.75	5.86	3.31	31.46	19.61	13.08	18.16	3.90	3.77	11.64	7.53	11.36	7.67
4. Office Operating Expenses	6.38	9.86	3.01	49.82	4.44	20.83	5.84	7.57	5.03	13.56	9.62	2.35	41.52	25.28	19.48	21.41	3.66	3.85	13.40	6.49	12.63	9.77
5. Foreign Exchange Loss													0.22									
5.1 Due to Change in Exchange Rates													0.22									
5.2 Due to Foreign Currency Transaction																						
6. Non Operating Expense										0.33									0.04			
7. Provision for Risk	0.58	5.90	1.86	98.18	15.46	12.57	1.00	1.21	0.65	13.54	3.45	1.49	39.23	5.45	7.25	6.48	0.55	0.48	4.20	10.15	8.21	3.19
7.1 Loan loss Provision	0.58	5.90	1.86	97.63	0.46	12.57	1.00	1.21	0.65	13.54	3.45	1.49	39.23	5.45	7.25	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	1.86			2.60		0.63	0.65	2.24	0.94	0.50	0.58	5.45	2.34	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					15.01																	
8. Loan Written Off		0.00		74.75																		
9. Provision for Staff Bonus			0.60			4.83	0.46		0.66	0.38	1.30			4.16	4.27	2.92	0.81	0.22	3.44	8.03	0.81	0.24
10. Provision for Income Tax			1.79			14.48	1.37		1.99	1.15	3.90			11.23	12.80	10.58	2.44	0.65	10.33	24.09	2.43	0.72
11. Others																						
12. Net Profit	5.57	2.10	4.17			33.79	3.19	1.01	6.07	2.69	13.79	4.82		26.21	29.86	18.57	5.69	1.51	24.10	56.21	5.67	1.67
Total Expenses	45.63	79.40	27.12	547.64	41.15	241.98	76.42	38.49	59.73	141.88	71.35	45.09	360.79	221.66	233.97	235.24	26.82	25.71	163.30	197.87	106.67	83.67
Income																						
1. Interest Income	41.77	70.89	24.94	361.32	24.65	221.52	70.47	35.13	55.81	130.62	60.56	41.62	320.58	197.97	213.42	210.15	24.86	22.05	147.57	113.96	97.26	75.02
1.1 On Loans and Advances	39.06	67.97	21.48	322.32	22.83	208.19	52.33	29.10	46.08	105.98	56.65	38.05	288.20	188.94	201.44	199.02	21.72	18.19	137.59	104.85	91.15	68.04
1.2 On Investment		0.10	0.08	10.86	0.09	0.85			0.48	3.69	0.58		4.10		1.46							
1.2.1 Government Bonds		0.10		10.86	0.09	0.85			0.48	3.69	0.58		3.87		1.46							
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	2.81		27.40	1.73	12.48	18.13	6.03	9.26	8.16	3.33	3.57		9.04	7.95	11.14	3.13	3.86	9.98		6.11	
1.5 On Others			3.38	0.74						12.78			28.28		2.57		0.01			9.10		
2. Commission and Discount	3.85	0.50	2.18	6.76	3.73	20.45	5.95	3.36	0.18	1.31	8.82	0.93	4.37	2.11	19.85	25.03	0.17	0.82	2.06	0.54	1.43	0.63
2.1 Bills Purchase and Discount																					0.12	
2.2 Commission	0.20	0.50	1.98	6.76		1.80	3.14	3.05	0.18	1.31	1.20		4.30	2.11	19.85	1.25	0.17	0.82	2.06	0.19	1.43	0.63
2.3 Others	3.65		0.20		3.73	18.65	2.81	0.31			7.62	0.93	0.08			23.78				0.23		
3. Exchange Fluctuation Income			3.41	0.01							0.06	0.10			0.01							
3.1 Due to Change in Exchange Rate			0.09	0.01							0.06	0.10			0.01							
3.2 Due to Foreign Currency Transaction			3.32										0.10		0.01							
4. Other Operating Income		8.02		17.86					3.74	8.90	2.49	13.80	21.58				1.78	2.83	13.67	7.14	7.97	8.02
5. Non Operating Income				0.53												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				80.19	11.45								21.94									
Total Income	45.63	79.40	27.12	547.64	41.15	241.98	76.42	38.49	59.73	141.88	71.35	45.09	360.79	221.66	233.97	235.24	26.82	25.71	163.30	197.87	106.67	83.67

Bank Name	Jyoti	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Gulmi	Kanchan	Maribumi	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
1. Interest Expense	198.63	9.56	16.12	15.11	124.87	25.47	9.53	167.04	20.40	36.11	12.40	34.17	52.94	13.59	54.19	197.59	11.66	15.33	34.67	4.66	122.56	44.80
1.1 On Deposit Liabilities	198.62	9.56	16.12	15.11	124.87	25.46	9.53	163.09	20.40	36.11	12.40	34.17	47.67	13.59	54.19	197.54	11.55	15.33	34.44	4.66	121.76	44.51
1.1.1 Saving Account	87.16	5.76	7.07	11.82	55.41	15.16	7.81	68.16	17.35	28.96	6.58	8.42	18.95	9.02	23.21	49.72	10.53	8.82	14.61	3.16	51.97	20.28
1.1.2 Fixed Account	77.75	1.97	6.03	3.30	45.20	4.35	1.72	85.41	3.06	7.15	3.77	12.08	20.66	1.92	23.75	115.02	1.02	5.87	17.54	1.43	49.43	16.09
1.1.2.1 Up to 3 months Fixed Account					0.22			0.04		0.11	0.03				0.08	1.66					0.02	0.25
1.1.2.2 3 to 6 months Fixed Account	1.90			0.02	1.66	0.16		1.07	0.02	0.27	0.03	0.00	0.04	0.02	1.50	0.44		0.09		0.04	10.10	0.61
1.1.2.3 6 months to 1 year Fixed Account	10.82	0.11	5.15	1.01	33.45	1.85	1.18	78.73	1.68	4.53	2.09	8.75	15.48	0.35	15.78	12.19	0.35	1.41		0.65	35.68	10.79
1.1.2.4 Above 1 year Fixed Account	65.03	1.85	0.88	2.27	9.87	2.34	0.54	5.56	1.36	2.25	1.62	3.32	5.14	1.55	6.39	100.73	0.67	4.38	17.54	0.75	3.62	4.45
1.1.3 Call Deposit	33.71	1.84	3.02		24.26	5.96		9.53			2.05	13.67	8.07	2.64	7.22	32.80		0.64	2.29	0.06	20.37	8.14
1.1.4 Certificate of Deposit																						
1.2 On Borrowing	0.01						0.01	3.95					5.26			0.04	0.10		0.23		0.80	0.29
2. Commission Expense														0.29								
3. Staff Expense	27.35	3.54	3.44	2.66	9.51	3.51	2.82	27.04	2.89	5.74	2.86	4.24	6.49	1.85	4.58	31.25	3.31	4.02	5.91	1.71	20.12	7.17
4. Office Operating Expenses	43.64	2.58	4.47	3.02	11.49	5.03	4.89	46.57	2.97	7.51	1.91	4.96	11.05	2.19	9.05	42.74	1.95	2.40	11.48	1.52	33.28	9.08
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	1.72	16.66	0.83	21.19	2.23	0.94	2.26	171.42	0.76	2.53	0.30	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	1.72	16.66	0.83	21.19	2.23	0.94	2.26	144.93	0.76	2.53	0.30	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		0.85	1.77	0.03	0.47	2.23	0.73	2.26	0.10	0.66	1.00	0.30	0.12	6.28	1.18
7.1.2 Special Loan Loss Provision	7.94				1.65	0.05		65.65	0.32	0.41	0.79	2.05	0.21			144.83	0.10	1.53			14.44	0.22
7.1.3 Additional Loan Loss Provision												0.43										33.55
7.2. Provision for Non-Banking Assets												18.25				26.50						
7.3. Provision for Loss on Investment																						
7.5. Provision for Loss of Other Assets	0.00								0.55	14.49												
8. Loan Written Off																						
9. Provision for Staff Bonus	3.36				3.09										0.92		0.29		0.17	0.20	2.54	0.68
10. Provision for Income Tax	10.08				9.27										2.75				0.52	0.60	7.62	2.03
11. Others																						
12. Net Profit	23.51	1.90	6.09	8.80	21.63	14.70	2.34		3.26	0.33	0.96		4.34	4.32	6.42		2.91		1.20	1.70	5.73	2.48
Total Expenses	315.83	18.02	30.46	30.41	186.44	49.99	20.03	306.45	31.23	66.36	18.95	64.56	77.05	23.18	80.17	443.00	20.87	24.27	54.25	10.52	246.13	67.63
Income																						
1. Interest Income	295.23	15.98	27.37	27.12	171.63	44.72	16.98	224.52	27.84	60.37	16.85	43.85	67.77	19.52	72.52	132.99	16.65	21.37	50.27	8.53	203.78	61.02
1.1 On Loans and Advances	267.75	14.93	26.42	25.48	162.33	43.97	16.00	193.52	21.53	52.25	15.50	38.30	58.83	19.05	65.74	112.98	16.20	21.37	45.57	8.36	191.60	57.21
1.2 On Investment	4.48		0.05		0.35			0.02							1.99	2.33						3.44
1.2.1 Government Bonds	4.48		0.05		0.35			0.02							1.99	0.67						3.44
1.2.2 Foreign Bonds																						
1.2.3 NRB Bonds																1.66						
1.2.4 Debenture & Bonds																						
1.3 On Agency Balance																						
1.4 On Call Deposit	22.99	1.05	0.91		8.95	0.74	0.98	29.08	6.31	8.12	1.35	5.56	5.02	0.47	4.80	8.40	0.45		4.70	0.17	8.74	3.80
1.5 On Others				1.64				1.90					3.91			9.28						
2. Commission and Discount	15.41	0.28	0.49	0.39	14.81	0.83		5.44	0.65	5.99	2.11	0.21	0.88	3.36	0.53	0.04	0.88	2.60	0.32	1.94	6.74	0.57
2.1 Bills Purchase and Discount								0.98						0.00								
2.2 Commission	15.41	0.28	0.47	0.35	2.40	0.83		4.46		4.95	0.70	0.21	0.49	1.22	0.04	0.88	2.60	0.32	1.93	6.74	0.57	
2.3 Others			0.02	0.04	12.41				0.65	1.04	1.40		0.40	2.14	0.53					0.01		
3. Exchange Fluctuation Income	0.03																					9.50
3.1 Due to Change in Exchange Rate	0.03																					0.30
3.2 Due to Foreign Currency Transaction	-0.01																					9.20
4. Other Operating Income	5.17	1.75	2.60		4.45	3.06	7.46			3.34	8.40				7.12	18.72	3.14		3.66		17.14	6.05
5. Non Operating Income				2.90					0.17							2.19					0.05	0.06
6. Write Back from Provisions for loss		0.01						23.29	0.06			1.16		0.29		120.79	0.20					8.90
7. Recovery of written-off Loan																						
8. Income from Extra Ordinary transactions																						
9. Net Loss								45.73				16.00				168.27		0.30				
Total Income	315.83	18.02	30.46	30.41	186.44	49.99	20.03	306.45	31.23	66.36	18.95	64.56	77.05	23.18	80.17	443.00	20.87	24.27	54.25	10.52	246.13	67.63

Bank Name	Surya	Mt. Malau	Sindhu	Sahara	Social	NCommunity	Cosmos	Manaslu	Samabridhi	Ekata	Kalichowk	Kailash	Salpa	Saptakoshi	Nepal/Annap	NFL	New Capital	NNFL	NSMFL	Peoples	Merchantile	KFL
Expenses		0.00			0.00		0.00								0.00	0.00	0.00	0.00				0.00
1. Interest Expense	5.97	2.17	30.82	6.62	36.94	32.13	9.19	20.58	12.09	30.53	5.35	321.07	1.65	0.84	32.70	42.70	106.61	230.00	56.39	8.30		38.24
1.1 On Deposit Liabilities	5.97	2.17	30.82	6.62	36.94	32.13	9.18	20.58	11.99	30.53	5.35	320.95	1.65	0.84	32.70	42.61	104.19	230.00	53.85	8.30		38.24
1.1.1 Saving Account	2.88	1.76	23.94	5.38	7.54	11.64	8.28	10.87	4.16	16.20	1.44	88.77	0.97	0.31	7.30	7.13	24.00	51.60	29.94	3.95		6.17
1.1.2 Fixed Account	2.79	0.24	6.87	0.67	9.79	11.99	0.90	5.18	4.35	6.11	1.43	180.91	0.56	0.20	25.40	35.48	79.38	178.40	16.92	4.35		32.07
1.1.2.1 Up to 3 months Fixed Account	0.00					0.05		0.01		0.02		0.85	0.03			0.60	0.08	0.86				0.50
1.1.2.2 3 to 6 months Fixed Account	0.01	0.02	0.16			0.07	0.02	0.05	0.01	0.04		3.42	0.03	0.00		1.37	0.10	3.03				0.91
1.1.2.3 6 months to 1 year Fixed Account	1.52	0.10	4.69		7.94	11.18	0.25	1.48	4.12	5.35		113.58	0.40	0.18	9.60	24.40	37.36	132.92		0.15		15.61
1.1.2.4 Above 1 year Fixed Account	1.25	0.13	2.03	0.67	1.84	0.69	0.63	3.64	0.22	0.70	1.43	63.06	0.10	0.02	15.80	9.11	41.84	41.59	16.92	4.20		15.05
1.1.3 Call Deposit	0.31	0.17		0.56	19.61	8.51		4.53	3.48	8.22	2.48	51.27	0.12	0.33			0.81		6.98			
1.1.4 Certificate of Deposit																						
1.2 On Borrowing							0.02		0.10			0.12				0.09	2.42		2.54			
2. Commission Expense																0.43						
3. Staff Expense	2.19	1.15	5.29	1.48	8.87	4.32	2.91	5.13	3.77	5.03	2.47	39.39	1.67	1.12	5.50	5.01	7.02	19.09	12.82	3.00	0.61	4.50
4. Office Operating Expenses	2.22	1.10	6.27	2.10	13.45	7.93	3.11	7.51	4.88	6.15	2.42	47.37	1.04	2.28	4.50	7.93	48.78	18.30	22.18	5.60	0.34	6.28
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	0.77	0.28	155.36	2.41	0.33	1.24	6.06	2.54	0.33	20.08	0.24	0.34	8.10	9.37	105.41	39.33	184.59	1.62	0.32	1.32
7.1 Loan loss Provision	0.23	0.05	0.77	0.28	27.42	2.41	0.33	1.24	0.47	2.54	0.33	20.08	0.24	0.34	8.10	9.37	10.60	39.33	184.59	1.62	0.32	1.32
7.1.1 General Loan loss Provision	0.23	0.05	0.77	0.28	18.40	0.35	0.32	1.24	0.47	2.54	0.33	4.64	0.24	0.34	-0.20	0.12		3.72			0.32	
7.1.2 Special Loan Loss Provision					9.02	2.06	0.01					15.44			8.30	9.25		35.61	184.59	1.62		1.32
7.1.3 Additional Loan Loss Provision																	10.60					
7.2. Provision for Non-Banking Assets					104.35												94.81					
7.3. Provision for Loss on Investment																	0.00					
7.5. Provision for Loss of Other Assets					23.59			5.59														
8. Loan Written Off																						
9. Provision for Staff Bonus		0.26										5.69						2.97				
10. Provision for Income Tax		0.86										16.83						8.90				
11. Others																			0.01			0.13
12. Net Profit	0.46	1.75	8.23	3.62			0.24			5.51		40.07				-2.53		20.78		139.93	2.40	
Total Expenses	11.08	7.34	51.38	14.10	214.61	46.80	15.79	34.45	26.80	49.75	10.57	490.50	4.60	4.59	50.80	62.91	267.82	339.37	275.99	158.44	3.67	50.47
Income					0.00																	
1. Interest Income	8.96	6.46	46.05	11.72	70.72	36.81	12.96	28.73	20.01	41.99	9.09	457.04	1.59	2.32	45.20	40.02	124.57	320.22	53.40	41.15	3.23	43.46
1.1 On Loans and Advances	8.08	6.18	43.90	11.41	64.97	32.89	12.71	26.78	18.78	38.50	7.18	420.50	1.48	0.81	37.00	36.94	108.82	302.46	50.45	40.84	3.03	39.20
1.2 On Investment												10.50				0.96	0.49	6.76	0.85	0.14	0.23	
1.2.1 Government Bonds												10.50					0.49	6.76	0.85	0.14	0.23	
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	25.07	0.10	1.51		2.12	14.86	11.00	2.11	0.31		4.03
1.5 On Others					0.08							0.96			8.20		0.40					
2. Commission and Discount	0.48	0.41	0.59	0.20	0.20	0.65	0.03	0.47	0.59	0.19	2.04	0.13	0.04	0.04	0.04	0.53	1.30	0.01				0.03
2.1 Bills Purchase and Discount																						
2.2 Commission	0.48	0.41	0.59	0.20	0.20	0.65	0.03	0.37	0.59	0.19	2.04	0.13	0.04	0.04	0.04	0.41	1.30	0.01				0.03
2.3 Others							0.03	0.10								0.12		0.01				
3. Exchange Fluctuation Income												0.00										
3.1 Due to Change in Exchange Rate												0.00										
3.2 Due to Foreign Currency Transaction												0.00										
4. Other Operating Income	1.65	0.47	4.73	2.38	2.24	3.23	2.18	4.62	1.91	6.99	0.89	31.41	0.81	0.69	1.90	5.68	5.32	15.89	0.59	1.96	0.00	3.44
5. Non Operating Income					6.04					0.19						4.67	6.91	1.97	9.39			0.74
6. Write Back from Provisions for loss					117.71											12.50	8.84		4.16	115.33	0.44	1.73
7. Recovery of written-off Loan																				0.00		0.10
8. Income from Extra Ordinary transactions																						0.92
9. Net Loss					17.71	6.56		1.06	4.41		0.40		2.08	1.54	3.70			121.66		208.45		0.06
Total Income	11.08	7.34	51.38	14.10	214.61	46.80	15.79	34.45	26.80	49.75	10.57	490.50	4.60	4.59	50.80	62.91	267.82	339.37	275.99	158.44	3.67	50.47

