

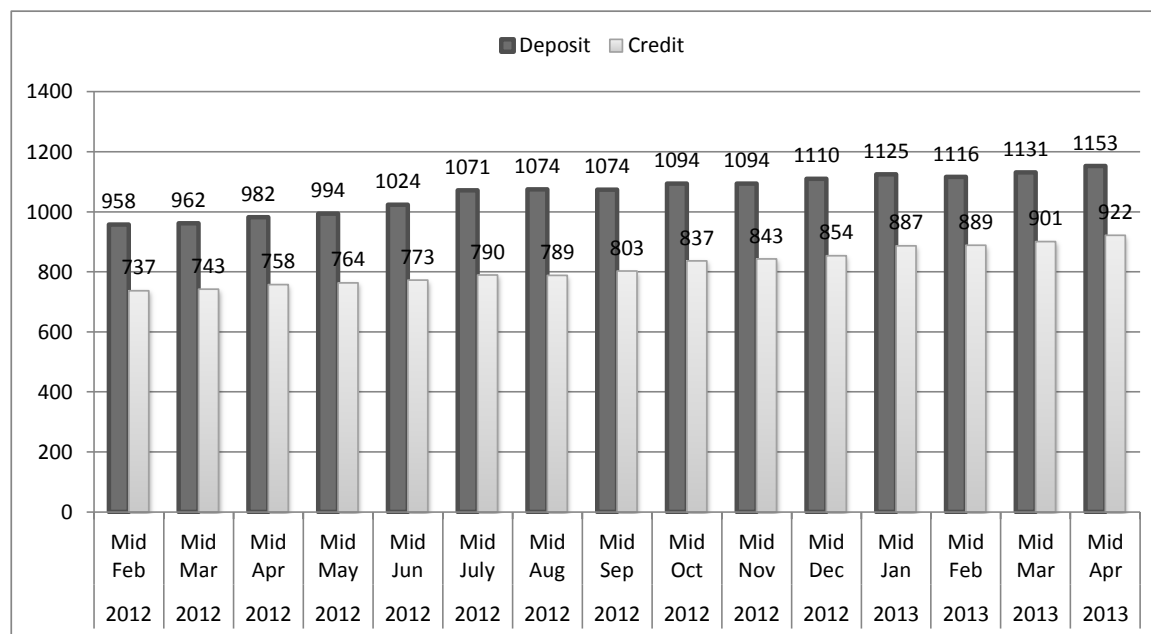
# BANKING & FINANCIAL STATISTICS

Monthly

## NEPAL RASTRA BANK

Bank & Financial Institution Regulation Department

Statistics Division



2069 Chait  
Mid-Apr, 2013  
(Revised)

## Contents

|   | Page |
|---|------|
| 1. Explanatory note   | 1    |
| 2. Major financial indicators   | 2    |
| 3. Statement of Assets & Liabilities of Bank & Financial Institutions (Aggregate) | 3    |
| 4. Profit & Loss Account of Bank & Financial Institutions (Aggregate)             | 9    |
| 5. Statement of Sector wise, Product wise and Security wise Credit (Aggregate)    | 10   |
| 6. Statement of Assets and Liabilities  |      |
| a. Commercial banks   | 11   |
| b. Development banks  | 13   |
| c. Finance companies  | 19   |
| 7. Profit & Loss account  |      |
| a. Commercial banks   | 23   |
| b. Development banks  | 25   |
| c. Finance companies  | 29   |
| 8. Sector- wise, product-wise and security-wise credit                            |      |
| a. Commercial banks   | 31   |
| b. Development banks  | 34   |
| c. Finance companies  | 38   |
| 9. Micro-credit development banks   |      |
| a. Major financial indicators   | 42   |
| b. Statement of assets and liabilities  | 45   |
| c. Profit & loss account  | 47   |
| d. Progress report  | 48   |
| 10. List of bank and financial institutions with short name                       | 49   |

## 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<br>Banks | Development<br>Banks | Finance<br>Companies | Micro<br>-Credits | Total |
|--------------------------------------|---------------------|----------------------|----------------------|-------------------|-------|
| Data available , out of total number | 32                  | 89                   | 63                   | 28                | 212   |
| Total Number of Licensed BFIs        | 32                  | 89                   | 63                   | 28                | 212   |