Bank Name	Himalaya	Union	Gorkha	PFCL	NHMFL	Goodwill	SFL	SIFCL	Lumbini	YFL	ILFCO	Mahaabmi	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
1. Interest Expense		80.74	26.89	131.63	117.47	134.94	86.83	93.92	118.19	96.33	89.67	168.39	128.52	170.13	51.16	14.74	58.47	72.41	117.85	123.60	86.03	12.82	
1.1 On Deposit Liabilities		80.74	26.89	131.63	117.47	132.96	80.73	93.92	118.19	96.33	89.67	168.39	128.52	170.13	50.43	14.74	58.47	72.41	117.85	121.69	86.03	12.77	
1.1.1 Saving Account		12.23	3.34	46.25	17.26	42.27	28.72	19.30	32.71	34.28	12.68	54.63	38.16	58.39	11.64	5.55	16.24	19.70	50.47	37.91	36.06	3.57	
1.1.2 Fixed Account		64.83	23.55	85.37	100.21	90.69	52.02	74.62	85.48	62.05	74.99	107.74	90.36	111.74	38.79	9.18	41.56	52.71	67.38	83.78	49.98	9.20	
1.1.2.1 Up to 3 months Fixed Account		1.53			3.58	1.20		0.08	1.59	0.31		0.39	0.01	0.46	2.00	0.02			10.11	2.30	4.85	4.02	
1.1.2.2 3 to 6 months Fixed Account		1.33		0.09	3.04	2.73		0.08	6.86	1.12		0.42	1.47	2.82	0.31			0.00	13.48	6.87	1.47	0.08	
1.1.2.3 6 months to 1 year Fixed Account		42.19	19.31	16.91	38.68	35.09		45.60	60.92	20.99	33.63	32.67	53.99	27.10		1.23			37.06	54.18	42.08	3.49	
1.1.2.4 Above 1 year Fixed Account		19.77	4.24	68.37	54.91	51.67	52.02	28.86	16.12	39.64	41.36	74.26	34.89	81.36	36.48	7.94	41.56	52.70	6.74	20.43	1.59	1.61	
1.1.3 Call Deposit		3.68									2.00	5.89					0.67						
1.1.4 Certificate of Deposit												0.12											
1.2 On Borrowing						1.98	6.10								0.73					1.91		0.05	
2. Commission Expense											1.56			0.04				0.39					
3. Staff Expense		10.84	3.41	11.69	8.78	14.83	7.70	7.69	6.49	9.02	25.87	15.68	7.37	28.47	6.30	2.77	5.15	3.12	7.06	9.28	5.70	5.88	
4. Office Operating Expenses		10.70	3.35	9.18	6.96	27.94	6.95	7.92	6.11	10.50	34.02	13.89	6.75	23.76	4.94	2.74	5.48	2.60	8.10	7.58	10.15	4.52	
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		8.05	6.62	3.40	1.27	0.65	5.67	18.44	38.41	14.39		12.78	153.01	56.90		0.66	36.53			20.97	
7.1 Loan loss Provision		54.64		8.05	6.62	3.40	1.27	0.65	5.67	18.44	38.41	14.22		12.77	153.01	56.90		0.66	36.53			8.97	
7.1.1 General Loan loss Provision								0.65	-0.31	0.66	38.41	14.22		1.87				0.66				-0.48	
7.1.2 Special Loan Loss Provision		54.64		8.05	6.62				5.98	17.78				10.90	153.01			0.00	36.53			9.64	
7.1.3 Additional Loan Loss Provision						3.40	1.27									56.90						-0.19	
7.2. Provision for Non-Banking Assets																						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				0.19	0.36	2.04		0.14		0.67	1.75	1.64											
10. Provision for Income Tax				0.56	1.07	5.60	0.06	0.43		2.00	5.25	4.92											
11. Others																							
12. Net Profit				1.31	2.50	14.81	7.72	1.00		4.67	46.60	11.48		14.08			16.75	47.73					
Total Expenses		157.74	33.65	162.61	143.76	203.57	110.53	111.74	136.46	141.63	241.56	235.25	142.64	249.67	215.40	77.14	85.85	126.92	169.54	140.46	101.89	44.19	
Income																							
1. Interest Income		67.39	23.39	144.56	117.70	172.14	100.41	99.80	82.69	125.58	230.57	197.23	121.24	227.27	79.88	9.71	81.32	106.99	130.65	105.76	41.43	16.60	
1.1 On Loans and Advances		61.88	21.17	134.04	109.40	157.38	84.75	92.83	68.85	112.76	198.28	178.31	115.08	213.75	78.55	9.39	73.52	87.55	120.22	94.41	41.36	16.28	
1.2 On Investment		1.34	0.23		2.43	6.03		1.91	2.89	1.65	7.13	2.18	1.36	3.73		0.14		0.22		1.87			
1.2.1 Government Bonds		1.34	0.23		2.43	6.03		1.91		1.65	7.13	2.18		3.73									
1.2.2 Foreign Bonds																							
1.2.3 NRB Bonds									2.89				1.36					0.22					
1.2.4 Debenture & Bonds																0.14				1.87			
1.3 On Agency Balance								5.06															
1.4 On Call Deposit		4.14	1.98	10.53	5.86	8.73	9.56		10.95	11.17		16.68		9.80	1.33			9.84	10.43	7.57		0.32	
1.5 On Others		0.02					6.10				25.16	0.06	4.80			0.17	7.80	9.38		1.91	0.07		
2. Commission and Discount		0.01	1.25	18.00	0.14	1.02	10.09		0.29	1.22	0.70	1.77	0.07	2.39	1.14	0.15	0.03	0.04	9.18	0.57	0.54	0.04	
2.1 Bills Purchase and Discount																							
2.2 Commission		0.01	0.01	0.09	0.14	1.02	0.49		0.29	1.22		1.70	0.07	1.22	0.03		0.03	0.00		0.57	0.02	0.04	
2.3 Others			1.24	17.91			9.61				0.70	0.07		1.17	1.11	0.15		0.04	9.18		0.51		
3. Exchange Flactuation Income																							
3.1 Due to Change in Exchange Rate																							
3.2 Due to Foreign Currency Transaction																							
4. Other Operating Income		5.16		3.94	18.89		9.08	4.15	9.04	10.17	8.81	1.75	20.00			3.49	4.03	1.70		6.52	4.97	7.07	
5. Non Operating Income		0.44		0.05	0.53	7.41	0.03		3.58	0.95	0.12	9.82	4.00		0.66		0.01	0.81		2.38			
6. Write Back from Provisions for loss		8.01	6.72		21.45	4.11		2.87	35.62	4.41		17.63			47.37	1.04	0.46	12.19	5.05	10.71	21.61	3.39	
7. Recovery of written-off Loan		0.49	1.29					2.08	0.44								5.18					0.11	
8. Income from Extra Ordinary transactions				0.06												0.23							
9. Net Loss		76.24	0.96						8.05				15.59		86.36				24.65	14.52	33.34	16.98	
Total Income		157.74	33.65	162.61	143.76	203.57	110.53	111.74	136.46	141.63	241.56	235.25	142.64	249.67	215.40	77.14	85.85	126.92	169.54	140.46	101.89	44.19	

Bank Name	Multigranose	Synergy	Srijana	Om	WMBFL	CMBFCL	Crystal	Royal	Gulabshahi	Patan	Fewa	Everest	Prudential	ICFC	SagarMatha	Civil	Prabhu	Imperial	Kuber	NEFL	Valley	Seti
Expenses		0.00						0.00	0.00	0.00		0.00			0.00							
1. Interest Expense	4.86	200.65	10.69	232.11	46.28	52.22	31.18	173.72	58.80	20.42	169.01	29.83	52.03	214.74	101.48	43.76	363.70	57.11	57.25	51.00	61.08	5.65
1.1 On Deposit Liabilities	4.86	199.10	10.69	232.11	43.95	51.24	25.63	173.40	58.80	20.42	169.01	29.83	49.30	203.65	101.48	43.36	363.70	57.11	57.20	45.84	60.85	5.65
1.1.1 Saving Account	1.10	82.66	6.13	82.71	19.19	20.70	12.91	90.30	16.52	6.82	76.10	12.87	20.91	104.02	47.03	21.01	278.91	17.80	17.07	26.84	33.13	4.13
1.1.2 Fixed Account	3.76	116.44	4.56	149.40	24.77	12.59	12.73	83.10	42.28	13.60	92.91	16.96	28.40	99.64	54.45	18.48	84.79	39.31	40.13	19.00	27.72	1.52
1.1.2.1 Up to 3 months Fixed Account		6.68		1.73	1.00		0.45	3.03			1.42	7.34	0.83	0.06	1.57	0.00	0.96	0.42		0.01		0.01
1.1.2.2 3 to 6 months Fixed Account		8.27		3.88	0.12		0.62	5.86	0.28		2.06	0.05	0.25	0.79	7.43	0.01	5.69	0.53		0.65	0.59	0.02
1.1.2.3 6 months to 1 year Fixed Account		58.92		108.28	11.88	0.95	8.70	57.84	14.50		67.29	4.75	2.76	47.56	35.96	14.94	57.82	15.93	40.13	10.43	14.35	0.70
1.1.2.4 Above 1 year Fixed Account	3.76	42.57	4.56	35.51	11.77	11.65	2.96	16.37	27.49	13.60	22.14	4.82	24.56	51.23	9.49	3.53	20.33	22.44		7.92	12.78	0.80
1.1.3 Call Deposit						17.94											3.87					
1.1.4 Certificate of Deposit																						
1.2 On Borrowing		1.56			2.33	0.98	5.55	0.31					2.72	11.09		0.40			0.05	5.16	0.23	
2. Commission Expense			0.39													0.12						
3. Staff Expense	0.99	22.65	3.20	15.05	5.56	12.47	4.13	8.22	4.71	2.85	18.71	3.70	5.47	23.89	11.73	4.26	58.61	4.67	7.10	6.95	7.18	2.81
4. Office Operating Expenses	1.56	30.90	3.02	22.96	8.39	17.08	350.68	14.75	5.54	3.57	24.25	6.81	7.63	32.69	9.92	2.45	76.59	4.60	15.45	7.78	9.13	1.24
5. Foreign Exchange Loss																	2.63					
5.1 Due to Change in Exchange Rates																						
5.2 Due to Foreign Currency Transaction																	2.63					
6. Non Operating Expense		0.09								0.48											0.00	0.03
7. Provision for Risk	0.81	23.47	2.14	7.18	217.67		6.14	0.27	16.20	14.17	3.32	152.97	44.54	27.08	12.56	4.75	7.74	428.69	1.65	8.02		
7.1 Loan loss Provision	0.81	22.36	2.14	7.18	217.67		6.14	0.27	16.20	14.17	3.32	69.06	17.87	26.94	12.56	4.75	7.74	428.69	1.65	8.02		
7.1.1 General Loan loss Provision	-0.03	4.62	0.95	4.36			1.59	0.27	16.20	14.17	0.90		3.70		5.21	4.75	7.74	428.69	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	26.94	7.34						7.89	
7.1.3 Additional Loan Loss Provision																						
7.2. Provision for Non-Banking Assets		1.11											72.99	26.67								
7.3. Provision for Loss on Investment														4.66	0.14							
7.5. Provision for Loss of Other Assets													6.26									
8. Loan Written Off							0.75															
9. Provision for Staff Bonus				2.42							3.54			7.14		0.82				0.77		
10. Provision for Income Tax				7.27							10.61			21.42		2.45				2.31		
11. Others		0.21																				
12. Net Profit	2.26		17.28	16.95		170.25		18.78		24.76				49.99		3.82				5.39		6.06
Total Expenses	10.48	277.98	36.72	303.95	277.91	252.02	385.99	203.58	88.10	43.51	265.03	43.67	218.10	394.41	150.21	70.24	506.40	74.13	508.49	75.85	85.43	15.77
Income																						
1. Interest Income	10.19	167.19	29.74	284.03	38.84	109.69	49.36	172.20	79.56	26.55	240.44	40.00	65.12	351.89	111.01	51.13	426.88	48.85	58.18	67.36	72.61	14.13
1.1 On Loans and Advances	10.19	143.15	29.42	262.50	36.91	107.00	47.69	161.27	70.20	25.05	229.75	38.18	64.31	324.37	104.21	44.11	338.78	42.68	56.31	52.44	67.96	12.37
1.2 On Investment		4.40		6.27				3.93	0.67		0.01		0.30		0.83	0.05	4.52			1.58		0.06
1.2.1 Government Bonds		4.40		6.27				3.93	0.67		0.01		0.30		0.83	0.05	4.52			1.58		0.06
1.2.2 Foreign Bonds																						
1.2.3 NRB Bonds																0.05						0.06
1.2.4 Debenture & Bonds									0.67								4.52					
1.3 On Agency Balance									2.56					27.46			30.15					
1.4 On Call Deposit		17.73	0.32	15.27				6.93	6.13		10.68	1.82	0.35			5.31			1.87			
1.5 On Others		1.91			1.93	2.68	1.68	0.07		1.50			0.17	0.06	5.97	1.67	53.43	6.17		13.34	4.65	1.70
2. Commission and Discount	0.00	1.51	0.05	0.13	0.00	0.30	0.36	0.00	16.80	0.37	1.88	3.73	9.65	0.02	11.47	0.14	0.20	1.70	1.55	0.05		
2.1 Bills Purchase and Discount																						
2.2 Commission		1.51	0.05	0.09		0.30	0.36	0.00	16.80	0.37	1.88	3.73	9.65	0.02	11.47	0.14	0.20	1.70	1.55	0.05		
2.3 Others	0.00			0.05	0.00					0.00			1.84		8.89	0.02				0.34	1.55	
3. Exchange Fluctuation Income																						
3.1 Due to Change in Exchange Rate																						
3.2 Due to Foreign Currency Transaction																						
4. Other Operating Income	0.29	7.75	5.71	19.79	0.77	0.24		4.97	7.49	0.37	7.79	2.83		17.29		2.96	26.06	2.08	2.60	6.19	6.08	1.14
5. Non Operating Income		1.38		0.13		0.84			0.49	0.16					14.22		4.56	0.22		0.60	0.47	
6. Write Back from Provisions for loss		32.07	1.22		0.54	141.25							67.96	21.50		16.13	1.20			1.40		0.44
7. Recovery of written-off Loan																						
8. Income from Extra Ordinary transactions		1.39																				
9. Net Loss		66.70			237.63		336.62	26.11		16.42		0.47	83.14		15.33		36.23	22.83	446.11		4.71	
Total Income	10.48	277.98	36.72	303.95	277.91	252.02	385.99	203.58	88.10	43.51	265.03	43.67	218.10	394.41	150.21	70.24	506.40	74.13	508.49	75.85	85.43	15.77

Profit and Loss AccountUp to Fagun end, 2069 (Rs in million)

Bank Name	hama	reliable	Api	Namaaste	Kaski	Zenith	Unique	Manushree	Subhalsami	Jebils	Reliance	Lotus	Baibhav	Bhaktapur
Expenses	0.00	0.00	0.00											
1. Interest Expense	23.45	103.48	66.61	4.90	93.52	59.97	28.36	65.61	45.98	33.95	63.45	24.13	11.72	12.25
1.1 On Deposit Liabilities	23.45	99.67	66.61	4.90	93.52	59.97	28.36	65.61	45.98	33.95	63.45	24.13	11.72	12.25
1.1.1 Saving Account	7.68	61.94	33.44	4.20	42.77	42.49	13.54	29.00	7.56	7.25	29.59	10.51	7.56	5.20
1.1.2 Fixed Account	11.45	37.73	33.17	0.70	50.75	17.48	14.82	36.61	34.00	17.43	33.86	13.62	4.16	4.75
1.1.2.1 Up to 3 months Fixed Account		0.48	0.43		0.40	0.32	0.73	0.30	1.27	0.16	4.24	0.22		
1.1.2.2 3 to 6 months Fixed Account	0.09	3.13	0.78		0.49	0.85	1.19	4.87	0.91	0.85	1.23	0.02		0.01
1.1.2.3 6 months to 1 year Fixed Account	5.41	28.33	26.07	0.02	46.47	8.22	10.59	17.89	9.85	12.15	10.99	11.44	2.75	2.12
1.1.2.4 Above 1 year Fixed Account	5.95	5.79	5.89	0.67	3.39	8.09	2.30	13.55	21.97	4.27	17.41	1.94	1.41	2.62
1.1.3 Call Deposit	4.31								4.42	9.27				2.31
1.1.4 Certificate of Deposit														
1.2 On Borrowing		3.81												
2. Commission Expense														
3. Staff Expense	3.97	14.62	9.18	1.53	10.13	8.33	3.15	5.10	6.08	5.82	5.22	2.76	3.38	2.72
4. Office Operating Expenses	4.83	15.78	10.03	1.12	13.45	7.10	4.47	9.48	9.29	6.79	8.69	5.27	4.35	3.47
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	8.11	13.71	3.70	0.26	4.91	2.86	0.20	2.92	1.92	2.68	2.82	2.48	0.83	1.31
7.1 Loan loss Provision	8.11	11.45	3.70	0.26	4.91	2.86	0.20	2.92	1.92	2.68	2.82	2.48	0.83	1.31
7.1.1 General Loan loss Provision		2.30		0.26		0.29		2.92		2.02	0.70	0.59	0.83	0.23
7.1.2 Special Loan Loss Provision	8.11	9.15	3.70		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		2.26												
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	0.70	0.50	0.23	1.67	1.04					0.15			0.02
10. Provision for Income Tax	6.39	2.10	1.50	0.69	5.02	3.47				-0.12	0.45			0.05
11. Others														
12. Net Profit	17.70	4.90	3.51	2.18	11.72	7.27	17.42				1.06	4.67	10.13	
Total Expenses	66.79	155.29	95.03	10.92	140.43	90.04	53.60	83.10	63.26	49.11	81.84	39.30	30.41	19.82
Income														
1. Interest Income	38.48	137.83	82.30	9.41	130.27	80.97	50.82	71.90	56.45	38.05	76.26	32.93	26.56	17.50
1.1 On Loans and Advances	31.98	123.68	77.14	8.57	122.65	70.86	44.19	66.44	56.45	34.67	64.43	29.34	19.17	13.23
1.2 On Investment	0.71	3.45				0.23	0.76	0.21		0.36	0.26	0.28		0.21
1.2.1 Government Bonds	0.71	3.45				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										8.89				
1.4 On Call Deposit	5.79	10.57	5.15	0.83	7.62	9.88	3.61			3.01			2.81	
1.5 On Others	0.00	0.14	0.02				2.26	5.25		0.00	2.68	3.31	4.57	4.06
2. Commission and Discount	0.08	7.73	1.82	0.15		0.72	2.78	4.57	0.13	0.09	0.21	0.05		0.01
2.1 Bills Purchase and Discount														
2.2 Commission	0.08	7.73	1.82	0.15		0.72		4.57	0.13	0.09	0.21	0.04		0.01
2.3 Others							2.78	4.45				0.02		
3. Exchange Fluctuation Income		0.77												
3.1 Due to Change in Exchange Rate		0.77												
3.2 Due to Foreign Currency Transaction														
4. Other Operating Income	1.33	8.81	10.91	1.36	10.16	7.95			4.52	4.80	5.37	1.95	1.86	1.37
5. Non Operating Income		0.15								1.95				
6. Write Back from Provisions for loss	26.89					0.40				0.99		4.38	1.99	
7. Recovery of written-off Loan														
8. Income from Extra Ordinary transactions														
9. Net Loss								6.63	2.17	3.24				0.94
Total Income	66.79	155.29	95.03	10.92	140.43	90.04	53.60	83.10	63.26	49.11	81.84	39.30	30.41	19.82

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

Bank Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCC	NIC	Lumbini	MBL	Kumari	Laxmi	SBL	ADBNL	Global	Citizens	Prime	
Sector Wise																						
Agricultural and Forest Related	772.60	793.75	763.03	889.53	297.43	786.19	941.15	198.92	2809.88	427.81	524.22	546.12	350.76	252.82	434.64	591.96	719.31	11876.13	673.02	72.86	423.21	
Fishery Related	1.40	12.43	25.02					9.44				0.76		2.00		14.53		1802.01	17.86		2.35	
Mining Related	194.09	1086.73	457.23	16.14				74.98	17.46		7.59			44.55	864.16		26.37	114.72	6.11	10.44	1.44	
Manufacturing (Producing) Related	5218.67	6091.88	12434.95	16433.02	6568.35	12580.25	6100.21	2480.54	7142.03	6570.29	4002.08	6225.99	925.08	4858.56	4800.23	4345.19	4357.57	5977.60	3898.85	4428.94	5322.02	
Construction	2211.87	5036.78	3994.73	1328.84	5088.44	2238.00	2706.14	3054.08	5479.89	1565.18	1423.93	2847.70	976.25	1759.08	2445.29	2895.75	2216.54	2571.23	1755.10	582.12	1662.15	
Electricity, Gas and Water	59.40	702.03	2341.66	564.28				716.79	184.63	5.11	2273.33	1091.63	404.72	115.31	185.08	1436.37	543.23	386.84	686.07	4.76	59.22	
Metal Products, Mach. & Ele. Eqp.	206.74	702.26	218.21	300.89	321.55	59.48	704.41	436.82	1146.89	357.16	363.25	40.42	14.67	211.60	568.73	89.67	153.98	168.93	242.86	51.79	122.74	
Tras., Com. and Public Utilities	578.56	1348.02	724.97	1474.41	174.30	1793.20	791.98	325.91	2498.65	209.32	722.33	348.88	338.96	716.83	580.20	855.01	1160.45	294.91	225.12	90.63	250.17	
Wholesaler & Retailer	6805.02	10704.85	9147.21	7655.25	3583.30	7562.12	8822.92	2882.59	11128.21	5285.65	2949.08	3658.21	1844.50	3280.97	3218.52	4625.77	3837.39	13012.19	5687.77	3081.89	3129.82	
Finance, Insurance and Real Estate	889.10	2135.49	4287.00	5018.51	554.75	4338.94	827.20	831.86	5071.15	2126.76	1971.13	1815.48	369.85	1981.17	2112.34	2602.77	3322.14	650.60	1176.36	2778.32	3092.77	
Hotel or Restaurant	657.24	1139.69	1166.44	1631.49	229.79	960.13	276.68	228.57	702.77	262.86	503.29	126.08	773.22	327.61	328.84	70.06	425.08	1550.69	1066.32	299.86	194.34	
Other Services	782.56	1481.42	2335.49	3434.78	89.71	3921.14	258.99	576.87	1457.28	1314.29	882.02	361.91	823.51	728.24	1074.07	728.79	1152.19	3116.55	858.26	879.36	558.97	
Consumption Loans	10704.03	8241.85	2465.17	1512.73	2721.35	685.19	259.65	621.42	1142.44	1194.94	1171.49	1445.17	34.08	1028.28	471.10	1023.47	153.48	458.60	425.68	1608.61	843.74	
Local Government	1.36	221.67			138.81									57.29		134.63	135.05	0.00				
Others	4392.13	2296.86	4990.00	6027.82	1182.02	3345.95	5491.52	1063.33	277.56	976.05	776.21	1461.56	1790.37	3185.55	1720.03	542.16	4385.62	9093.91	8365.08	3002.42	5241.28	
TOTAL sectorwise	33474.79	41995.71	45351.11	46287.68	20949.79	38987.38	27365.49	12790.44	41147.54	21381.95	15701.34	18993.58	8483.64	19813.61	19161.38	18906.61	22731.22	50692.85	24457.61	17836.51	21368.43	

Product Wise																						
Term Loan	5083.28	4006.05	6613.67	6337.49	2531.47	6252.55	1501.59	716.62	4098.63	3040.94	2319.85	1054.22	1178.65	2870.26	3181.05	3089.90	3996.91	15951.55	1719.74	2894.58	2126.36	
Overdraft	2874.81	6136.92	10833.60	9601.37	3346.76	7067.78	1027.80	3320.55	12415.14	4810.72	5143.12	1376.17	1279.74	4201.15	6128.18	2596.69	5982.80	3368.12	8553.80	4166.00	5045.40	
Trust Receipt Loan / Import Loan	988.31	1060.91	5401.85	6713.45	1834.55	5399.09	1301.40	1189.95	2673.28	1460.65	922.53	2162.89	301.39	1688.06	943.02	983.92	1163.92		1455.94	775.26	757.22	
Demand & Other Working Capital Loan	5443.22	14061.52	7212.99	10889.40	3693.48	8813.48	13631.38	3512.59	5880.12	5044.69	1828.78	5234.38	2362.37	2190.10	2927.54	6077.96	3457.92	22571.60	6744.39	2812.24	1568.17	
Res. Per. H. Loan (Up to Rs. 10 mil.)	1056.69	3241.72	2664.62	1218.38	3478.33	2235.34	2347.50	641.93	4870.46	1392.17	754.28	1617.35	226.71	933.30	1605.31	687.60	1131.43	2236.78	874.94	605.94	906.35	
Real Estate Loan	857.34	1499.01	4539.84	7073.53	1517.51	3011.10	1049.43	758.50	1963.05	1310.65	1498.90	2354.49	1167.09	2747.04	2356.94	2124.62	4165.76	213.98	2482.60	2818.52	4056.87	
Margin Nature Loan	814.34	718.66		48.59		594.68		0.19	2.95	155.49	113.67	99.94	23.76	78.62	254.15	224.42	371.16		259.68	100.15	747.19	
Hire Purchase Loan	928.44	1088.53	2868.86	1348.06	2630.16	2008.55	333.47	1024.93	1793.56	1308.64	793.44	1788.98	612.10	1005.82	670.11	737.91	1197.03	111.21	1107.69	869.03	464.05	
Deprived Sector Loan	535.83	1532.26	1516.03	1561.03	693.79	1205.44	876.71	429.25	945.80	783.76	475.90	642.24	196.45	585.64	682.22	473.46	698.25	5927.55	553.17	430.32	729.31	
Bills Purchased	7.06	65.58	85.58	276.13	103.19	1170.63	64.65	125.89	366.18	1513.08	15.28	17.59	0.65	37.49	19.85	623.58	273.46		142.04	37.33	14.42	
Other Product	14885.47	8584.55	3614.07	1220.25	1120.53	1228.73	5231.56	1070.04	6138.37	561.18	1835.60	2645.34	1134.73	3476.12	393.00	1286.55	292.57	312.07	563.63	2327.12	4953.10	
Total Product wise Loan	33474.79	41995.71	45351.11	46287.68	20949.79	38987.38	27365.49	12790.44	41147.54	21381.95	15701.34	18993.58	8483.64	19813.61	19161.38	18906.61	22731.22	50692.85	24457.61	17836.51	21368.43	

Collateral Wise																						
Gold and Silver	7892.51	7541.22	22.53	1200.84				248.62		6.78	696.70	5.65		38.57		220.39				1207.85	3161.25	
Government Securities	811.38	294.28	669.83	40.05	200.62	0.24	1.50		101.49	5.60			57.29			0.75						
Non Governmental Securities	265.03	362.14		64.79		588.89			463.29		214.73	122.81	221.82	85.68	89.05	10.31			80.88	99.69	792.09	
Fixed Deposit Receipts	301.19	297.03	380.94	136.99	228.90	492.35	1085.23	153.02	720.50	259.10	199.76	288.80	40.40	607.80	209.81	53.51	291.66		54.11	111.60	90.75	
Own	301.03	297.03	343.84	136.99	42.62	492.35	1085.23	153.02	720.50	259.10	199.76	288.80	40.40	550.50	209.81	53.51	286.19		54.11	102.66	90.75	
Other Licences Institutions	0.16		37.10		186.28									57.29		5.48					8.94	
Collateral of Properties	18827.91	32457.51	38657.41	39150.13	18283.24	35564.04	24128.66	11142.15	37339.20	18698.37	13476.99	17845.19	7383.84	18315.72	17786.61	17911.49	20728.93	50692.85	6548.20	15007.67	15513.25	
Fixed Assets	15921.92	32282.76	23051.71	31812.90	14848.51	33988.10	20516.98	10210.78	17345.68	15021.97	10615.32	11708.62	7066.31	13053.56	17328.19	11903.16	13749.98	50692.85	5742.45	9065.78	15134.12	
Current Assets	2905.99	174.75	15605.70	7337.23	3434.73	1575.94	3611.69	931.37	19993.52	3676.40	2861.67	6136.56	317.53	5262.16	458.42	6008.33	6978.95		805.75	5941.89	379.13	
Against security of Bill	395.09	118.71	2340.04	341.65		1170.63	209.31	202.31	152.43	1533.80	203.13	19.97	383.56	7.37		84.07			17.50	156.42		
Domestic Bills	0.03	21.36	2.15	255.48		74.71	43.82	82.24	0.87	3.44		12.25				1.55			17.50	29.90		
Foreign Bills	395.06	97.35	2337.90	86.17		1095.92	165.49	120.07	151.56	1530.36	203.13	7.73	383.56			82.52				126.52		
Against Guarantee	595.90	367.79	1166.02	1574.81	538.70	1106.56	694.52	858.06	2030.41	866.66	500.49	632.07	132.73	510.74	484.79	135.08	413.54		146.62	9.31	933.18	
Government Guarantee	347.11	9.85	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	176.07	338.82	282.57	1189.98	399.90		538.40	347.75	1475.54	418.31	388.21	492.92	82.19	342.15	484.79		278.49		11.00		811.43	
Personal Guarantee	0.06	17.10	16.13	15.85				373.53	73.65		40.14			34.19		0.45			10.00	9.31	3.79	
Collective Guarantee	1.06	2.02								13.80										90.00		
Int. Rtd. Foreign Bank's Guarantee	0.03		68.78			22.81																
Other Guarantee	71.57			0.70		1083.75		45.48	282.39	432.38	0.30		50.53							35.37	0.16	
Credit Card			179.13	56.58	111.96	64.68				11.63						12.69				30.87		
Others	4385.80	557.03	1935.22	3721.84	1586.36		1246.27	186.28	340.22		409.54	79.09	264.00	247.73	591.12	572.69	1202.71		17579.43	1243.97	877.91	
Total	33474.79	41995.71	45351.11	46287.68	20949.79	38987.38	27365.49	12790.44	41147.54	21381.95	15701.34	18993.58	8483.64	19813.61	19161.38	18906.61	22731.22	5				

Statement of Loans and Advances on Fagun end, 2069 (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	122.06	127.85	537.43	259.57	511.76	242.14	109.35	627.86	259.31	127.18	154.78	76.40	24.08	200.36	23.81	63.27	8.40	222.85	64.57	104.36	104.19	451.55	
Fishery Related		0.56			0.27			0.11			2.25		3.71	2.15				1.47	3.07	0.46		14.57	
Mining Related	158.86	118.84	320.09	49.90			223.68	41.75	1.81					20.02		12.61						9.14	
Manufacturing (Producing) Related	3100.44	4700.50	3110.92	4290.36	2437.33	3967.95	3697.84	2093.41	3180.85	1737.81	3287.21	501.58	222.20	333.99	0.25	181.26	12.31	214.53	56.83	171.61	40.10	172.97	
Construction	2219.65	863.89	824.94	1874.23	2611.64	244.86	470.54	472.07	927.14	780.42	1070.42		38.19	375.46	2.09	617.11	98.11	394.01	146.42	207.67	68.57	255.37	
Electricity, Gas and Water	952.29	448.44	177.52	355.63	469.71	39.26	87.12	434.90	106.81	20.46	457.43	47.67	1.16	13.81		9.00		0.45		2.36			
Metal Products, Mach. & Ele. Eqp.	406.26	249.87	309.66	260.80	97.65	258.84	358.84	521.33	33.15	6.69	100.67	43.99		178.27		0.78		22.99		5.39		28.83	
Tras., Com. and Public Utilities	1655.14	567.10	912.11	819.39	425.24	430.13	1156.34	571.78	240.96	78.42	1026.83		76.18	317.73	1.05	39.52	26.98	242.64	4.32	165.96	77.75	169.62	
Wholesaler & Retailer	2846.94	4214.18	1850.15	3122.17	4167.75	1447.88	3302.45	1559.70	2273.37	2121.88	3339.29	96.52	603.89	493.28	17.88	628.18	151.06	577.53	411.96	318.22	124.67	90.82	
Finance, Insurance and Real Estate	1011.25	3096.09	3148.95	1626.73	1975.09	1092.03	418.97	432.53	1371.28	567.97	896.56	294.46	37.50	295.12		535.47	71.76	142.62		168.75		181.68	
Hotel or Restaurant	116.14	468.67	509.59	456.37	1018.87	678.04	349.89	234.32	495.80	208.08	371.72	452.55	28.46	281.55		93.69	20.97	73.77		30.16		31.59	
Other Services	594.32	765.43	1008.31	1241.59	1780.65	237.85	270.38	266.84	706.88	165.98	926.18	195.75	74.47	262.76		159.63		54.05	58.27	74.62	268.81	68.47	
Consumption Loans	346.80	1226.94	66.03	637.02	714.17	888.57	536.81	284.65	454.08	1617.15	883.21	3.14	15.89	345.69		790.83	54.22	44.93	19.37	58.83	9.87	89.06	
Local Government	77.19																			1.50			
Others	883.17	1253.04	1224.32	745.62	653.69	579.75	512.29	844.80	68.78	301.47	1081.84	115.30	423.39	333.02	17.74	76.83	162.08	368.00	423.31	298.94		596.11	
TOTAL sectorwise	14490.52	18101.43	14000.01	15739.38	16863.82	10107.30	11494.61	8385.94	10120.22	7733.53	13598.38	1827.37	1549.11	3453.21	62.82	3208.18	605.88	2359.83	1188.11	1608.83	693.95	2159.80	