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

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

## Major Financial Indicators

as on Chait End, 2069

|                                      |   | Class "A"    | Class "B" | Class "C" | Overall  |
|--------------------------------------|---|--------------|-----------|-----------|----------|
| <b>A. Credit, Deposit Ratios (%)</b> |   |              |           |           |          |
| 1                                    | Total Deposit/GDP                         | 59.8%        | 9.0%      | 5.2%      | 74.0%    |
| 2                                    | Total Credit/GDP                          | 46.7%        | 7.8%      | 4.8%      | 59.2%    |
| 3                                    | Total Credit/ Total Deposit               | 78.1%        | 86.2%     | 91.5%     | 80.0%    |
| 4                                    | Lcy Credit/Lcy Deposit & Core Capital     | 75.1%        | 74.2%     | 78.1%     | 75.3%    |
| 5                                    | Fixed Deposit/Total Deposit               | 33.9%        | 4.3%      | 3.9%      | 42.1%    |
| 6                                    | Saving Deposit/Total Deposit              | 37.8%        | 51.1%     | 46.5%     | 40.0%    |
| 7                                    | Current Deposit/Total Deposit             | 9.6%         | 1.7%      | 0.0%      | 8.0%     |
| 8                                    | NPL/ Total Loan                           | 3.0%         | 5.8%      | 9.4%      | 3.9%     |
| 9                                    | Total LLP/Total Loan                      | 3.6%         | 5.2%      | 14.3%     | 4.7%     |
| 10                                   | Deprived SectorLoan/Total Loan            | 4.6%         | 4.2%      | 3.1%      | 4.4%     |
| <b>B. Liquidity Ratios (%)</b>       |   |              |           |           |          |
| 1                                    | Cash & Bank Balance/Total Deposit         | 13.3%        | 15.8%     | 20.4%     | 14.1%    |
| 2                                    | Investment in Gov. Security/Total Deposit | 14.8%        | 2.4%      | 2.7%      | 12.5%    |
| 3                                    | Total Liquid Assets/Total Deposit         | 30.6%        | 32.7%     | 33.1%     | 31.0%    |
| <b>C. Capital Adequacy Ratios</b>    |   |              |           |           |          |
| 1                                    | Core Capital/RWA (%)                      | 9.9%         | 16.4%     | 17.1%     | 11.1%    |
| 2                                    | Total Capital/RWA (%)                     | 11.3%        | 17.3%     | 18.0%     | 12.5%    |
| <b>D. Other Information</b>          |   |              |           |           |          |
| 1                                    | No. of Branches                           | 1475         | 721       | 300       | 2496     |
| 2                                    | No. of ATM                                | 1185         | 158       | 105       | 1448     |
| 3                                    | No. of Debit Card                         | 2668606      | 273425    | 101061    | 3043092  |
| 4                                    | No. of Credit Card                        | 34371        | 0         | 0         | 34371    |
| 5                                    | No. of Deposit Accounts                   | 8258413      | 2046169   | 720948    | 11025530 |
| 6                                    | No. of Loan                               | 589329       | 162177    | 61493     | 812999   |
| 1                                    | <b>Wt. Avg Interest on Deposit</b>        | <b>5.08</b>  |           |           |          |
|                                      | (a) Saving                                | 3.54         |           |           |          |
|                                      | (b) Fixed                                 | 7.00         |           |           |          |
|                                      | (c) Call                                  | 5.22         |           |           |          |
| 2                                    | <b>Wt. Avg Interest on Credit</b>         | <b>12.76</b> |           |           |          |

Note: Bank balance includes money at call

Nominal GDP(At Producer's Price) for 2011/12 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-Mar           | Mid-Apr           | % Change |        |        |         |
|---------------|-------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|----------|--------|--------|---------|
|               |                                     | 2010              | 2011              | 2012              | 2013              | 2013              | 2/1      | 3/2    | 4/3    | 5/4     |
|               |                                     | 1                 | 2                 | 3                 | 4                 | 5                 |          |        |        |         |
| <b>1</b>      | <b>CAPITAL FUND</b>                 | 75485.91          | 103407.53         | 115162.99         | 126291.03         | 126596.29         | 37.0%    | 11.4%  | 9.7%   | 0.2%    |
|               | a. Paid-up Capital                  | 78357.08          | 98418.17          | 104303.78         | 113746.09         | 117544.30         | 25.6%    | 6.0%   | 9.1%   | 3.3%    |
|               | b. Statutory Reserves               | 14234.22          | 17727.34          | 22068.14          | 25420.49          | 25520.82          | 24.5%    | 24.5%  | 15.2%  | 0.4%    |
|               | c. Retained Earning                 | -27003.31         | -24280.93         | -24321.75         | -24405.94         | -24919.18         | -10.1%   | 0.2%   | 0.3%   | 2.1%    |
|               | d. Others Reserves                  | 9897.93           | 11542.96          | 13112.82          | 11530.38          | 8450.35           | 16.6%    | 13.6%  | -12.1% | -26.7%  |
| <b>2</b>      | <b>BORROWINGS</b>                   | 27377.62          | 34058.68          | 17805.91          | 28457.61          | 33998.37          | 24.4%    | -47.7% | 59.8%  | 19.5%   |
|               | a. NRB                              | 7559.76           | 13307.22          | 4286.68           | 834.58            | 3682.07           | 76.0%    | -67.8% | -80.5% | 341.2%  |
|               | b. "A"Class Licensed Institution    | 9794.34           | 10915.97          | 3297.01           | 14828.63          | 16042.85          | 11.5%    | -69.8% | 349.8% | 8.2%    |
|               | c. Foreign Banks and Fin. Ins.      | 2043.47           | 2232.33           | 2507.93           | 2115.31           | 2138.38           | 9.2%     | 12.3%  | -15.7% | 1.1%    |
|               | d. Other Financial Ins.             | 4247.49           | 1453.38           | 781.08            | 3145.69           | 4536.65           | -65.8%   | -46.3% | 302.7% | 44.2%   |
|               | e. Bonds and Securities             | 3732.56           | 6149.79           | 6933.22           | 7533.39           | 7598.42           | 64.8%    | 12.7%  | 8.7%   | 0.9%    |
| <b>3</b>      | <b>DEPOSITS</b>                     | 785238.00         | 869951.43         | 1071394.11        | 1130813.21        | 1152656.36        | 10.8%    | 23.2%  | 5.5%   | 1.9%    |
|               | a. Current                          | 82134.06          | 80934.33          | 95993.06          | 90961.96          | 92194.15          | -1.5%    | 18.6%  | -5.2%  | 1.4%    |
|               | b. Savings                          | 305780.51         | 305589.21         | 400723.15         | 454214.62         | 461550.08         | -0.1%    | 31.1%  | 13.3%  | 1.6%    |
|               | c. Fixed                            | 265134.63         | 332726.29         | 372137.55         | 377872.51         | 392006.82         | 25.5%    | 11.8%  | 1.5%   | 3.7%    |
|               | d. Call Deposits                    | 122927.86         | 139308.18         | 187998.54         | 192022.42         | 188809.90         | 13.3%    | 35.0%  | 2.1%   | -1.7%   |
|               | e. Others                           | 9260.94           | 11393.42          | 14541.81          | 15741.70          | 18095.41          | 23.0%    | 27.6%  | 8.3%   | 15.0%   |
| <b>4</b>      | <b>Bills Payable</b>                | 1256.39           | 964.92            | 1626.36           | 1212.44           | 2256.39           | -23.2%   | 68.5%  | -25.5% | 86.1%   |
| <b>5</b>      | <b>Other Liabilities</b>            | 93435.28          | 106263.83         | 123660.25         | 154303.54         | 140354.29         | 13.7%    | 16.4%  | 24.8%  | -9.0%   |
|               | 1. Loan Loss Provision              | 25878.40          | 30215.83          | 33873.99          | 41453.50          | 43125.18          | 16.8%    | 12.1%  | 22.4%  | 4.0%    |
|               | 2. Interest Suspense a/c            | 27923.60          | 28130.02          | 26056.17          | 35302.83          | 30533.81          | 0.7%     | -7.4%  | 35.5%  | -13.5%  |
|               | 3. Others                           | 39633.28          | 47917.98          | 63730.08          | 77547.21          | 66695.30          | 20.9%    | 33.0%  | 21.7%  | -14.0%  |
| <b>6</b>      | <b>Reconciliation A/c</b>           | 4061.74           | 9872.98           | 1537.81           | 9671.20           | 6964.59           | 143.1%   | -84.4% | 528.9% | -28.0%  |
| <b>7</b>      | <b>Profit &amp; Loss A/c</b>        | 21114.20          | 20198.37          | 19776.52          | 12341.89          | 17188.16          | -4.3%    | -2.1%  | -37.6% | 39.3%   |
| <b>TOTAL</b>  |                                     | <b>1007969.13</b> | <b>1144717.74</b> | <b>1350963.95</b> | <b>1463090.92</b> | <b>1480014.45</b> | 13.6%    | 18.0%  | 8.3%   | 1.2%    |
| <b>Assets</b> |                                     |                   |                   |                   |                   |                   |          |        |        |         |