Product Wise																							
Term Loan	1874.29	1955.64	2112.12	2411.48	3183.90	1656.95	994.16	1274.71	1274.73	722.95	2159.19	1006.12	75.35	783.19		269.77	25.81	181.44		245.54	164.77	204.95	
Overdraft	3550.21	3051.89	1617.29	846.81	5798.62	2328.62	1056.91	2431.28	2126.68	2497.50	2072.19	216.50	244.64			74.71	161.82	1001.63		553.15		625.09	
Trust Receipt Loan / Import Loan	316.20	1825.58	601.08	546.87	832.66	496.78	986.14	511.78	1140.61	292.07	419.90												
Demand & Other Working Capital Loan	2838.77	5502.06	4600.22	4089.16	1193.75	3120.79	5627.04	2646.21	2425.67	1457.26	3726.73	214.22	938.42	1110.66		1526.71	150.76		439.57	263.82			
Res. Per. H. Loan (Up to Rs. 10 mil.)	1185.61	738.37	212.62	1291.57	1513.33	173.02	201.19	199.93	165.70	614.82	692.56	10.29	38.19	343.85	2.09	213.64	94.31	93.12	113.22	192.62		275.95	
Real Estate Loan	1563.86	2573.59	2866.42	1190.14	2389.86	617.03	272.61	382.01	1551.06	383.62	969.43	291.08		237.45		448.29	71.76	398.66	51.38	176.12	68.57	177.64	
Margin Nature Loan	142.86	60.44	201.28	261.75	265.55	234.74		98.60	98.90	17.87	47.88		2.18	85.82		481.94	44.13	3.15		0.45		4.00	
Hire Purchase Loan	1440.19	756.02	153.08	1069.28	849.56	588.87	1107.66	322.44	337.84	248.58	1177.91	36.47	80.68	360.58	1.05	105.33	26.98	197.15	4.32	128.05	77.75	259.58	
Deprived Sector Loan	432.87	490.55	462.14	559.96	527.35	282.62	318.56	217.74	275.82	154.44	329.89	36.88	42.51	107.90	0.54	86.66	20.21	71.27	31.82	38.73	18.45	69.11	
Bills Purchased	524.67	27.39	401.60	679.91	1.07	1.25	0.63	182.23	13.77	1.60				1.00									
Other Product	621.00	1119.90	772.17	2792.46	308.18	606.64	929.71	119.01	709.45	1342.82	2002.71	15.81	127.15	422.76	59.14	1.13	10.09	413.40	547.80	10.35	364.42	543.47	
Total Product wise Loan	14490.52	18101.43	14000.01	15739.38	16863.82	10107.30	11494.61	8385.94	10120.22	7733.53	13598.38	1827.37	1549.11	3453.21	62.82	3208.18	605.88	2359.83	1188.11	1608.83	693.95	2159.80	

Collateral Wise																							
Gold and Silver	47.78	788.84	22.95			296.99	0.22	42.85	256.77	1329.35	45.74					202.24							
Government Securities				0.04		0.00				0.63	4.99			16.00									
Non Governmental Securities	142.86			304.13	265.55	269.79	36.27	44.00	98.90	17.87				85.82		474.21	44.13	3.15					
Fixed Deposit Receipts	156.16	45.76	14.51	56.24	146.26	186.79	20.80	28.09	67.81	24.68	108.91	0.36	11.40	70.02		9.05	10.09	11.62	19.37	6.91	9.87	30.73	
Own	151.66	45.76	14.51	56.24	146.26	15.89	20.80	27.62	67.81	24.68	108.91	0.36	11.40	70.02		9.05	10.09	11.62	19.37	6.91	9.87	30.73	
Other Licences Institutions	4.49					170.90		0.47															
Collateral of Properties	14066.54	16663.94	12942.79	14992.57	16057.74	8782.60	10829.09	7788.37	9380.71	6204.96	12713.92	1790.13	1497.76	3237.58	34.54	2454.61	548.94	2331.10	1166.74	1595.92	684.09	2071.31	
Fixed Assets	8577.47	11323.67	10072.11	10542.70	14727.70	6038.92	6806.71	2360.88	6279.11	2252.92	10310.41	1790.13	1497.76	3237.58	34.54	2454.61	548.94	2331.10	1166.74	1595.92	684.09	2071.31	
Current Assets	5489.06	5340.27	2870.69	4449.88	1330.03	2743.68	4022.38	5427.49	3101.60	3952.03	2403.52												
Against security of Bill	0.00		177.31	50.00	17.42	77.38	307.76			1.60	216.47			1.00									
Domestic Bills	0.00		136.16			11.63	0.63			1.60				1.00									
Foreign Bills			41.15	50.00	17.42	65.75	307.13			216.47													
Against Guarantee	77.19		70.02	246.03	369.14		226.87	200.24	312.96	154.44	4.96		1.16	42.79	28.28	67.36	2.72	13.96		5.55			
Government Guarantee	77.19			52.81	34.91												2.72	0.01			1.90		
Institutional Guarantee			69.99	149.23	309.64			200.24	312.74	154.44				41.08		67.36				0.65			
Personal Guarantee			0.03	32.70	23.42		0.78				4.96			1.71	28.28			12.00		2.85			
Collective Guarantee				11.28	1.17		176.24						1.16					1.95					
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee							49.85		0.22												0.15		
Credit Card																							
Others		602.90	772.43	90.37	7.72	493.75	73.60	282.39	3.07		503.40	36.88	38.79			0.72			2.01	0.45		57.75	
Total	14490.52	18101.43	14000.01	15739.38	16863.82	10107.30	11494.61	8385.94	10120.22	7733.53	13598.38	1827.37	1549.11	3453.21	62.82	3208.18	605.88	2359.83	1188.11	1608.83	693.95	2159.80	

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

Bank Name	Suprim	Bhrikuti	Suvechha	Bageshwori	Gaurishankar	Gurkha	Gandaki	Infrastructure	Business	Biratnaxmi	Excel	Western	H & B	Araniko	NDEP	CFDBL	Miteri	Tinau	Rising	Muktnath	Sewa	Kankai	
Sector Wise																							
Agricultural and Forest Related	204.07	110.78	43.89	41.84	38.14	11.50	62.29	29.97	103.57	157.63	153.11	5.31	53.20	35.36	127.34	67.28	45.09	76.82	70.65	591.76	60.82	18.07	
Fishery Related		2.61	0.27	1.87	0.34		7.01		1.34				8.00	5.75			0.45					36.88	
Mining Related	0.54			10.71	0.15	33.81	6.50		0.20		5.00		9.05									15.03	
Manufacturing (Producing) Related	116.88	321.75	6.02	112.45	22.66	2.03	87.73	225.64	149.37	156.62	113.96	32.15	332.16	20.65	139.73	496.52	52.77	52.63	79.08		114.16	23.62	
Construction	145.41	278.01	99.51	174.66	92.79	35.88	258.29	136.71	586.81	129.30	28.60	22.91	707.63	60.54	513.02	629.92	82.44	98.56	230.48	563.20	202.56	47.41	
Electricity, Gas and Water		2.80		8.04				14.93					23.38	0.82	1.22	860.67	35.29						
Metal Products, Mach. & Ele. Eqp.	6.75	7.52		83.56	0.14		10.50	0.06	109.20		5.64		28.26	5.83	0.23	603.65	11.92	12.89				2.13	
Tras., Com. and Public Utilities	114.51	509.61	266.23	148.86	47.19	58.46	150.84	133.90	472.97		72.62	38.20	428.23	43.94	118.36	504.19	89.04	155.20		634.84	253.49	13.14	
Wholesaler & Retailer	273.71	938.24	427.99	587.39	32.82	155.68	361.80	770.52	568.71	827.12	577.44	152.24	1452.88	79.65	390.28	931.20	161.88	325.21	65.73	538.27	377.46	137.48	
Finance, Insurance and Real Estate	189.65	128.67		0.37	110.59	1029.39	98.96	101.72	835.38		187.51		383.90	15.65	282.41	582.34	57.32	14.97	4.90	18.91	94.23		
Hotel or Restaurant	65.61	12.67		171.13	8.29	17.83	55.23	8.85	64.34		101.59	20.16	219.19	29.90	167.58	43.37	22.91	15.83			18.90	2.15	
Other Services	147.03	183.69	18.13	112.85	12.25	53.33	47.75	54.14	95.64	91.46	75.98	32.95	327.25	12.48	466.37	278.03	15.97	133.60	11.47	9.70	39.82	14.30	
Consumption Loans	46.69	35.09	97.96	23.05	26.72	105.99	58.56	65.22	199.18	304.26	111.10	9.02	397.73	38.26	647.86	149.39	76.91	21.96	21.10	28.78	169.71	9.42	
Local Government				0.00													1.50					1.37	
Others	508.94	382.94	41.18	113.96	536.13	433.45	614.33	786.23	256.41	621.88	81.64	232.51	1227.51	161.42	682.11	684.90	131.10	220.34	493.84	407.19	245.13	184.47	
TOTAL sectorwise	1819.78	2914.38	1001.18	1590.74	928.20	1937.37	1819.78	2327.88	3443.12	2288.28	1514.18	545.45	5598.35	510.25	3536.50	5831.45	784.59	1128.01	977.25	2792.65	1631.70	450.06	

Product Wise																							
Term Loan	208.33	30.19	117.68	387.57	243.05	21.47	60.03	147.82	455.87	424.36	58.19	152.29	334.48	106.65	429.08	1201.61	33.87	71.07		92.26	153.18	175.69	
Overdraft		1169.48	271.33	801.87	359.16	256.33	778.48	1404.97	588.04	867.49	246.46	195.18	2114.39	234.04	1217.67	1732.55	192.72	599.54	234.46	446.02	678.25	183.64	
Trust Receipt Loan / Import Loan				0.00																			
Demand & Other Working Capital Loan	583.42			0.00		273.97	10.68		68.73	286.81	798.32	105.94	180.77	8.70		923.28	1.00				145.42		
Res. Per. H. Loan (Up to Rs. 10 mil.)	142.37	235.18	88.67	166.27	98.24	35.82	217.31	107.57	580.71	129.30	146.53	22.91	508.38	45.78	145.98	403.22	74.22		230.48	563.20	240.09	47.41	
Real Estate Loan	165.83	191.55	104.10	0.00	110.59	1071.32	166.09	252.09	794.20	54.96	42.79		688.20	10.27	563.52	846.95	52.23	130.60	5.00	18.91	21.99	6.20	
Margin Nature Loan	67.28		45.40	0.00		101.06		129.51	38.48				84.81	25.97	237.54	185.80							
Hire Purchase Loan	92.30	512.54	295.74	145.08	52.29	36.99	164.45	133.90	561.48	38.58	37.14	38.20	482.50	54.52	133.62	357.18	85.13	128.60	38.47	634.84	172.63	20.94	
Deprived Sector Loan	45.41	90.53	41.19	57.05	42.20	7.89	53.18	41.43	56.30	63.45	54.23	20.42	146.66	16.58	91.69	162.36	22.46	37.25	27.33	555.00	68.28	16.18	
Bills Purchased				0.00									3.20										
Other Product	514.85	684.91	37.07	32.91	22.66	132.51	369.56	110.60	299.31	423.32	130.52	10.51	1054.97	7.76	717.40	18.49	322.97	160.95	441.51	482.43	151.86		
Total Product wise Loan	1819.78	2914.38	1001.18	1590.74	928.20	1937.37	1819.78	2327.88	3443.12	2288.28	1514.18	545.45	5598.35	510.25	3536.50	5831.45	784.59	1128.01	977.25	2792.65	1631.70	450.06	

Collateral Wise																							
Gold and Silver		12.90		1.71			20.90	48.91	24.78	186.90	69.64		9.20		323.51		60.76	8.87	1.44	8.11			
Government Securities	3.75													5.39									
Non Governmental Securities	67.28		45.40			101.06			38.48				84.56	25.97	237.02	185.80							
Fixed Deposit Receipts	11.32	18.18	23.04	21.34	15.74	4.93	17.64	16.31	23.26	78.78	15.75	9.02	236.70	1.49	49.49	64.60	9.65	13.09	19.65	20.67	19.07	1.62	
Own	11.32	18.18	23.04	21.34	15.74	4.93	17.64	16.31	23.26	78.78	15.75	9.02	236.70	1.49	49.49	64.60	9.65	13.09	19.65	20.67	19.07	1.62	
Other Licences Institutions																							
Collateral of Properties	1715.43	2860.96	932.73	1567.69	903.82	1824.45	1781.24	2133.10	3336.50	2022.60	1424.49	536.43	5193.96	482.31	2816.79	5192.99	712.69	1104.35	956.15	2208.87	1604.68	447.28	
Fixed Assets	1715.43	2860.96	932.73	1567.69	903.82	1824.45	1781.24	2133.10	3336.50	2022.60	1424.49	536.43	5193.96	482.31	2813.81	4833.49	712.69	1104.35	956.15	2208.87	1604.68	447.28	
Current Assets														2.98	359.50								
Against security of Bill													3.20										
Domestic Bills													3.20										
Foreign Bills																							
Against Guarantee	22.00				7.91			0.06	4.56		2.85		70.48	0.08	6.90	82.11		1.69		555.00	6.31		
Government Guarantee											2.85		12.07			15.88						1.37	
Institutional Guarantee								0.06					51.32		0.01	66.23		1.69					
Personal Guarantee					0.01				4.56				4.73	0.08	6.88								
Collective Guarantee					7.91								2.36							555.00	4.94		
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee	22.00																						
Credit Card																							
Others		22.34			0.73	6.93		129.51	15.53		1.46		0.25	0.40	97.40	305.96	1.50				1.63	1.16	
Total	1819.78	2914.38	1001.18	1590.74	928.20	1937.37	1819.78	2327.88	3443.12	2288.28	1514.18	545.45	5598.35	510.25	3536.50	5831.45	784.59	1128.01	977.25	2792.65	1631.70	450.06	

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

Bank Name	Public	Mahakali	Ace	Bhargav	Shangrila	Resunga	Rara	dhvalo	Country	Alpine	Nilgiri	Kecamanandap	Garima	City	Bishow	Professional	Kabeli	Kamana	Corporate	Pathihara	Purnima	Jyoti	
Sector Wise																							
Agricultural and Forest Related	62.48	16.96	95.04	9.91	31.23	0.22	5.59	78.00	74.31	65.41	6.57	69.33	53.39	112.52	79.95	69.71	12.40	95.85	121.73	15.20	47.01	39.82	
Fishery Related	0.26				0.03													2.36	2.61				
Mining Related	6.19							1.00				4.69											
Manufacturing (Producing) Related	95.27	11.47	751.34		121.08			28.21	73.02	10.82		302.91	59.59	43.91		24.76	0.16	48.83	231.52	27.02	73.94	224.71	
Construction	147.78	30.28	562.22	44.71	209.79	306.44	44.41	22.23	52.59			385.37	398.87	558.34	237.41	5.74	16.84	422.06	143.58	108.44	32.15	467.16	
Electricity, Gas and Water	1.57		264.78		3.05			1.80	0.10			95.55	20.35									232.93	
Metal Products, Mach. & Ele. Eqp.	25.29		56.11		12.68			5.00	14.66			46.51	6.50	29.52				15.39	17.33			82.04	
Tras., Com. and Public Utilities	100.37	8.30	255.37	49.21	284.01	239.29		56.13	8.40	77.92	19.97	205.28	335.43	506.57		14.56	6.53	182.33	119.36		73.03	331.79	
Wholesaler & Retailer	101.02	72.02	548.97	124.69	367.94	171.47	321.66	112.41	366.28	135.09	111.32	502.76	331.26	350.07	1123.11	49.02	30.12	278.66	222.01	312.40	229.28	276.82	
Finance, Insurance and Real Estate	82.37		811.05		139.58			61.12	40.08	73.99	13.52	936.06	59.58	104.82	188.75	0.90		87.08	90.08		43.46	274.35	
Hotel or Restaurant	7.65	16.01	319.29	8.18	130.70		11.43	9.14	39.64	6.43		174.19	85.59	108.26	138.57		5.14	53.48	13.82	11.72		64.67	
Other Services	24.41		300.35	4.56	254.14		4.70	3.61	11.54			130.03	137.64	174.26	24.72	4.54	9.45	84.87	0.99	25.51	30.01	86.16	
Consumption Loans	74.97	26.31	49.92	2.80	154.87	1.24	23.68	27.42	74.27	5.98	72.72	124.26	276.19	142.72	623.33	5.26	70.18	137.38	39.43	209.56	32.41	453.92	
Local Government			15.16					2.04				4.85	0.03									4.60	
Others	16.60	74.79	539.36	62.63	762.87	18.02		77.41	431.42	213.61	226.36	568.40	557.75	71.68	109.47	58.67	54.54	226.55	118.05	214.75	206.17	725.23	
TOTAL sectorwise	746.24	256.13	4568.95	306.70	2471.98	736.68	411.48	485.53	1186.31	589.24	450.46	3550.18	2322.18	2202.68	2525.30	233.16	205.36	1634.83	1120.50	924.60	767.47	3264.19	