| <b>1</b>      | <b>LIQUID FUNDS</b>                 | 150503.17         | 147993.99         | 236056.86         | 200176.91         | 213988.80         | -1.7%    | 59.5%  | -15.2% | 6.9%    |
|               | a. Cash Balance                     | 20454.89          | 23950.22          | 31020.07          | 29526.51          | 28597.80          | 17.1%    | 29.5%  | -4.8%  | -3.1%   |
|               | Nepalese Notes & Coins              | 19977.50          | 23410.19          | 30353.28          | 28692.28          | 27725.98          | 17.2%    | 29.7%  | -5.5%  | -3.4%   |
|               | Foreign Currency                    | 477.39            | 540.03            | 666.79            | 834.22            | 871.83            | 13.1%    | 23.5%  | 25.1%  | 4.5%    |
|               | b. Bank Balance                     | 97818.17          | 90221.67          | 164605.21         | 123063.21         | 134051.98         | -7.8%    | 82.4%  | -25.2% | 8.9%    |
|               | 1. In Nepal Rastra Bank             | 54779.16          | 54649.30          | 120457.25         | 76192.27          | 80688.62          | -0.2%    | 120.4% | -36.7% | 5.9%    |
|               | 2. "A"Class Licensed Institution    | 23351.07          | 15881.98          | 26284.33          | 21571.89          | 24491.59          | -32.0%   | 65.5%  | -17.9% | 13.5%   |
|               | 3. Other Financial Ins.             | 9394.27           | 9176.54           | 7649.81           | 4269.22           | 4833.90           | -2.3%    | -16.6% | -44.2% | 13.2%   |
|               | 4. In Foreign banks                 | 10293.67          | 10513.86          | 10213.81          | 21029.82          | 24037.87          | 2.1%     | -2.9%  | 105.9% | 14.3%   |
|               | c. Money at Call                    | 32230.11          | 33822.11          | 40431.58          | 47587.19          | 51339.01          | 4.9%     | 19.5%  | 17.7%  | 7.9%    |
| <b>2</b>      | <b>INVESTMENTS</b>                  | 84641.45          | 107562.37         | 137304.43         | 141859.38         | 144148.32         | 27.1%    | 27.7%  | 3.3%   | 1.6%    |
|               | a. Govt. Securities                 | 81922.12          | 105115.15         | 133251.15         | 141039.39         | 143717.12         | 28.3%    | 26.8%  | 5.8%   | 1.9%    |
|               | b. Others                           | 2719.33           | 2447.22           | 4053.28           | 819.98            | 431.19            | -10.0%   | 65.6%  | -79.8% | -47.4%  |
| <b>3</b>      | <b>SHARE &amp; OTHER INVESTMENT</b> | 60629.17          | 53582.86          | 52851.08          | 59673.28          | 61761.22          | -11.6%   | -1.4%  | 12.9%  | 3.5%    |
| <b>4</b>      | <b>LOANS &amp; ADVANCES</b>         | 609921.94         | 698778.98         | 779560.90         | 894312.63         | 914811.52         | 14.6%    | 11.6%  | 14.7%  | 2.3%    |
|               | a. Private Sector                   | 593596.78         | 675113.87         | 741145.02         | 869469.31         | 884669.77         | 13.7%    | 9.8%   | 17.3%  | 1.7%    |
|               | b. Financial Institutions           | 12812.20          | 17299.98          | 31389.29          | 18089.44          | 21983.37          | 35.0%    | 81.4%  | -42.4% | 21.5%   |
|               | c. Government Organizations         | 3512.96           | 6365.14           | 7026.59           | 6753.88           | 8158.38           | 81.2%    | 10.4%  | -3.9%  | 20.8%   |
| <b>5</b>      | <b>BILL PURCHED</b>                 | 2257.03           | 5149.73           | 9634.19           | 6368.11           | 6488.45           | 128.2%   | 87.1%  | -33.9% | 1.9%    |
| <b>6</b>      | <b>LOANS AGT. COLLECTED BILLS</b>   | 98.63             | 95.96             | 645.89            | 485.39            | 821.84            | -2.7%    | 573.1% | -24.8% | 69.3%   |
| <b>7</b>      | <b>FIXED ASSETS</b>                 | 20405.87          | 24260.64          | 27146.40          | 28679.34          | 28865.59          | 18.9%    | 11.9%  | 5.6%   | 0.6%    |
| <b>8</b>      | <b>OTHER ASSETS</b>                 | 69231.81          | 79138.14          | 93318.34          | 113988.95         | 103677.70         | 14.3%    | 17.9%  | 22.2%  | -9.0%   |
|               | a. Accrued Interests                | 29133.06          | 29689.70          | 27621.76          | 41118.94          | 33334.17          | 1.9%     | -7.0%  | 48.9%  | -18.9%  |
|               | b. Others                           | 40098.75          | 49448.44          | 65696.59          | 72870.01          | 70343.53          | 23.3%    | 32.9%  | 10.9%  | -3.5%   |
| <b>9</b>      | <b>Expenses not Written off</b>     | 617.75            | 775.30            | 586.90            | 687.77            | 667.47            | 25.5%    | -24.3% | 17.2%  | -3.0%   |
| <b>10</b>     | <b>Non Banking Assets</b>           | 1829.14           | 1549.65           | 2225.09           | 3131.04           | 3299.76           | -15.3%   | 43.6%  | 40.7%  | 5.4%    |
| <b>11</b>     | <b>Reconciliation Account</b>       | 7397.61           | 21980.28          | 8638.94           | 9333.62           | -2531.84          | 197.1%   | -60.7% | 8.0%   | -127.1% |
| <b>12</b>     | <b>Profit &amp; Loss A/c</b>        | 435.51            | 3849.83           | 2994.86           | 4394.48           | 4015.63           | 784.0%   | -22.2% | 46.7%  | -8.6%   |
| <b>TOTAL</b>  |                                     | <b>1007969.09</b> | <b>1144717.74</b> | <b>1350963.88</b> | <b>1463090.89</b> | <b>1480014.46</b> | 13.6%    | 18.0%  | 8.3%   | 1.2%    |

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

| Liabilities   |                                     | Mid-July  |           |            | Mid-Mar    | Mid-Apr    | % Change |         |         |         |
|---------------|-------------------------------------|-----------|-----------|------------|------------|------------|----------|---------|---------|---------|
|               |                                     | 2010      | 2011      | 2012       | 2013       | 2013       | 2/1      | 3/2     | 4/3     | 5/4     |
| 1             |                                     | 2         | 3         | 4          | 5          |            |          |         |         |         |
| <b>1</b>      | <b>CAPITAL FUND</b>                 | 40719.83  | 59064.45  | 77142.57   | 88283.13   | 88648.11   | 45.1%    | 30.6%   | 14.4%   | 0.4%    |
|               | a. Paid-up Capital                  | 46630.42  | 58294.88  | 65983.34   | 73920.02   | 77524.81   | 25.0%    | 13.2%   | 12.0%   | 4.9%    |
|               | b. Statutory Reserves               | 12146.29  | 14925.88  | 18708.72   | 21536.11   | 21592.04   | 22.9%    | 25.3%   | 15.1%   | 0.3%    |
|               | c. Retained Earning                 | -26722.00 | -24831.16 | -19595.10  | -17463.44  | -17777.65  | -7.1%    | -21.1%  | -10.9%  | 1.8%    |
|               | d. Others Reserves                  | 8665.12   | 10674.85  | 12045.61   | 10290.44   | 7308.91    | 23.2%    | 12.8%   | -14.6%  | -29.0%  |
| <b>2</b>      | <b>BORROWINGS</b>                   | 19783.87  | 24852.84  | 15507.22   | 24020.73   | 29042.77   | 25.6%    | -37.6%  | 54.9%   | 20.9%   |
|               | a. NRB                              | 6752.63   | 10226.06  | 4286.68    | 825.34     | 2788.43    | 51.4%    | -58.1%  | -80.7%  | 237.9%  |
|               | b. "A"Class Licensed Institution    | 4816.79   | 6320.98   | 1970.74    | 11169.69   | 12552.02   | 31.2%    | -68.8%  | 466.8%  | 12.4%   |
|               | c. Foreign Banks and Fin. Ins.      | 1933.27   | 1868.09   | 2175.84    | 2115.31    | 2138.38    | -3.4%    | 16.5%   | -2.8%   | 1.1%    |
|               | d. Other Financial Ins.             | 2553.40   | 379.95    | 146.18     | 2382.58    | 3971.17    | -85.1%   | -61.5%  | 1529.9% | 66.7%   |
|               | e. Bonds and Securities             | 3727.77   | 6057.77   | 6927.77    | 7527.81    | 7592.77    | 62.5%    | 14.4%   | 8.7%    | 0.9%    |
| <b>3</b>      | <b>DEPOSITS</b>                     | 630880.84 | 687587.89 | 867978.25  | 915286.44  | 931356.07  | 9.0%     | 26.2%   | 5.5%    | 1.8%    |
|               | a. Current                          | 80606.20  | 78982.88  | 93304.43   | 87523.02   | 89715.94   | -2.0%    | 18.1%   | -6.2%   | 2.5%    |
|               | b. Savings                          | 237709.33 | 231094.43 | 304786.78  | 348421.33  | 352227.34  | -2.8%    | 31.9%   | 14.3%   | 1.1%    |
|               | c. Fixed                            | 200058.50 | 253586.40 | 298835.74  | 301020.16  | 315324.06  | 26.8%    | 17.8%   | 0.7%    | 4.8%    |
|               | d. Call Deposits                    | 105687.16 | 116624.66 | 161784.11  | 168228.36  | 162157.13  | 10.3%    | 38.7%   | 4.0%    | -3.6%   |
|               | e. Others                           | 6819.65   | 7299.52   | 9267.20    | 10093.58   | 11931.60   | 7.0%     | 27.0%   | 8.9%    | 18.2%   |
| <b>4</b>      | <b>Bills Payable</b>                | 1225.99   | 942.94    | 1599.38    | 1198.82    | 2212.06    | -23.1%   | 69.6%   | -25.0%  | 84.5%   |
| <b>5</b>      | <b>Other Liabilities</b>            | 77413.03  | 84386.30  | 92665.24   | 116483.67  | 104469.76  | 9.0%     | 9.8%    | 25.7%   | -10.3%  |
|               | 1. Loan Loss Provision              | 21631.80  | 21340.08  | 22093.98   | 25284.24   | 26233.37   | -1.3%    | 3.5%    | 14.4%   | 3.8%    |
|               | 2. Interest Suspense a/c            | 24101.35  | 23249.43  | 19491.92   | 25591.76   | 22062.32   | -3.5%    | -16.2%  | 31.3%   | -13.8%  |
|               | 3. Others                           | 31679.88  | 39796.79  | 51079.35   | 65607.67   | 56174.07   | 25.6%    | 28.4%   | 28.4%   | -14.4%  |
| <b>6</b>      | <b>Reconciliation A/c</b>           | 1234.62   | 5931.58   | -3672.89   | 3291.61    | 1586.88    | 380.4%   | -161.9% | -189.6% | -51.8%  |
| <b>7</b>      | <b>Profit &amp; Loss A/c</b>        | 16042.77  | 15598.52  | 15876.84   | 10212.05   | 13712.81   | -2.8%    | 1.8%    | -35.7%  | 34.3%   |
|               | <b>TOTAL</b>                        | 787300.95 | 878364.52 | 1067096.61 | 1158776.46 | 1171028.45 | 11.6%    | 21.5%   | 8.6%    | 1.1%    |
| <b>Assets</b> |                                     |           |           |            |            |            |          |         |         |         |
| <b>1</b>      | <b>LIQUID FUNDS</b>                 | 102748.96 | 98071.74  | 161785.49  | 136738.44  | 146793.27  | -4.6%    | 65.0%   | -15.5%  | 7.4%    |
|               | a. Cash Balance                     | 17573.08  | 20265.25  | 26026.91   | 24378.39   | 23599.44   | 15.3%    | 28.4%   | -6.3%   | -3.2%   |
|               | Nepalese Notes & Coins              | 17137.21  | 19764.98  | 25398.02   | 23588.93   | 22773.25   | 15.3%    | 28.5%   | -7.1%   | -3.5%   |
|               | Foreign Currency                    | 435.87    | 500.27    | 628.90     | 789.47     | 826.18     | 14.8%    | 25.7%   | 25.5%   | 4.7%    |
|               | b. Bank Balance                     | 69551.50  | 63293.26  | 127706.17  | 91352.11   | 100285.64  | -9.0%    | 101.8%  | -28.5%  | 9.8%    |
|               | 1. In Nepal Rastra Bank             | 49542.70  | 48727.39  | 110572.60  | 66146.98   | 70733.49   | -1.6%    | 126.9%  | -40.2%  | 6.9%    |
|               | 2. "A"Class Licensed Institution    | 8460.38   | 3826.02   | 6784.54    | 4124.43    | 5415.28    | -54.8%   | 77.3%   | -39.2%  | 31.3%   |
|               | 3. Other Financial Ins.             | 1333.74   | 284.61    | 187.69     | 179.52     | 226.68     | -78.7%   | -34.1%  | -4.4%   | 26.3%   |
|               | 4. In Foreign banks                 | 10214.68  | 10455.24  | 10161.35   | 20901.18   | 23910.21   | 2.4%     | -2.8%   | 105.7%  | 14.4%   |
|               | c. Money at Call                    | 15624.38  | 14513.24  | 8052.41    | 21007.94   | 22908.19   | -7.1%    | -44.5%  | 160.9%  | 9.0%    |
| <b>2</b>      | <b>INVESTMENTS</b>                  | 81343.80  | 102655.92 | 131017.87  | 136371.34  | 138607.82  | 26.2%    | 27.6%   | 4.1%    | 1.6%    |
|               | a. Govt.Securities                  | 79079.55  | 100267.30 | 127213.05  | 135603.19  | 138228.46  | 26.8%    | 26.9%   | 6.6%    | 1.9%    |
|               | b. Others                           | 2264.25   | 2388.62   | 3804.83    | 768.15     | 379.35     | 5.5%     | 59.3%   | -79.8%  | -50.6%  |
| <b>3</b>      | <b>SHARE &amp; OTHER INVESTMENT</b> | 52697.30  | 46901.44  | 50254.78   | 56376.97   | 58527.80   | -11.0%   | 7.1%    | 12.2%   | 3.8%    |
| <b>4</b>      | <b>LOANS &amp; ADVANCES</b>         | 467107.25 | 522853.34 | 612322.64  | 701676.95  | 719825.44  | 11.9%    | 17.1%   | 14.6%   | 2.6%    |
|               | a. Private Sector                   | 453049.03 | 503339.45 | 577113.21  | 680258.28  | 693127.04  | 11.1%    | 14.7%   | 17.9%   | 1.9%    |
|               | b. Financial Institutions           | 11270.64  | 13362.34  | 28302.71   | 14768.79   | 18639.93   | 18.6%    | 111.8%  | -47.8%  | 26.2%   |
|               | c. Government Organizations         | 2787.58   | 6151.55   | 6906.71    | 6649.89    | 8058.47    | 120.7%   | 12.3%   | -3.7%   | 21.2%   |
| <b>5</b>      | <b>BILL PURCHED</b>                 | 2172.60   | 5073.85   | 9606.97    | 6351.45    | 6467.69    | 133.5%   | 89.3%   | -33.9%  | 1.8%    |
| <b>6</b>      | <b>LOANS AGT. COLLECTED BILLS</b>   | 98.63     | 95.96     | 645.89     | 485.39     | 821.84     | -2.7%    | 573.1%  | -24.8%  | 69.3%   |
| <b>7</b>      | <b>FIXED ASSETS</b>                 | 13896.13  | 16098.81  | 19818.66   | 20801.75   | 20953.88   | 15.9%    | 23.1%   | 5.0%    | 0.7%    |
| <b>8</b>      | <b>OTHER ASSETS</b>                 | 60702.94  | 66675.11  | 76147.88   | 93476.00   | 84039.93   | 9.8%     | 14.2%   | 22.8%   | -10.1%  |
|               | a. Accrued Interests                | 25188.38  | 24341.43  | 20790.32   | 31130.18   | 24596.76   | -3.4%    | -14.6%  | 49.7%   | -21.0%  |
|               | b. Others                           | 35514.55  | 42333.67  | 55357.56   | 62345.82   | 59443.17   | 19.2%    | 30.8%   | 12.6%   | -4.7%   |
| <b>9</b>      | <b>Expenses not Written off</b>     | 458.84    | 600.70    | 447.80     | 526.98     | 516.60     | 30.9%    | -25.5%  | 17.7%   | -2.0%   |
| <b>10</b>     | <b>Non Banking Assets</b>           | 1616.61   | 1376.57   | 1638.51    | 2093.87    | 2088.24    | -14.8%   | 19.0%   | 27.8%   | -0.3%   |
| <b>11</b>     | <b>Reconciliation Account</b>       | 4457.91   | 17961.09  | 3410.11    | 2964.44    | -7911.14   | 302.9%   | -81.0%  | -13.1%  | -366.9% |
| <b>12</b>     | <b>Profit &amp; Loss A/c</b>        | 0.00      | 0.00      | 0.00       | 912.84     | 297.09     | 0.0%     | 0.0%    | 0.0%    | -67.5%  |
|               | <b>TOTAL</b>                        | 787300.95 | 878364.52 | 1067096.59 | 1158776.42 | 1171028.46 | 11.6%    | 21.5%   | 8.6%    | 1.1%    |