Product Wise																							
Term Loan	11.77		970.40	100.40	381.63	16.58			25.90	255.11	41.83	275.44	375.09	327.00	395.61		41.36	322.39	102.32			526.66	
Overdraft	265.12	56.61	1618.01	89.64	314.70		237.19	199.39	522.17	128.00	152.97	1317.11	797.85	306.25	841.47			520.00	296.70	310.68	119.73	680.37	
Trust Receipt Loan / Import Loan																							
Demand & Other Working Capital Loan		83.49	255.12		845.32	177.46	94.17	100.40	303.80		111.32	341.69	9.33			74.66	54.05		253.78	99.33	259.29	345.85	
Res. Per. H. Loan (Up to Rs. 10 mil.)	102.72	30.28	357.63	44.71	195.31	253.52	37.36	8.23	45.96	55.07	20.91	327.72	367.18	531.12	237.41	4.34	13.82	318.96	83.80	108.44	32.15	356.52	
Real Estate Loan	56.12		767.27		124.03	10.83		31.69	32.11	18.91	13.52	843.50	82.68	97.21	188.75	1.58		83.99	70.31		43.46	386.96	
Margin Nature Loan	3.48		31.59					15.02				176.00		18.35				1.16	9.68			109.91	
Hire Purchase Loan	138.89	32.87	270.20	49.21	436.40	251.54	22.54	47.80	75.53	102.04	19.97	152.11	389.18	567.54	286.80	15.87	6.60	225.38	131.86	33.87	93.47	358.25	
Deprived Sector Loan	30.39	9.79	134.19	7.35	80.95	25.51	14.38	15.15	45.33	25.28	17.23	101.11	90.80	109.32	109.47	6.87	11.18	47.08	39.76	25.18	19.67	84.37	
Bills Purchased																				1.40			
Other Product	137.75	43.10	164.52	15.38	93.64	1.24	5.84	67.87	135.52	4.83	72.72	15.49	210.07	245.89	465.80	129.85	78.36	115.88	130.88	347.10	199.70	415.29	
Total Product wise Loan	746.24	256.13	4568.95	306.70	2471.98	736.68	411.48	485.53	1186.31	589.24	450.46	3550.18	2322.18	2202.68	2525.30	233.16	205.36	1634.83	1120.50	924.60	767.47	3264.19	

Collateral Wise																							
Gold and Silver			0.92		24.13						50.47	78.31	181.95	58.25	302.30		67.08	80.75		171.63		127.97	
Government Securities			0.07																				
Non Governmental Securities			33.80					0.37						18.35								109.91	
Fixed Deposit Receipts	7.28	1.74	19.82	2.80	22.62	1.24	1.14	2.71	9.96	4.83	3.00	30.71	22.02	26.12	34.27	2.09	2.81	21.66	15.47	4.05	11.96	16.53	
Own	7.28	1.74	19.82	2.80	22.62	1.24	1.14	2.71	9.96	4.83	3.00	30.71	22.02	26.12	34.27	2.09	2.81	21.66	15.47	4.05	11.96	16.53	
Other Licences Institutions																							
Collateral of Properties	735.38	254.40	4369.54	303.90	2348.65	735.44	410.33	480.41	1164.50	560.39	397.00	3157.64	2027.40	1974.37	2079.26	231.07	135.47	1515.79	1089.16	748.38	755.50	2943.93	
Fixed Assets	735.38	254.40	4369.54	303.90	2348.65	735.44	410.33	480.41	1164.50	560.39	397.00	3157.64	2027.40	1974.37	2079.26	231.07	135.47	1515.79	1089.16	748.38	755.50	2914.62	
Current Assets																						29.31	
Against security of Bill												8.00								1.40			
Domestic Bills																				1.40			
Foreign Bills												8.00											
Against Guarantee			144.80		76.57			2.04	11.86	24.02		177.84	90.80	125.58	109.47			5.59				56.96	
Government Guarantee			15.16					2.04	11.86	1.97				4.07	2.69							4.60	
Institutional Guarantee			117.65							10.00		107.21										18.50	
Personal Guarantee			12.00									70.63		36.59				5.59				19.40	
Collective Guarantee					76.57						12.05		90.80	84.92	106.78							14.47	
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee																							
Credit Card																							
Others	3.58											97.68						11.05	14.48	0.53		8.88	
Total	746.24	256.13	4568.95	306.70	2471.98	736.68	411.48	485.53	1186.31	589.24	450.46	3550.18	2322.18	2202.68	2525.30	233.16	205.36	1634.83	1120.50	924.60	767.47	3264.19	

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

Bank Name	Bagmati	Hamro	Kakre	Shine	Pacific	Civic	IDBL	Gulmi	Kanchan	Maaribhumi	Bright	Innovative	Jhimruk	Metro	Vibor	Gaumukhi	Raptiveri	Consumer	Khadbari	Tourism	Mission	Surya	
Sector Wise																							
Agricultural and Forest Related	19.49	20.37	29.26	56.48	59.25	21.52	14.64	4.43	10.20	9.05	25.61	68.07	11.18	9.44		48.49	23.26	31.14	1.40	96.29	72.41	4.99	
Fishery Related	0.15			0.25		0.15	12.00		0.15		0.20	3.31	0.19			0.21					2.00		
Mining Related							20.22	5.32							6.95						1.39	6.30	
Manufacturing (Producing) Related	15.33		6.97	195.45	35.95		219.46	6.60	41.52	5.29	33.61	135.62	4.81		63.09	4.20	7.09	30.98	17.05	279.72	16.86	2.51	
Construction	34.07	10.91	28.19	188.46	88.49	28.76	167.40	49.57	101.10	28.44	26.88	85.72	7.47	145.69	205.81	16.59	17.58	97.36	19.83	285.96	36.79	6.15	
Electricity, Gas and Water								8.32		0.46		5.37			15.85						6.14		
Metal Products, Mach. & Ele. Eqp.			1.48		4.03		2.25	4.77			6.25	12.64		20.54	156.86	0.89	17.78	13.85		89.83	1.52	0.29	
Tras., Com. and Public Utilities		2.43		297.33	39.01	5.06	25.92	32.63	37.75	23.25	45.63	74.19	48.34	192.72	190.21	22.01		77.16	1.65	118.56	62.44	21.55	
Wholesaler & Retailer	50.87	114.94	89.77	631.70	105.11	40.50	433.73	74.56	195.18	39.14	58.56	113.41	59.01	277.29	54.00	70.37	91.37	50.11	51.69	539.46	260.20	29.92	
Finance, Insurance and Real Estate	8.20			132.80	1.93		539.56		42.77	9.15	6.20	25.72		67.21	518.31		14.25	20.96		23.04	3.12		
Hotel or Restaurant			6.76	31.69	4.62	3.50	15.44	2.67	8.01	1.27	5.00	13.45	3.35		42.09		1.99	20.27	7.36	265.71	5.59	6.03	
Other Services		0.60	6.71	148.54	30.28	0.49	202.61	11.31	39.94	3.52	11.13	20.18	0.65	11.52	107.01	4.97	8.42	34.01	4.94	102.53	23.28		
Consumption Loans	14.52	60.53	2.17	143.93	47.97	6.88	189.79	13.18	3.21	5.50	18.93	48.45	61.25	44.45	125.51	17.11	12.48	133.51	17.81	291.00	4.24	7.11	
Local Government																							
Others	29.53	72.78	133.22	434.14	90.30	70.94	561.05	83.02	162.18	49.87	115.87	106.31	38.93	66.06	159.86	14.14	19.95	83.38	11.77	544.75	157.66	11.09	
TOTAL sectorwise	172.17	282.55	304.51	2260.77	506.94	177.80	2404.07	296.37	642.01	174.94	353.85	712.45	235.18	834.91	1645.55	198.99	214.18	592.72	133.50	2646.39	650.42	89.64	

Product Wise																							
Term Loan	17.17	2.43	114.02	119.40	3.38		45.40	6.06	18.87	39.85	36.92	55.90	26.80	61.78	166.75	30.58	145.87	81.65		140.89	123.97	9.94	
Overdraft		31.20	133.22	325.52	20.88	1.00	566.98		154.06	75.66	221.50	226.17	41.74	237.86	319.49	59.00	2.91	146.17	41.45	1315.29	272.56	35.57	
Trust Receipt Loan / Import Loan																							
Demand & Other Working Capital Loan	95.53	62.34		845.48	151.55	112.73	182.40	96.03	116.12		14.54	120.84	33.91		198.57			118.35	42.74	258.58	1.20	6.47	
Res. Per. H. Loan (Up to Rs. 10 mil.)	32.21	7.91		151.69	88.49	28.19	124.16	86.44	99.97	16.22	13.73	51.55	7.47	145.69	29.60	15.95	11.12	63.40	16.59	242.57	33.27	6.15	
Real Estate Loan	8.20		28.19	169.57			430.08		42.77	9.15	5.20	13.83		67.21	490.20	0.63	14.25	26.50	2.95	116.30	5.93		
Margin Nature Loan		34.29		7.67			98.06		36.85						11.52	0.22		21.00		1.31			
Hire Purchase Loan	13.08	13.22	3.10	406.67	50.44	6.51	156.54	37.00	37.75	22.95	35.90	113.55	50.85	229.45	219.19	23.61	7.35	86.98	3.28	265.64	32.00	26.43	
Deprived Sector Loan	4.53	9.21	13.45	58.17	16.39	4.83	93.42	45.93	18.30	5.98	12.44	27.07	6.35	26.25	49.43	2.51	16.45	15.88	4.29	67.48	16.24	2.85	
Bills Purchased																					4.59		
Other Product	1.44	121.95	12.54	176.60	175.80	24.55	707.04	24.91	117.32	5.12	13.63	103.55	68.07	66.67	160.79	66.47	16.23	32.80	22.20	233.75	165.25	2.23	
Total Product wise Loan	172.17	282.55	304.51	2260.77	506.94	177.80	2404.07	296.37	642.01	174.94	353.85	712.45	235.18	834.91	1645.55	198.99	214.18	592.72	133.50	2646.39	650.42	89.64	

Collateral Wise																							
Gold and Silver		9.22			35.57	4.81	176.46							54.27		15.08		89.54	13.60	210.59			
Government Securities																							
Non Governmental Securities		34.29					98.06								11.52	0.08		21.00		1.31			
Fixed Deposit Receipts	1.44	3.80	2.17	26.93	0.97	0.62	13.33	0.20	3.21	3.21	2.83	10.95	1.09	7.71	84.30	0.14	5.13	6.71	1.26	15.53	4.24	2.23	
Own	1.44	3.80	2.17	26.93	0.97	0.62	13.33	0.20	3.21	3.21	2.83	10.95	1.09	7.71	84.30	0.14	5.13	6.71	1.17	15.53	4.24	2.23	
Other Licences Institutions																				0.09			
Collateral of Properties	170.73	235.24	302.34	2193.56	470.40	172.37	2031.10	251.07	601.95	169.54	350.02	701.51	179.82	827.20	1425.85	181.43	205.94	469.42	113.83	2391.09	633.69	87.41	
Fixed Assets	170.73	235.24	302.34	2193.56	470.40	172.37	2031.10	251.07	601.95	169.54	350.02	701.51	179.82	827.20	1425.85	181.43	205.94	469.42	113.83	2391.09	633.69	87.41	
Current Assets																							
Against security of Bill																					4.59		
Domestic Bills																							
Foreign Bills																					4.59		
Against Guarantee				32.62			85.13	45.09		2.18				49.43	2.26	3.10	6.06			23.28	12.49		
Government Guarantee														5.12									
Institutional Guarantee				32.00			84.95							44.32				6.00		15.00	2.60		
Personal Guarantee							0.18	0.37									3.10			7.31	9.89		
Collective Guarantee				0.62				44.73		2.18					2.26		0.06				0.96		
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee																							
Credit Card																							
Others				7.67					36.85		1.00				74.45					4.81			
Total	172.17	282.55	304.51	2260.77	506.94	177.80	2404.07	296.37	642.01	174.94	353.85	712.45	235.18	834.91	1645.55	198.99	214.18	592.72	133.50	2646.39	650.42	89.64	

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

Bank Name	Mt. Makalu	Sindhu	Sahara	Social	N.Community	Cosmos	Manaslu	Sannatidhi	Ekata	Kalinchowk	Kailash	Salpa	Saptakoshi	Nepal Awaz	NFL	NDC Capital	NNFL	NSMFL	Peoples	Merchantile	KFL	Himalaya	
Sector Wise																							
Agricultural and Forest Related	4.67	3.35	2.27		52.53	1.89	12.31	47.35	13.53	5.41	11.20				34.80	7.94	87.66	41.47	6.02			42.32	
Fishery Related								0.40			14.40						2.53						
Mining Related								0.30		1.47						7.50			51.00				
Manufacturing (Producing) Related	0.92	12.36	4.27	11.96	42.66	1.49	4.68	10.12	46.55	6.27	282.95	0.39			36.74	40.31	224.51	97.12	1.00			3.63	
Construction	2.92	35.92	0.75	44.87	50.94	9.86	47.30	12.36	51.24	8.26	606.50			362.20	89.52	71.09	632.66	213.73	215.28	1.46		61.69	
Electricity, Gas and Water											5.53				22.46	8.05		23.08					
Metal Products, Mach. & Ele. Eqp.			1.00	10.20	9.43		4.12	0.88	29.11		92.54						24.66	3.45					
Tras., Com. and Public Utilities	2.58	172.18	0.32		6.23	16.51	35.18	16.03	123.70	7.83	787.21	0.39		1.36	46.62	113.32			0.82	14.62		15.59	
Wholesaler & Retailer	5.88	151.41	34.74	64.95	67.72	18.51	94.79	44.93	46.32	23.19	859.30	19.63		148.37	282.12	419.41	67.29	119.35		3.58		67.80	
Finance, Insurance and Real Estate		13.91		68.39	10.79			1.78			675.41					155.55	251.28	210.60				57.49	
Hotel or Restaurant	0.38	3.50	0.23	79.43	22.69		3.02	5.42	5.78	4.50	298.53	1.82		17.48	37.89	48.38	39.70	65.86				3.97	
Other Services	15.83	0.20	1.01	6.07	18.72	25.25	10.33	3.91	22.83		286.20	10.87		1.24	5.34	94.68						9.77	
Consumption Loans	12.38	61.92	1.50	121.43	8.34	18.20	112.27	12.52	61.81	6.45	182.18	0.03		34.30	78.48	180.42	93.08	272.28	15.56			120.70	
Local Government																		33.18					7.65
Others	2.51	45.63	46.78	135.61	84.67	23.50	36.16	52.30	131.75	21.12	887.81			134.49	97.58	1529.91	2059.01	19.07				65.25	
TOTAL sectorwise	48.06	500.39	92.86	542.90	374.72	115.22	360.17	208.27	532.62	84.50	4989.77	33.12		396.50	564.95	940.41	3522.07	3060.92	493.96	19.65		455.86	

Product Wise																							
Term Loan		74.64		53.44		31.45	14.28	17.24	4.81	38.08	423.83	2.39			0.94	261.09	130.56	222.90	117.87	3.58		110.12	
Overdraft	0.80	138.27	1.85	213.48	71.72	17.72	69.40	19.09	166.21	19.24	1050.34	29.99											
Trust Receipt Loan / Import Loan																							
Demand & Other Working Capital Loan	22.65		82.63		2.49		10.89	31.32	1.00		811.55			258.92	196.82	765.36	359.29					65.25	
Res. Per. H. Loan (Up to Rs. 10 mil.)	2.92			14.46	42.23	6.14	48.58	6.74	46.24	8.26	606.50			308.80	69.17	99.09	645.31	34.76	14.22			61.69	
Real Estate Loan		45.12		108.09	8.50			9.05	44.81		644.92			41.40	20.35	121.39	361.10	2059.03	334.73	1.20		57.49	
Margin Nature Loan		13.48		118.59				2.13			14.73				32.75	133.30	48.36	64.13	6.20			120.70	
Hire Purchase Loan	2.58	172.18	0.32	20.46	22.22	21.16	39.78	19.53	153.41	12.55	878.41				1.42	51.95	137.56	192.71	5.04	14.62		15.59	
Deprived Sector Loan	3.33	8.06	4.42	12.31	14.62	13.77	12.24	6.38	4.78	2.25	124.03	0.72		12.00	16.46	29.68	93.72	71.18	6.02	0.26		7.65	
Bills Purchased																							
Other Product	15.77	48.64	3.64	2.06	212.95	24.98	165.01	96.80	111.37	4.11	435.48	0.03		34.30	164.94	47.09	1340.12	56.91	9.89			17.38	
Total Product wise Loan	48.06	500.39	92.86	542.90	374.72	115.22	360.17	208.27	532.62	84.50	4989.77	33.12		396.50	564.95	940.41	3522.07	3060.92	493.96	19.65		455.86	