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

| Liabilities   |                                     | Mid-July         |                  |                  | Mid-Mar          | Mid-Apr          | % Change     |              |             |             |
|---------------|-------------------------------------|------------------|------------------|------------------|------------------|------------------|--------------|--------------|-------------|-------------|
|               |                                     | 2010             | 2011             | 2012             | 2013             | 2013             | 2/1          | 3/2          | 4/3         | 5/4         |
|               |                                     | 1                | 2                | 3                | 4                | 5                |              |              |             |             |
| <b>1</b>      | <b>CAPITAL FUND</b>                 | 15328.16         | 22524.65         | 22702.17         | 23855.08         | 23842.31         | 46.9%        | 0.8%         | 5.1%        | -0.1%       |
|               | a. Paid-up Capital                  | 14535.31         | 20895.09         | 21224.20         | 22367.52         | 22552.37         | 43.8%        | 1.6%         | 5.4%        | 0.8%        |
|               | b. Statutory Reserves               | 697.90           | 1138.32          | 1555.69          | 1917.91          | 1968.77          | 63.1%        | 36.7%        | 23.3%       | 2.7%        |
|               | c. Retained Earning                 | -443.94          | 67.66            | -764.13          | -989.54          | -1174.69         | -115.2%      | -1229.4%     | 29.5%       | 18.7%       |
|               | d. Others Reserves                  | 538.89           | 423.58           | 686.41           | 559.18           | 495.86           | -21.4%       | 62.1%        | -18.5%      | -11.3%      |
| <b>2</b>      | <b>BORROWINGS</b>                   | 4442.79          | 4700.02          | 1193.00          | 2773.73          | 3142.58          | 5.8%         | -74.6%       | 132.5%      | 13.3%       |
|               | a. NRB                              | 660.65           | 2433.68          | 0.00             | 9.24             | 893.64           | 268.4%       | -100.0%      | 0.0%        | 9571.4%     |
|               | b. "A"Class Licensed Institution    | 2858.55          | 1334.02          | 651.10           | 1995.80          | 1677.81          | -53.3%       | -51.2%       | 206.5%      | -15.9%      |
|               | c. Foreign Banks and Fin. Ins.      | 110.20           | 364.24           | 332.08           | 0.00             | 0.00             | 230.5%       | -8.8%        | -100.0%     | 0.0%        |
|               | d. Other Financial Ins.             | 808.60           | 557.07           | 204.37           | 763.11           | 565.48           | -31.1%       | -63.3%       | 273.4%      | -25.9%      |
|               | e. Bonds and Securities             | 4.79             | 11.02            | 5.45             | 5.58             | 5.65             | 130.1%       | -50.6%       | 2.5%        | 1.2%        |
| <b>3</b>      | <b>DEPOSITS</b>                     | 76950.81         | 96886.67         | 127300.11        | 136314.08        | 140275.88        | 25.9%        | 31.4%        | 7.1%        | 2.9%        |
|               | a. Current                          | 1417.40          | 1860.53          | 2657.06          | 3416.72          | 2448.49          | 31.3%        | 42.8%        | 28.6%       | -28.3%      |
|               | b. Savings                          | 36106.43         | 42968.28         | 60924.67         | 69105.73         | 71653.42         | 19.0%        | 41.8%        | 13.4%       | 3.7%        |
|               | c. Fixed                            | 24242.14         | 31162.87         | 37454.34         | 40258.67         | 40179.34         | 28.5%        | 20.2%        | 7.5%        | -0.2%       |
|               | d. Call Deposits                    | 14605.32         | 20407.66         | 25427.81         | 22864.73         | 25314.54         | 39.7%        | 24.6%        | -10.1%      | 10.7%       |
|               | e. Others                           | 579.52           | 487.34           | 836.23           | 668.23           | 680.09           | -15.9%       | 71.6%        | -20.1%      | 1.8%        |
| <b>4</b>      | <b>Bills Payable</b>                | 6.00             | 17.78            | 18.91            | 10.74            | 39.59            | 196.1%       | 6.3%         | -43.2%      | 268.5%      |
| <b>5</b>      | <b>Other Liabilities</b>            | 8151.15          | 10858.30         | 13437.99         | 17654.44         | 16505.59         | 33.2%        | 23.8%        | 31.4%       | -6.5%       |
|               | 1. Loan Loss Provision              | 1921.50          | 3520.41          | 4781.47          | 5767.02          | 6331.08          | 83.2%        | 35.8%        | 20.6%       | 9.8%        |
|               | 2. Interest Suspense a/c            | 2821.73          | 3189.40          | 3068.90          | 4419.25          | 3561.58          | 13.0%        | -3.8%        | 44.0%       | -19.4%      |
|               | 3. Others                           | 3407.92          | 4148.49          | 5587.62          | 7468.17          | 6612.92          | 21.7%        | 34.7%        | 33.7%       | -11.5%      |
| <b>6</b>      | <b>Reconciliation A/c</b>           | 1412.56          | 2577.40          | 3894.17          | 4240.86          | 3528.80          | 82.5%        | 51.1%        | 8.9%        | -16.8%      |
| <b>7</b>      | <b>Profit &amp; Loss A/c</b>        | 2168.20          | 2171.41          | 2347.45          | 1370.71          | 2146.88          | 0.1%         | 8.1%         | -41.6%      | 56.6%       |
| <b>TOTAL</b>  |                                     | <b>108459.67</b> | <b>139736.22</b> | <b>170893.79</b> | <b>186219.64</b> | <b>189481.63</b> | <b>28.8%</b> | <b>22.3%</b> | <b>9.0%</b> | <b>1.8%</b> |
| <b>Assets</b> |                                     |                  |                  |                  |                  |                  |              |              |             |             |
| <b>1</b>      | <b>LIQUID FUNDS</b>                 | 26036.28         | 29411.27         | 47387.40         | 40228.38         | 42497.03         | 13.0%        | 61.1%        | -15.1%      | 5.6%        |
|               | a. Cash Balance                     | 1932.26          | 2465.05          | 3646.17          | 3876.17          | 3747.33          | 27.6%        | 47.9%        | 6.3%        | -3.3%       |
|               | Nepalese Notes & Coins              | 1891.54          | 2426.96          | 3609.10          | 3831.78          | 3702.19          | 28.3%        | 48.7%        | 6.2%        | -3.4%       |
|               | Foreign Currency                    | 40.72            | 38.09            | 37.08            | 44.39            | 45.15            | -6.5%        | -2.7%        | 19.7%       | 1.7%        |
|               | b. Bank Balance                     | 13190.48         | 13229.83         | 20316.68         | 16738.41         | 18464.40         | 0.3%         | 53.6%        | -17.6%      | 10.3%       |
|               | 1. In Nepal Rastra Bank             | 2698.20          | 3511.87          | 5968.59          | 6218.42          | 6474.32          | 30.2%        | 70.0%        | 4.2%        | 4.1%        |
|               | 2. "A"Class Licensed Institution    | 6785.58          | 5973.60          | 10461.52         | 8486.79          | 9520.11          | -12.0%       | 75.1%        | -18.9%      | 12.2%       |
|               | 3. Other Financial Ins.             | 3627.70          | 3685.74          | 3834.11          | 1904.55          | 2342.32          | 1.6%         | 4.0%         | -50.3%      | 23.0%       |
|               | 4. In Foreign banks                 | 78.99            | 58.62            | 52.46            | 128.64           | 127.66           | -25.8%       | -10.5%       | 145.2%      | -0.8%       |
|               | c. Money at Call                    | 10913.54         | 13716.40         | 23424.55         | 19613.80         | 20285.30         | 25.7%        | 70.8%        | -16.3%      | 3.4%        |
| <b>2</b>      | <b>INVESTMENTS</b>                  | 2073.09          | 2519.63          | 3728.21          | 3262.61          | 3334.84          | 21.5%        | 48.0%        | -12.5%      | 2.2%        |
|               | a. Govt.Securities                  | 1633.26          | 2497.03          | 3701.16          | 3262.51          | 3334.74          | 52.9%        | 48.2%        | -11.9%      | 2.2%        |
|               | b. Others                           | 439.83           | 22.60            | 27.05            | 0.10             | 0.10             | -94.9%       | 19.7%        | -99.6%      | 0.0%        |
| <b>3</b>      | <b>SHARE &amp; OTHER INVESTMENT</b> | 4728.69          | 3343.53          | 1626.01          | 2046.44          | 1951.08          | -29.3%       | -51.4%       | 25.9%       | -4.7%       |
| <b>4</b>      | <b>LOANS &amp; ADVANCES</b>         | 65827.92         | 88923.32         | 100611.07        | 118484.76        | 120894.71        | 35.1%        | 13.1%        | 17.8%       | 2.0%        |
|               | a. Private Sector                   | 65642.92         | 88169.21         | 99510.91         | 115521.99        | 117890.07        | 34.3%        | 12.9%        | 16.1%       | 2.0%        |
|               | b. Financial Institutions           | 177.78           | 609.74           | 1022.55          | 2882.79          | 2920.06          | 243.0%       | 67.7%        | 181.9%      | 1.3%        |
|               | c. Government Organizations         | 7.22             | 144.37           | 77.61            | 79.98            | 84.58            | 1898.8%      | -46.2%       | 3.1%        | 5.8%        |
| <b>5</b>      | <b>BILL PURCHED</b>                 | 10.17            | 45.71            | 10.73            | 10.19            | 9.16             | 349.5%       | -76.5%       | -5.0%       | -10.2%      |
| <b>6</b>      | <b>LOANS AGT. COLLECTED BILLS</b>   | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             | 0.0%         | 0.0%         | 0.0%        | 0.0%        |
| <b>7</b>      | <b>FIXED ASSETS</b>                 | 2774.84          | 3828.14          | 3904.49          | 4266.32          | 4318.03          | 38.0%        | 2.0%         | 9.3%        | 1.2%        |
| <b>8</b>      | <b>OTHER ASSETS</b>                 | 5186.02          | 7635.07          | 8164.94          | 11659.02         | 10671.76         | 47.2%        | 6.9%         | 42.8%       | -8.5%       |
|               | a. Accrued Interests                | 2903.61          | 3339.09          | 3247.83          | 4543.64          | 3697.76          | 15.0%        | -2.7%        | 39.9%       | -18.6%      |
|               | b. Others                           | 2282.41          | 4295.98          | 4917.11          | 7115.39          | 6974.00          | 88.2%        | 14.5%        | 44.7%       | -2.0%       |
| <b>9</b>      | <b>Expenses not Written off</b>     | 79.17            | 110.60           | 68.87            | 74.25            | 68.74            | 39.7%        | -37.7%       | 7.8%        | -7.4%       |
| <b>10</b>     | <b>Non Banking Assets</b>           | 24.30            | 12.72            | 275.99           | 508.74           | 619.44           | -47.7%       | 2069.5%      | 84.3%       | 21.8%       |
| <b>11</b>     | <b>Reconciliation Account</b>       | 1511.69          | 2617.46          | 3917.20          | 4212.49          | 3530.85          | 73.1%        | 49.7%        | 7.5%        | -16.2%      |
| <b>12</b>     | <b>Profit &amp; Loss A/c</b>        | 207.51           | 1288.76          | 1198.79          | 1466.43          | 1585.97          | 521.1%       | -7.0%        | 22.3%       | 8.2%        |
| <b>TOTAL</b>  |                                     | <b>108459.68</b> | <b>139736.22</b> | <b>170893.70</b> | <b>186219.64</b> | <b>189481.63</b> | <b>28.8%</b> | <b>22.3%</b> | <b>9.0%</b> | <b>1.8%</b> |