Collateral Wise																							
Gold and Silver	30.47	43.57					13.05	109.49			28.58												
Government Securities																							
Non Governmental Securities				118.59					1.50		14.73							64.13	6.20				104.29
Fixed Deposit Receipts	0.18	4.87	1.50	2.06	0.51	0.50	0.76	2.24	2.53	1.73	53.76	0.03		34.30	45.66	41.78	68.95	15.44	5.13			16.41	
Own	0.18	4.87	1.50	2.06	0.51	0.50	0.76	2.24	2.53	1.73	53.76	0.03		34.30	45.66	41.78	68.95	15.44	5.13			16.41	
Other Licences Institutions																							
Collateral of Properties	16.28	451.95	91.36	414.26	365.87	87.89	249.93	200.63	496.73	82.77	4743.80	33.10		362.20	463.07	829.39	3392.96	1187.37	482.61	19.56		335.17	
Fixed Assets	16.28	451.95	91.36	414.26	365.87	87.89	249.93	200.63	496.73	82.77	4743.80	33.10		362.20	463.07	829.39	3392.96	1187.37	482.61	19.56		335.17	
Current Assets																							
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee	1.13			7.99		13.77			4.78		106.03							71.18					
Government Guarantee											13.15							33.18					
Institutional Guarantee				7.99					4.78		65.00												
Personal Guarantee											27.88												
Collective Guarantee						13.77																	
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee	1.13																	38.00					
Credit Card																							
Others					8.35			3.91			1.90				56.21	69.24	60.16	1722.80	0.02	0.10			
Total	48.06	500.39	92.86	542.90	374.72	115.22	360.17	208.27	532.62	84.50	4989.77	33.12		396.50	564.95	940.41	3522.07	3060.92	493.96	19.65		455.86	

Statement of Loans and Advances on Fagun end, 2069 (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	0.23		166.21	94.28	97.71		67.71	2.00	25.66	10.04	20.77			3.43		52.38	15.21	28.45	6.18	6.49	26.02	22.60	
Fishery Related											13.36												
Mining Related			2.23				1.57	0.85		8.87		3.41	2.80			0.35			18.10	1.38	14.30		
Manufacturing (Producing) Related	80.72	2.43	129.31	52.19		109.50	148.28	192.61	314.33	323.39	161.20		29.77	8.98	13.31	324.03	90.54	132.42	122.50	136.86		6.13	
Construction	188.33	45.56	442.77	165.29	442.11	131.06	299.31	195.76	98.29	91.87	492.07	57.38	687.25	100.05	15.50	11.34	132.95	44.96	95.48	133.32	48.69	24.43	
Electricity, Gas and Water			2.78				0.60	4.98		2.83						2.00		3.21	3.56	25.77			
Metal Products, Mach. & Ele. Eqp.	55.68	0.08	11.20	7.66	91.99		4.49	0.86	1.00	152.20	7.37		255.72		1.40	5.25			2.54	49.56	9.31		
Tras., Com. and Public Utilities	66.51	24.69	125.40	127.92	115.30	115.48	56.22	132.60	220.29	822.52	274.77		24.97		26.91	5.52		211.99	84.17	109.79			
Wholesaler & Retailer	19.91	11.01	289.80	73.17	740.26	404.64	195.74	217.39	233.18	233.14	422.51	336.47	15.92	202.53	8.32	253.23	290.25	365.21	104.32	65.98	48.74	21.74	
Finance, Insurance and Real Estate	65.33	35.38	40.97	261.19			87.42	87.44	52.04	372.20	418.80	692.74	129.43		24.62	75.33	43.17	184.94	241.67	188.87			
Hotel or Restaurant	4.98	7.50	24.30	33.09			51.55	202.09	26.59	19.02	62.21		20.00		0.00	57.58	6.81	48.76	5.26	9.80	11.30		
Other Services	15.42	1.01	23.65	43.41	53.54	11.03	217.38	176.36	13.99	297.51	53.33	141.11	0.98	15.36	21.95	22.83	94.00	68.98	47.60	7.78	0.13	8.95	
Consumption Loans	164.51	27.95	99.35	179.46	117.19	19.30	127.57	33.88	172.79	62.48	122.12	130.14	936.23	36.44	16.79	65.29	57.45	10.14	86.61	27.80	8.75	18.48	
Local Government															0.00	1.52	2.22						
Others	156.40	87.03	442.75	298.35	73.82	210.19	1.60	199.57	286.57	150.82	276.23	122.63	225.64	256.09	17.28	73.76	72.74	404.10	439.78	190.96	53.04	2.76	
TOTAL sectorwise	818.02	242.63	1800.72	1336.00	1731.93	1001.19	1259.44	1446.39	1444.72	2546.88	2324.74	1483.89	2328.71	622.88	146.10	950.38	805.34	1503.17	1257.77	954.35	220.28	105.10	

Product Wise																							
Term Loan	187.33		828.49	231.92	738.29		180.19		122.87	693.28	236.31	336.47	1.48		17.56	1.50	380.79	194.93	6.66	40.81		57.30	
Overdraft																							
Trust Receipt Loan / Import Loan																							
Demand & Other Working Capital Loan	111.59	112.19	369.41			565.36	378.99	826.53	857.04	367.08	698.18		183.96		28.85	807.33		518.89	802.14	326.45	83.54		
Res. Per. H. Loan (Up to Rs. 10 mil.)	96.01	36.90	129.96	169.78	345.54	79.93	205.47	95.21	30.02	41.51	332.45	57.38	439.51		7.93	5.18	132.95		94.08	282.15	36.12	24.43	
Real Estate Loan	127.67	34.72	86.05	263.72	274.88	51.12	169.98	199.89	50.05	431.88	421.09	692.74	97.18	100.05	21.66	80.95	43.17	229.90	219.17	193.11	17.58		
Margin Nature Loan	112.77	24.47	2.00	52.25	73.82	16.29	97.52	8.30	13.01	24.54	72.26	22.21	157.38	10.46	12.57	27.31			35.58	13.45			
Hire Purchase Loan	71.99	24.69	169.85	127.92	139.65	115.48	47.05	78.80	273.73	804.28	296.01	26.54	958.78	9.69	24.75	1.75	4.67	211.99	53.40	35.16	5.68	6.48	
Deprived Sector Loan	25.64	8.66	48.52	41.98	81.15	33.17	37.96	29.00	33.99	65.25	53.24	45.86	56.59	11.60	5.27	26.37	20.75	45.54	46.74	26.51	4.43	2.76	
Bills Purchased																							
Other Product	85.02	1.01	166.45	448.43	78.59	139.83	142.27	208.66	64.00	119.07	215.20	302.68	433.85	491.08	27.51		223.01	301.92		36.73	72.91	14.12	
Total Product wise Loan	818.02	242.63	1800.72	1336.00	1731.93	1001.19	1259.44	1446.39	1444.72	2546.88	2324.74	1483.89	2328.71	622.88	146.10	950.38	805.34	1503.17	1257.77	954.35	220.28	105.10	

Collateral Wise																							
Gold and Silver			15.21		25.05					23.66				30.75									
Government Securities			0.01																				
Non Governmental Securities	112.77	24.47					97.52			24.54	72.26	22.21		10.46	12.57	27.49			35.58	13.45			
Fixed Deposit Receipts	45.07	3.48	0.81	138.92	92.14	19.30	30.04	28.79	40.35	49.79	39.31	81.39	21.97	36.44	4.22	37.80	48.44	10.14	40.10	9.45	3.07	12.00	
Own	45.07	3.48	0.81	138.92	92.14	19.30	30.04	28.79	40.35	49.79	39.31	81.39	21.97	36.44	4.22	37.80	48.44	10.14	40.10	9.45	3.07	12.00	
Other Licences Institutions																							
Collateral of Properties	609.77	214.68	1694.69	1129.13	1448.92	981.90	1131.67	1348.09	1367.70	2403.13	2174.26	1162.40	1964.61	575.98	119.28	809.81	750.38	1493.03	1182.10	914.62	164.16	93.09	
Fixed Assets	609.77	214.68	1692.61	1129.13	1448.92	981.90	1131.67	1348.09	1367.70	2403.13	2174.26	776.66	1964.61	575.98	119.28	809.81	750.38	1493.03	1182.10	914.62	164.16	93.09	
Current Assets			2.08									385.74											
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee	50.41		5.20		91.99		0.20	29.00		65.69	35.29		19.50		10.02					16.83			
Government Guarantee	3.25									15.25										2.00			
Institutional Guarantee	22.16						29.00			30.00	35.02		19.26		2.96					14.00			
Personal Guarantee	25.00		3.62				0.20			0.44	0.27		0.25		7.07					0.83			
Collective Guarantee			0.59																				
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee			1.00		91.99					20.00													
Credit Card																							
Others			84.80	67.95	73.82			40.51	13.01	3.73	3.62	217.88	291.89			73.76	6.52				53.04		
Total	818.02	242.63	1800.72	1336.00	1731.93	1001.19	1259.44	1446.39	1444.72	2546.88	2324.74	1483.89	2328.71	622.88	146.10	950.38	805.34	1503.17	1257.77	954.35	220.28	105.10	

Statement of Loans and Advances on Fagun 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	81.20	8.40	21.31		368.48		68.99	0.38	7.49	21.66	29.98	1.64	56.65	86.81		178.57			4.31	0.39	19.61	2.93	
Fishery Related	1.51									2.00	1.51			0.30									
Mining Related	10.26						33.72						0.70			43.70	6.50	4.98					
Manufacturing (Producing) Related	230.05		152.91	54.58	806.48		253.52	47.36	12.84	141.90	5.87	15.65	304.65	47.10		219.71	21.65	16.52	42.71		14.93		
Construction	275.53	18.27	417.36	52.92	6.06	206.31	63.42	209.25	41.49	447.71	95.93	31.66	150.59	156.55		390.55	29.90	44.12	42.34	40.43	4.03	7.94	
Electricity, Gas and Water	95.51										0.89		34.56	0.55		64.92							
Metal Products, Mach. & Ele. Eqp.	14.74		5.00				54.29	2.69	0.30	46.78	0.74	0.06	59.77	11.16		17.35		0.48	0.38				
Tras., Com. and Public Utilities	286.01		210.04	29.98	5.11		43.44	12.74		452.69	174.72	27.41	8.69	186.27		216.06	30.84	6.16	123.50			59.83	
Wholesaler & Retailer	270.15	133.90	592.07	62.93	176.48		230.93	4.36	6.70	378.61	18.56	76.31	543.44	90.31		561.36	115.98	55.05	55.94	274.77	67.95	12.40	
Finance, Insurance and Real Estate	161.73		187.87	234.36	12.74		367.07	54.57	15.47	10.70		133.63	751.34	62.99		1089.14	80.03	285.31	39.34	33.77		76.48	
Hotel or Restaurant	49.61	15.79	136.19	0.60	84.28		63.09	1.13	0.31	119.19	2.35	12.98	121.69	2.95		428.33	8.00	9.83	2.14			3.60	
Other Services	383.59	15.31	28.40	23.98	2.99		21.24	59.01	12.82	95.93	4.84	42.55	49.45	74.61		425.48	7.60	59.42	15.46	1.77	10.23	42.08	
Consumption Loans	119.82	13.62	313.42	29.18	12.33	11.70	74.49	69.43	66.24	97.40	26.49	73.35	116.57	154.30		351.24	5.68	36.93	106.36	143.57	3.48	3.49	
Local Government	5.38																			1.30			
Others	301.92	209.59	1054.05	225.73	857.79	471.77	776.63	332.37	64.53	805.62	68.23	272.67	846.69	379.44		988.74	236.25	201.44	302.06	274.94	23.18	100.50	
TOTAL sectorwise	2286.99	414.87	3118.61	714.26	2332.74	689.78	2050.82	793.30	228.19	2620.17	430.12	687.90	3044.80	1253.32		4975.16	542.44	720.25	735.85	769.65	143.41	309.25	

Product Wise																							
Term Loan	772.60	133.90	367.68	156.52	1302.65	536.86	110.48	201.17		85.88	170.31	412.39	30.31	34.10		317.13		12.78	290.71	275.29	2.65	10.83	
Overdraft													0.00										
Trust Receipt Loan / Import Loan													0.00					0.09					
Demand & Other Working Capital Loan	285.29		667.78	111.88	177.19	16.76	696.81		50.14	717.06			1878.27	178.20		1996.13	289.54	275.36	87.49	221.10	112.39	142.49	
Res. Per. H. Loan (Up to Rs. 10 mil.)	373.72		205.68	0.07	3.39		72.73	127.49	16.26	326.78		10.50	159.30	147.52		122.59	24.40	35.59	41.67	17.70	4.03	3.87	
Real Estate Loan	402.39		304.71	226.78	704.86	131.36	306.06	132.84	10.97	134.00	107.81	116.63	490.17	56.80		949.76	112.91	78.14	61.34	67.50		61.38	
Margin Nature Loan	40.53		10.02	49.15			48.02	29.85	49.10			53.39	274.38	160.44		234.72	63.87	7.05	89.44	20.14		3.90	
Hire Purchase Loan	119.01	7.57	212.03	32.76	10.97	4.70	36.63	16.75	1.11	506.11	68.05	35.63	85.38	214.46		386.09	34.72	24.57	138.39	31.82	2.69	67.75	
Deprived Sector Loan	69.01	13.54	74.89	4.94	12.00	0.10	87.50	21.58	6.54	68.18	37.07	30.60	69.91	65.74		95.15	15.19	1.71	19.61	22.58	6.37	15.10	
Bills Purchased									3.80							0.06		2.60					
Other Product	224.45	259.86	1275.81	132.16	121.67		692.60	263.61	90.26	782.17	46.87	28.76	57.08	396.05		873.53	1.81	282.36	7.21	113.52	15.27	3.94	
Total Product wise Loan	2286.99	414.87	3118.61	714.26	2332.74	689.78	2050.82	793.30	228.19	2620.17	430.12	687.90	3044.80	1253.32		4975.16	542.44	720.25	735.85	769.65	143.41	309.25	

Collateral Wise																							
Gold and Silver			212.95							7.42						29.22					99.09		
Government Securities													11.79										
Non Governmental Securities			10.02	18.59			48.02		49.10			53.39		160.44				4.78	89.44				
Fixed Deposit Receipts	54.55	6.05	68.21	14.77	5.74	6.70	26.47	22.82	15.77	21.32	21.78	10.55	106.75	27.25		40.76	1.81	13.04	2.03	12.66	1.01	3.49	
Own	54.55	6.05	68.21	14.77	5.74	6.70	26.47	22.82	15.77	21.32	21.78	10.55	106.75	27.25		40.76	1.81	13.04	2.03	12.66	1.01	3.49	
Other Licences Institutions																							
Collateral of Properties	1926.51	7.57	2827.42	623.22	2315.00	682.78	1890.07	636.73	151.45	2591.43	408.10	593.36	2568.40	1036.50		4272.70	461.57	692.00	625.47	657.89	142.40	280.61	
Fixed Assets	1926.51	7.57	2827.42	623.22	2315.00	682.78	1890.07	636.73	151.42	2591.43	408.10	593.36	2568.40	1036.50		4272.70	461.57	692.00	625.47	657.89	142.40	280.61	
Current Assets									0.03														
Against security of Bill																							
Domestic Bills																							
Foreign Bills																							
Against Guarantee	4.02			45.01	12.00		39.82	0.20	7.75				39.32	29.14		235.57		2.85	0.60			21.25	
Government Guarantee	4.02													4.85									
Institutional Guarantee				34.22	12.00		36.70		4.51				13.00	7.20		7.19		0.35				15.10	
Personal Guarantee				10.78			3.12	0.20	3.24				25.00	17.09		224.47		2.49	0.60			6.15	
Collective Guarantee													1.32			3.91							
Int. Rtd. Foreign Bank's Guarantee																							
Other Guarantee																							
Credit Card																							
Others	301.92	401.24		12.67		0.30	46.44	133.55	4.12		0.24	30.60	318.55		396.91	79.06	7.59	18.30			3.90		
Total	2286.99	414.87	3118.61	714.26	2332.74	689.78	2050.82	793.30	228.19	2620.17	430.12	687.90	3044.80	1253.32		4975.16	542.44	720.25	735.85	769.65	143.41	309.25	

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

Bank Name	reliable	Api	Narnaste	Kaski	Zenith	Unique	Manushree	Subhaxmi	Jebils	Reliance	Lotus	Baibhav	Bhaktapur
Sector Wise													
Agricultural and Forest Related	16.16	27.46	5.71	43.64	13.96	7.50	18.88	13.19	17.49	7.00	0.73	4.67	18.70
Fishery Related			0.36		2.00				0.05			0.15	
Mining Related					12.70								
Manufacturing (Producing) Related		86.42	0.20	47.14	36.53	42.18	89.04	42.89	2.77	12.05	11.50	4.50	30.17
Construction	270.64	87.23	26.51	196.32	94.88	17.64	60.25	41.29	66.43	162.19	30.11	6.30	55.35
Electricity, Gas and Water													
Metal Products, Mach. & Ele. Eqp.			0.75		8.58		26.86	1.25	0.30	9.60			
Tras., Com. and Public Utilities	94.26	153.80	1.06	283.97	46.66	40.01	82.64	64.12	44.68	144.37	75.71		4.85
Wholesaler & Retailer	424.37	380.82	9.82	320.36	77.75	33.64	90.59	80.93	66.01	51.26	40.95	35.04	40.48
Finance, Insurance and Real Estate	93.72		0.38	65.07	73.17	10.60	67.35	9.00	5.38	13.10	5.30	8.90	5.00
Hotel or Restaurant				0.00	21.15		13.05	12.98	6.55	9.20			3.50
Other Services	1.56	11.93	0.15	4.34	33.22	14.40	26.37	58.95	12.04	5.82	12.62	9.90	8.95
Consumption Loans	205.36	68.16	2.55	24.71	87.57	22.27	140.75	79.44	120.97	100.34	42.57	14.29	18.59
Local Government					1.47								
Others	542.04	215.22	43.34	416.67	294.32	282.24	277.63	265.16	138.74	303.67	92.69	83.52	5.44
TOTAL sectorwise	1648.11	1031.05	90.83	1402.21	803.98	470.48	893.42	669.20	481.40	818.60	312.19		191.03

Product Wise

Term Loan	73.14	30.05	12.66	31.55	44.13		35.46		5.84		20.86		21.24
Overdraft													
Trust Receipt Loan / Import Loan													
Demand & Other Working Capital Loan	362.31	632.61		339.54	172.62	177.55	499.51	153.98	88.50		41.76	49.70	73.65
Res. Per. H. Loan (Up to Rs. 10 mil.)	94.84	87.23	26.51	181.32		53.47	38.63	41.29	57.62	149.24		7.30	29.74
Real Estate Loan	151.83		0.38	80.07	136.89	73.14	83.70	36.79	19.90	44.99	30.11	6.40	
Margin Nature Loan	83.10			8.20	57.64	40.78	127.12	46.02	101.38	54.23	11.26	3.13	
Hire Purchase Loan	133.40	164.68	2.36	283.97	44.94	55.74	75.54	107.70	54.57	162.74	97.04	0.51	39.24
Deprived Sector Loan	53.06	18.80	3.91	40.04	20.44	10.83	18.10	17.70	12.54	17.54	11.36	6.60	5.00
Bills Purchased													
Other Product	696.42	97.68	45.00	437.51	327.32	58.97	15.35	265.72	141.05	389.86	99.80	97.13	22.16
Total Product wise Loan	1648.11	1031.05	90.83	1402.21	803.98	470.48	893.42	669.20	481.40	818.60	312.19	170.77	191.03

Collateral Wise

Gold and Silver	69.21	35.00										0.03	5.87
Government Securities													
Non Governmental Securities	83.10				57.64	39.62	127.12						
Fixed Deposit Receipts	13.91	22.29	1.25	16.51	13.21	8.54	13.63	22.60	5.90	47.36	4.70	4.54	1.51
Own	13.91	22.29	1.25	16.51	13.21	8.54	13.63	22.60	5.90	47.36	4.70	4.54	1.51
Other Licences Institutions													
Collateral of Properties	916.38	973.76	89.48	1363.76	723.61	305.49	705.22	589.82	357.32	650.75	276.36	111.56	177.34
Fixed Assets	900.24	973.76	89.48	1363.76	723.61	305.49	705.22	589.82	357.32	650.75	276.36	111.56	177.34
Current Assets	16.14												
Against security of Bill										14.24			
Domestic Bills										14.24			
Foreign Bills													
Against Guarantee				13.74	9.52				15.50	19.70	25.68	5.00	1.30
Government Guarantee				1.60	1.47								
Institutional Guarantee					8.00				4.00	13.10	5.30	5.00	
Personal Guarantee					0.04				11.34	3.58	9.12		1.30
Collective Guarantee				12.14					0.16	3.02			
Int. Rtd. Foreign Bank's Guarantee													
Other Guarantee											11.26		
Credit Card													
Others	565.51		0.10	8.20		116.83	47.44	56.78	102.68	86.55	5.45	49.63	5.00
Total	1648.11	1031.05	90.83	1402.21	803.98	470.48	893.42	669.20	481.40	818.60	312.19	170.77	191.03

Major Financial Indicators of Micro-credit Development Banks

Rs in million

Liabilities		Mid-July			Mid-Feb	Mid-Mar	% 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	3417.3	3452.6	10.8%	16.9%	21.3%	1.0%
	a. Paid-up Capital	1272.7	1546.3	1717.2	1895.2	1895.2	21.5%	11.1%	10.4%	0.0%
	b. Statutory Reserves	162.9	245.6	288.3	373.0	383.7	50.7%	17.4%	29.4%	2.9%
	c. Retained Earning	125.2	-25.6	107.6	218.6	223.6	-120.4%	-520.7%	103.2%	2.3%
	d. Others Reserves	613.8	642.5	703.6	930.6	950.2	4.7%	9.5%	32.3%	2.1%
2	BORROWINGS	10753.8	13037.6	16586.4	16341.9	16233.3	21.2%	27.2%	-1.5%	-0.7%
	a. NRB	210.4	200.9	198.4	164.3	163.7	-4.5%	-1.3%	-17.2%	-0.4%
	f. Others	10543.4	12836.7	16388.0	16177.6	16069.7	21.8%	27.7%	-1.3%	-0.7%
3	DEPOSITS	2574.3	3537.4	5235.2	6062.5	6186.1	37.4%	48.0%	15.8%	2.0%
4	Other Liabilities	1415.5	1818.6	2502.9	2966.4	3111.8	28.5%	37.6%	18.5%	4.9%
	a. Loan Loss Provision	388.8	436.3	505.5	654.0	663.4	12.2%	15.9%	29.4%	1.4%
	b. Interest Suspense a/c	275.4	354.0	410.0	500.6	516.1	28.5%	15.8%	22.1%	3.1%
	c. Others	751.3	1028.4	1587.5	1811.7	1932.3	36.9%	54.4%	14.1%	6.7%
5	Reconciliation A/c	1726.4	223.2	2236.6	1617.5	1565.1	-87.1%	902.1%	-27.7%	-3.2%
6	Profit & Loss A/c	277.4	470.7	629.8	462.0	555.6	69.7%	33.8%	-26.7%	20.3%
Total		18922.1	21496.4	30007.5	30867.5	31104.5	13.6%	39.6%	2.9%	0.8%
Assets										
1	LIQUID FUNDS	2172.8	3272.2	5843.5	4457.9	4125.5	50.6%	78.6%	-23.7%	-7.5%
	a. Cash Balance	24.9	31.8	44.2	31.9	36.4	27.5%	39.0%	-27.9%	14.2%
	b. Bank Balance	1691.9	2632.4	3253.9	3209.8	2939.3	55.6%	23.6%	-1.4%	-8.4%
	c. Money at Call	456.0	608.1	2545.4	1216.2	1149.8	33.4%	318.6%	-52.2%	-5.5%
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	2850.2	2899.8	-35.6%	30.8%	39.7%	1.7%
4	LOANS & ADVANCES	11117.0	14649.9	17738.3	19742.4	20207.5	31.8%	21.1%	11.3%	2.4%
	Institutional	11117.0	14649.9	6194.1	5353.8	5565.0	31.8%	-57.7%	-13.6%	3.9%
	Individual			11544.2	14388.7	14642.6	0.0%	0.0%	24.6%	1.8%
5	FIXED ASSETS	225.5	259.3	340.2	390.9	396.9	15.0%	31.2%	14.9%	1.5%
6	OTHER ASSETS	907.8	1253.2	1594.9	1649.9	1687.2	38.0%	27.3%	3.4%	2.3%
7	Expenses not Written off	1.5	1.1	0.7	10.5	10.5	-28.8%	-35.1%	1401.3%	0.0%
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	1537.1	1540.8	-67.0%	4.1%	1690.9%	0.2%
Total		18922.2	21496.4	30007.5	30867.5	31104.5	13.6%	39.6%	2.9%	0.8%

Statement of Assets and Liabilities of Micro-finance Companies as on Fagun 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	41.59	108.53	305.38	1152.31	172.08	261.92	288.33	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	61.96	27.52	16.91
	c. Retained Earning	-28.36	-216.13	39.88	-46.42	0.00	18.41	294.79	25.87	47.01	2.00	78.78	2.51
	d. Others Reserve fund	7.60	0.00	7.22	8.15	2.13	52.46	391.10	6.18	2.41	99.60	357.43	6.94
2	BORROWINGS	627.60	166.21	936.56	573.87	575.22	2139.36	2747.38	1064.35	1437.74	1135.58	3167.57	535.74
	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	575.99	149.76	934.25	568.03	535.63	2136.75	2747.38	1053.83	1425.76	1135.58	3157.69	535.74
3	DEPOSITS	84.44	57.84	319.38	255.15	260.17	1128.28	0.00	375.97	2050.54	1081.53	0.00	346.53
4	OTHER LIABILITIES	281.26	276.83	264.53	105.31	224.19	385.52	242.76	110.96	293.78	368.18	361.44	112.67
	1. Loan Loss Provision	53.36	55.90	75.49	39.07	96.36	63.61	72.09	26.12	30.37	54.66	55.82	18.80
	2. Interest Suspense a/c	177.14	112.58	62.60	30.92	45.73	33.14	23.86	5.51	0.00	14.59	1.85	4.68
	3. Others	50.75	108.35	126.44	35.32	82.09	288.77	146.82	79.34	263.41	298.93	303.77	89.19
5	RECONCILIATION A/C	0.00	63.36	6.34	4.52	25.72	0.00	0.00	0.00	870.12	0.00	0.07	452.25
6	PROFIT & LOSS A/C	8.89	0.00	21.27	14.84	8.53	81.54	90.89	70.76	90.87	39.03	65.64	25.33
	TOTAL LIABILITIES	1046.76	407.97	1711.81	995.29	1202.36	4040.09	4233.34	1794.12	5004.98	2912.66	4198.45	1563.28
Assets													
1	LIQUID FUNDS	63.65	15.26	413.44	152.42	92.93	433.99	214.55	296.80	868.78	290.87	820.12	153.09
	a. Cash Balance	1.45	2.26	3.27	4.39	0.82	6.54	0.01	0.91	2.51	6.96	0.50	2.63
	b. Bank Balance	10.20	13.00	410.17	56.50	82.10	49.96	214.54	29.52	866.27	42.01	819.61	150.45
	c. Money at Call	52.00	0.00	0.00	91.53	10.00	377.48	0.00	266.37	0.00	241.91	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	104.82	2062.97	10.01	5.85	173.14	140.01	70.00
4	LOANS & ADVANCES	693.05	136.13	1018.04	689.96	801.94	3135.57	1826.45	1359.46	2899.84	2247.35	3180.76	856.74
	Institutional	0.00	0.00	0.00	0.00	0.00	0.00	1826.45	0.00	0.00	0.00	3180.76	0.00
	Individual	693.05	136.13	1018.04	689.96	801.94	3135.57	0.00	1359.46	2899.84	2247.35	0.00	856.74
5	FIXED ASSETS	13.44	1.94	9.97	13.92	18.26	134.02	2.28	13.21	113.76	20.96	9.48	9.60
6	OTHER ASSETS	243.83	183.50	165.23	137.83	111.99	189.93	114.60	106.82	171.16	169.28	48.08	21.60
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	61.20	0.00	0.00	0.00	3.03	0.00	7.81	870.12	3.82	0.00	452.25
10	PROFIT & LOSS A/C	22.29	9.14	0.00	0.00	61.23	0.00	0.00	0.00	0.00	7.23	0.00	0.00
	TOTAL ASSETS	1046.76	407.97	1711.81	995.29	1202.36	4040.09	4233.34	1794.12	5004.98	2912.66	4198.45	1563.28

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

	Particulars	Naya Nepal	Summit	Sworjigar	First	Nagbeli	Kalika	Mirmire	Janauthan	Mithila	Womi	Lax	IMBSL	Mahila	Kisan
1	CAPITAL FUND	15.03	28.54	11.84	105.86	11.65	21.31	11.20	10.55	18.76	9.93	70.27	60.94	77.00	12.00
	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	12.00
	b. Statutory Reserve	1.03	1.64	0.30	4.33	0.37	0.29	0.00	-0.45	0.46	0.00	0.06	0.00	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	0.00
	d. Others Reserve fund	0.00	0.14	0.00	0.00	0.37	8.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	BORROWINGS	91.71	119.31	100.95	575.52	85.94	53.14	31.40	12.00	12.88	3.50	14.80	25.00	0.00	5.00
	a. NRB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12.88	0.00	0.00	0.00	0.00	0.00
	B. Others	91.71	119.31	100.95	575.52	85.94	53.14	31.40	12.00	0.00	3.50	14.80	25.00	0.00	5.00
3	DEPOSITS	28.66	71.31	55.63	0.00	19.51	23.27	2.54	8.44	6.73	1.30	5.55	3.36	0.02	1.54
4	OTHER LIABILITIES	6.26	13.03	16.83	21.26	3.64	9.39	5.03	1.31	3.96	0.41	1.32	1.91	0.71	0.11
	1. Loan Loss Provision	3.64	0.95	3.05	5.58	1.40	1.03	2.41	0.50	2.44	0.07	0.33	0.32	0.00	0.00
	2. Interest Suspense a/c	0.00	0.00	0.09	0.00	0.00	0.04	1.79	0.06	0.99	0.05	0.29	0.23	0.00	0.00
	3. Others	2.62	12.08	13.69	15.67	2.24	8.32	0.83	0.75	0.53	0.29	0.70	1.37	0.71	0.11
5	RECONCILIATION A/C	0.00	125.94	0.00	0.00	0.00	0.00	16.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	PROFIT & LOSS A/C	4.46	7.22	3.63	9.33	2.03	4.49	0.00	1.04	5.80	0.00	0.00	0.00	2.16	0.00
	TOTAL LIABILITIES	146.12	365.35	188.87	711.96	122.76	111.59	66.93	33.34	48.13	15.13	91.94	91.21	79.89	18.65
Assets															
1	LIQUID FUNDS	56.37	31.96	15.25	89.66	19.79	14.59	7.26	1.37	5.02	4.20	11.46	52.64	73.95	6.62
	a. Cash Balance	0.14	1.42	0.21	0.00	0.64	0.92	0.10	0.05	0.02	0.01	0.39	0.22	0.06	2.04
	b. Bank Balance	3.41	1.16	0.93	89.66	19.15	13.67	7.15	0.12	5.01	4.20	0.33	50.20	0.01	4.57
	c. Money at Call	52.82	29.38	14.10	0.00	0.00	0.00	0.00	1.21	0.00	0.00	10.74	2.23	73.89	0.00
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	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	0.00
4	LOANS & ADVANCES	72.15	203.35	166.83	557.75	100.23	93.45	28.83	30.91	37.02	7.00	32.78	31.96	0.00	9.50
	Institutional	0.00	0.00	0.00	557.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Individual	72.15	203.35	166.83	0.00	100.23	93.45	28.83	30.91	37.02	7.00	32.78	31.96	0.00	9.50
5	FIXED ASSETS	1.28	2.32	2.90	7.12	2.21	2.57	5.41	0.82	1.04	0.89	4.60	4.84	4.82	1.15
6	OTHER ASSETS	2.28	1.46	3.89	7.42	0.54	0.98	2.12	0.15	1.56	0.30	1.44	1.25	1.12	0.20
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	0.45
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	0.00
9	RECONCILIATION A/C	0.04	125.94	0.00	0.00	0.00	0.00	16.55	0.00	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	0.00	0.00	1.45	0.00	3.50	0.55	1.65	0.52	0.00	0.73
	TOTAL ASSETS	146.12	365.35	188.87	711.96	122.76	111.59	66.93	33.34	48.13	15.13	91.94	91.21	79.89	18.65

Particulars	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHMEK	SWABALAMBIAN	SANA KISAN	NERUDE	Naya Nepal	Summit	Sworrigar
1 Interest Expenses	35.35	9.20	0.12	37.91	32.24	157.55	54.30	59.68	213.38	121.29	77.03	46.26	5.26	10.83	9.74
1.1 Deposit Liabilities	2.36	3.43	0.12	9.27	4.55	48.05	0.00	14.58	135.16	57.68	0.00	19.92	0.84	3.00	3.26
1.2 On Borrowing	32.99	5.77	0.00	28.64	27.68	109.50	54.30	45.10	78.22	63.61	77.03	26.34	4.43	7.83	6.47
2 Commission/Fee Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26.36	0.00	0.00	0.00	0.00
3 Employees Expenses	39.69	14.90	8.66	35.40	21.38	146.11	11.00	48.99	94.28	147.40	13.14	47.58	2.40	6.71	3.79
4 Office Operating Expenses	6.79	3.01	2.10	8.02	3.01	27.97	7.20	14.03	43.14	35.57	7.77	7.87	0.97	3.81	3.50
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	1.50	0.00	1.38	0.35	7.08	0.00	8.77	6.16	15.76	5.96	7.73	0.34	0.55	1.98
6.1 Loan loss Provision	6.63	1.50	0.00	1.24	0.35	7.08	0.00	8.77	6.16	15.76	5.96	7.73	0.34	0.55	1.94
6.1.1 General Loan loss Provision	6.63	0.14	0.00	0.00	0.35	4.73	0.00	7.54	5.93	15.76	3.63	1.77	0.11	0.15	0.49
6.1.2 Special Loan Loss Provision	0.00	1.36	0.00	0.00	0.00	2.35	0.00	1.23	0.23	0.00	2.33	5.96	0.23	0.40	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	0.10
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	4.54	9.38	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	13.63	28.13	0.00	0.00	0.00	0.00
10 Net Profit	0.00	0.00	21.27	14.84	8.53	81.54	90.89	70.76	90.87	31.80	65.64	25.33	4.46	7.22	3.63
TOTAL EXPENSES	88.46	28.60	32.16	97.55	65.50	420.30	208.20	202.22	447.82	369.99	233.41	134.77	13.43	29.12	22.65
Income															
1. Interest Income	69.24	16.44	29.06	90.25	61.33	376.53	193.71	189.50	351.55	356.58	227.19	116.27	11.61	22.90	20.45
1.1 On Loans and Advances	67.17	15.76	28.98	83.68	43.44	353.78	77.14	173.56	346.89	339.67	203.09	113.61	8.44	22.90	19.15
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	1.66	0.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.5 Others	2.08	0.68	0.09	6.57	17.89	21.09	116.01	15.94	4.66	16.90	24.09	2.66	3.17	0.00	1.30
2. Commission & Discount	0.00	0.33	2.80	0.00	0.00	0.13	0.00	12.35	3.58	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	1.96	0.00	0.00	0.00	0.00	0.00	0.00
2.3 Others	0.00	0.33	2.80	0.00	0.00	0.13	0.00	12.35	1.62	0.00	0.08	0.00	0.00	0.00	0.00
3 Other Operating Income	4.78	0.00	0.29	0.00	4.15	38.22	10.35	0.38	92.06	10.90	0.09	18.50	1.82	6.21	1.57
4 Non Operating Income	-0.10	0.00	0.00	5.54	0.00	4.98	0.00	0.00	0.00	2.51	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	0.64	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	0.43	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	13.40	9.14	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	88.46	28.60	32.16	97.55	65.50	420.30	208.20	202.22	447.82	369.99	233.41	134.77	13.43	29.12	22.65

Particulars	First	Nagbela	Kalika	Mirmire	Janautthan	Mithila	Womi	Lax	IMBSL	Mahila	Kisan
1 Interest Expenses	22.70	7.01	2.93	2.30	0.80	0.84	0.06	0.39	0.66	0.00	0.07
1.1 Deposit Liabilities	0.00	0.78	1.09	0.05	0.28	0.17	0.03	0.12	0.07	0.00	0.01
1.2 On Borrowing	22.70	6.22	1.84	2.25	0.52	0.68	0.03	0.27	0.59	0.00	0.06
2 Commission/Fee Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01
3 Employees Expenses	3.58	2.16	2.08	2.19	1.27	1.44	0.75	4.49	2.11	0.58	0.88
4 Office Operating Expenses	3.29	1.75	1.62	1.25	0.49	1.17	0.49	1.94	1.92	1.83	0.25
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
6. Provision for Risk	1.52	0.56	0.56	0.31	0.21	0.05	0.06	0.29	0.32	0.00	0.00
6.1 Loan loss Provision	1.52	0.56	0.56	0.31	0.12	0.05	0.06	0.29	0.32	0.00	0.00
6.1.1 General Loan loss Provision	1.52	0.07	0.00	0.02	0.12	0.05	0.06	0.29	0.32	0.00	0.00
6.1.2 Special Loan Loss Provision	0.00	0.49	0.56	0.29	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.2. Provision for Non-Banking Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.3. Provision for Loss on Investment	0.00	0.00	0.00	0.00	0.09	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
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
8 Provision for Staff Bonus	1.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9 Provision for Income Tax	3.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10 Net Profit	9.33	2.03	4.49	0.00	1.04	2.30	0.00	0.00	0.00	2.16	0.00
TOTAL EXPENSES	45.47	13.50	11.68	6.05	3.80	5.80	1.36	7.10	5.01	4.56	1.22
Income											
1. Interest Income	41.19	12.08	8.32	3.30	3.02	4.78	0.70	4.96	4.49	0.74	0.48
1.1 On Loans and Advances	33.02	11.75	7.99	1.88	2.93	4.70	0.42	2.16	1.91	0.00	0.09
1.2 On Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.09	0.00	0.00	0.00	0.00
1.5 Others	8.17	0.33	0.34	1.42	0.09	0.08	0.19	2.80	2.58	0.74	0.40
2. Commission & Discount	0.00	0.00	0.10	0.00	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	0.00
2.2 Commission	0.00	0.00	0.10	0.00	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	0.00
3 Other Operating Income	4.29	1.42	3.26	1.31	0.78	0.86	0.11	0.49	0.00	0.01	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	0.00
5 Provision Written Back	0.00	0.00	0.00	0.00	0.00	0.16	0.00	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	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
8 Net Loss	0.00	0.00	0.00	1.45	0.00	0.00	0.55	1.65	0.52	0.00	0.73
TOTAL INCOME	45.47	13.50	11.68	6.05	3.80	5.80	1.36	7.10	5.01	4.56	1.22

विवरण	PUGBB	SPGBB	PAGBB	MPGBB	MGBB	NIRDHAN	RMDC	DIPROSC	CHHIMEK	SWABALAMBAN	SANA KISAN	NERUDE	Naya Nepal	Summit	Sworjgar
कार्यक्षेत्र भएको जिल्ला संख्या	6	9	16	15	14	40	75	25	75	38	75	15	5	10	3
सेवा पुगेको जिल्ला संख्या	6	8	14	10	14	40	67	25	34	38	49	15	5	4	3
सेवा पुगेको गा.वि.स./त.पा. संख्या	287	102	397	160	351	1070	0	620	780	788	443	232	53	75	52
कुल कर्मचारी संख्या	220	91	217	175	210	551	25	187	403	554	48	249	28	51	52
कुल शाखा संख्या	31	21	44	30	39	105	1	54	61	96	8	38	6	8	8
कुल केन्द्र संख्या	1349	594	1547	1053	1576	8018	0	3997	8466	6291	0	3378	276	723	744
कुल समूह संख्या	11564	2955	12171	5583	8216	29312	0	15756	32411	33560	35292	15003	746	2261	2134
निष्क्रिय समूह संख्या	991	1768	1104	2109.2	2006	0	0	0	34	0	776	0	0	0	0
कुल सदस्य संख्या	36222	19026	61073	29807	37991	184587	0	76335	170287	157257	267593	64969	3764	11278	11181
निष्क्रिय सदस्य संख्या	15485	6838	5520	10546	7043	0	0	852	1258	0	13091	0	143	0	95
कुल ऋणी संख्या	31010	8830	39036	19261	37060	119312	76	55977	133457	108992	205890	49918	3314	8991	8581
कुल कर्जा वितरण	9250.64	1691.45	11499.15	4988.27	6992.04	19503.34	7823.67	7482.67	16403.22	18518.20	12322.35	6019.51	347.00	792.29	580.04
लघु व्यवसाय कर्जा	8047.88	1260.72	10548.36	4080.34	5763.16	17428.33	0.00	6786.24	15362.66	18337.83	12322.35	1087.29	316.19	702.24	580.04
लघु उद्यम/धितो कर्जा	1056.39	310.59	871.79	907.93	694.24	931.35	0.00	665.11	749.92	180.36	0.00	30.78	30.82	90.06	0.00
अन्य कर्जा	146.37	120.15	79.00	0.00	534.65	1143.67	7823.67	31.33	290.64	0.00	0.00	4901.44	0.00	0.00	0.00
कर्जाको साँवा असुली	8557.59	1555.32	10481.11	4298.30	6190.11	16367.78	5997.22	6123.21	13503.38	16270.84	9141.59	5162.77	274.85	588.95	413.21
लघु व्यवसाय कर्जाको साँवा असुली	7445.28	1175.44	9655.16	3619.33	5226.33	14816.58	0.00	5552.01	12954.98	16151.95	9141.59	869.57	254.61	551.67	413.21
लघु उद्यम/धितो कर्जाको साँवा असुली	990.88	261.08	748.83	678.97	467.88	669.39	0.00	540.40	297.98	118.89	0.00	10.35	20.25	37.27	0.00
अन्य कर्जाको साँवा असुली	121.43	118.81	77.12	0.00	495.90	881.80	5997.22	30.80	250.41	0.00	0.00	4282.85	0.00	0.00	0.00
कुल बाँकी कर्जा	693.05	136.13	1018.04	689.96	801.94	3135.57	1826.45	1359.46	2899.84	2247.35	3180.76	856.74	72.15	203.35	166.83
लघु व्यवसाय कर्जा बाँकी	602.60	85.28	893.20	461.01	536.83	2611.75	0.00	1234.23	2407.68	2185.88	3180.76	217.72	61.58	150.57	166.83
लघु उद्यम/धितो कर्जा बाँकी	65.51	49.52	122.96	228.96	226.35	261.95	0.00	124.71	451.94	61.47	0.00	20.43	10.57	52.78	0.00
अन्य कर्जा बाँकी	24.94	1.33	1.88	0.00	38.75	261.87	1826.45	0.53	40.23	0.00	0.00	618.59	0.00	0.00	0.00
भाखा नाघेको कर्जा रकम	53.36	55.38	96.43	32.71	102.01	36.44	0.00	9.09	1.51	191.40	29.35	11.75	7.02	1.78	2.04
भाखा नाघेको ऋणी संख्या	0	3583	5520	4885	7043	3988	0	840	122	28595	18	1567	316	111	95
ब्याज असुली रकम	67.17	67.51	329.44	83.68	269.53	784.62	0.00	173.57	736.73	1054.99	1422.64	113.61	28.08	46.42	0.00
असुल हुन बाँकी ब्याज रकम	177.14	112.63	33.02	30.92	45.73	0.00	23.86	5.51	1.36	17.03	1.85	3.53	0.00	0.00	0.09
कर्जा नोक्सानी व्यवस्था	53.36	55.90	75.49	39.07	96.36	62.46	72.09	26.12	30.37	54.66	55.82	18.80	3.64	0.95	3.05
कुल बचतकर्ता संख्या	20682	13830	61073	29940	41070	180109	0	76335	170287	157257	0	64969	0	11278	10696
कुल बचत रकम	84.44	57.84	319.38	255.15	260.17	1128.28	0.00	375.97	2050.54	1081.53	0.00	346.53	28.66	71.31	55.63
अनिवार्य बचत	14.87	31.09	203.42	129.84	163.18	564.10	0.00	281.61	512.27	438.28	0.00	103.24	15.42	26.75	6.52
स्वेच्छिक बचत	69.37	24.76	97.14	125.31	32.77	270.88	0.00	94.36	427.44	627.27	0.00	243.29	13.24	44.56	16.29
अन्य बचत	0.20	2.00	18.83	0.00	64.22	148.94	0.00	0.00	920.91	15.98	0.00	0.00	0.00	0.00	32.81
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	144.36	0.00	0.00	189.92	0.00	0.00	0.00	0.00	0.00	0.00
कुल बचत/कुल कर्जा (%)	12.18%	42.49%	31.37%	36.98%	32.44%	35.98%	0.00%	27.66%	70.71%	48.12%	0.00%	40.45%	39.73%	35.07%	33.34%
लघु उद्यम कर्जा/कुल कर्जा (%)	9.45%	36.37%	12.08%	33.18%	28.23%	8.35%	0.00%	9.17%	15.58%	2.74%	0.00%	2.38%	14.65%	25.96%	0.00%

विवरण	First	Nagbeli	Kalika	Mirmire	Janauthan	Mithila	Womi	Lax	IMBSL	Mahila	Kisan
कार्यक्षेत्र भएको जिल्ला संख्या	75	3	5	10	10	3	2	8	1	2	10
सेवा पुगेको जिल्ला संख्या	36	2	5	3	5	3	2	8	2	2	1
सेवा पुगेको गा.वि.स./त.पा. संख्या	0	48	58	32	19	19	14	38	8	2	8
कुल कर्मचारी संख्या	13	31	34	24	17	13	13	30	9	6	11
कुल शाखा संख्या	1	4	8	3	3	3	3	8	1	1	1
कुल केन्द्र संख्या	0	321	346	112	1	120	54	192	64	4	37
कुल समूह संख्या	0	997	1083	339	409	408	54	524	166	12	186
निष्क्रिय समूह संख्या	0	0	0	12	63	1	0	0	0	0	0
कुल सदस्य संख्या	0	4292	5430	1968	2827	1945	743	2922	828	60	1112
निष्क्रिय सदस्य संख्या	0	0	0	50	291	5	10	0	0	0	0
कुल ऋणी संख्या	72	3283	3346	1382	1435	1872	465	1388	774	0	202
कुल कर्जा वितरण	1151.80	279.88	250.73	46.13	84.13	180.20	9.96	47.25	41.88	0.00	9.73
लघु व्यवसाय कर्जा	0.00	202.08	222.01	31.03	72.17	180.20	9.96	47.01	36.98	0.00	9.73
लघु उद्यम/धितो कर्जा	0.00	58.45	28.72	4.25	11.96	0.00	0.00	0.12	0.00	0.00	0
अन्य कर्जा	1151.80	19.35	0.00	10.85	0.00	0.00	0.00	0.12	4.91	0.00	0
कर्जाको साँवा असुली	592.76	179.66	157.21	17.30	53.52	143.19	2.41	14.46	9.93	0.00	
लघु व्यवसाय कर्जाको साँवा असुली	0.00	145.20	142.41	8.66	44.65	143.19	2.41	14.46	9.51	0.00	0.24455
लघु उद्यम/धितो कर्जाको साँवा असुली	0.00	22.78	14.80	1.40	8.87	0.00	0.00	0.01	0.00	0.00	0
अन्य कर्जाको साँवा असुली	592.76	11.68	0.00	7.24	0.00	0.00	0.00	0.00	0.42	0.00	0
कुल बाँकी कर्जा	557.36	100.23	93.52	28.83	30.91	37.02	7.00	32.78	31.96	0.00	
लघु व्यवसाय कर्जा बाँकी	0.00	58.22	79.59	22.36	27.82	37.02	7.00	32.55	27.46	0.00	9.48144
लघु उद्यम/धितो कर्जा बाँकी	0.00	36.81	13.92	2.85	3.09	0.00	0.00	0.11	0.00	0.00	0
अन्य कर्जा बाँकी	557.36	5.19	0.00	3.61	0.00	0.00	0.00	0.12	4.49	0.00	0
भाखा नाघेको कर्जा रकम	0.00	0.00	1.13	6.28	0.19	2.26	0.00	0.00	0.00	0.00	0
भाखा नाघेको ऋणी संख्या	0	0	125	197	1	86	0	0	0	0	0
ब्याज असुली रकम	77.27	0.00	19.20	4.79	6.29	4.45	0.42	2.16	1.91	0.00	0.16732
असुल हुन बाँकी ब्याज रकम	0.00	0.00	0.04	1.79	0.05	0.99	0.05	0.29	0.00	0.00	0
कर्जा नोक्सानी व्यवस्था	5.58	1.40	1.03	2.41	0.50	2.44	0.06	0.33	0.32	0.00	0
कुल बचतकर्ता संख्या	0	4292	5430	3617	2540	1902	733	2920	828	0	0
कुल बचत रकम	0.00	19.51	23.27	3.96	8.44	6.69	1.30	5.55	3.36		
अनिवार्य बचत	0.00	13.99	3.36	2.31	4.93	2.23	0.94	3.11	2.96	0.01	0.25905
स्वेच्छिक बचत	0.00	5.51	5.53	0.97	3.51	3.97	0.36	2.27	0.39	0.00	1.28068
अन्य बचत	0.00	0.01	14.37	0.68	0.00	0.49	0.00	0.17	0.01	0.00	0
सर्वसाधारणबाट संकलन गरेको बचत	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
कुल बचत/कुल कर्जा (%)	0.00%	19.46%	24.88%	13.74%	27.31%	18.07%	18.52%	16.93%	10.51%	0.00%	0.162394
लघु उद्यम कर्जा/कुल कर्जा (%)	0.00%	36.72%	14.89%	9.89%	9.99%	0.00%	0.00%	0.35%	0.00%	0.00%	0

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	Bageshwori Development Bank Limited	Bageshwori	16	Gaurishankar Development Bank Limited	Gaurishankar
17	Gorkha Bikas Bank Limited	Gurkha	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	Merchantile	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 Bitiya 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	26	Kisan Microfinance Bittiya Sanstha	Kisan