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

| Liabilities   |                                     | Mid-July         |                  |                  | Mid-Mar          | Mid-Apr          | % Change     |               |             |             |
|---------------|-------------------------------------|------------------|------------------|------------------|------------------|------------------|--------------|---------------|-------------|-------------|
|               |                                     | 2010             | 2011             | 2012             | 2013             | 2013             | 2/1          | 3/2           | 4/3         | 5/4         |
|               |                                     | 1                | 2                | 3                | 4                | 5                |              |               |             |             |
| <b>1</b>      | <b>CAPITAL FUND</b>                 | 19437.92         | 21818.44         | 15318.24         | 14152.81         | 14105.86         | 12.2%        | -29.8%        | -7.6%       | -0.3%       |
|               | a. Paid-up Capital                  | 17191.35         | 19228.21         | 17096.24         | 17458.55         | 17467.12         | 11.8%        | -11.1%        | 2.1%        | 0.0%        |
|               | b. Statutory Reserves               | 1390.03          | 1663.13          | 1803.73          | 1966.46          | 1960.01          | 19.6%        | 8.5%          | 9.0%        | -0.3%       |
|               | c. Retained Earning                 | 162.63           | 482.56           | -3962.52         | -5952.96         | -5966.85         | 196.7%       | -921.1%       | 50.2%       | 0.2%        |
|               | d. Others Reserves                  | 693.92           | 444.53           | 380.79           | 680.76           | 645.59           | -35.9%       | -14.3%        | 78.8%       | -5.2%       |
| <b>2</b>      | <b>BORROWINGS</b>                   | 3150.96          | 4505.82          | 1105.70          | 1663.14          | 1813.02          | 43.0%        | -75.5%        | 50.4%       | 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           | 1663.14          | 1813.02          | 53.9%        | -79.3%        | 146.3%      | 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%        |
| <b>3</b>      | <b>DEPOSITS</b>                     | 77406.35         | 85476.88         | 76115.75         | 79212.69         | 81024.41         | 10.4%        | -11.0%        | 4.1%        | 2.3%        |
|               | a. Current                          | 110.47           | 90.92            | 31.57            | 22.22            | 29.72            | -17.7%       | -65.3%        | -29.6%      | 33.7%       |
|               | b. Savings                          | 31964.75         | 31526.50         | 35011.70         | 36687.56         | 37669.32         | -1.4%        | 11.1%         | 4.8%        | 2.7%        |
|               | c. Fixed                            | 40833.98         | 47977.03         | 35847.48         | 36593.69         | 36503.41         | 17.5%        | -25.3%        | 2.1%        | -0.2%       |
|               | d. Call Deposits                    | 2635.37          | 2275.86          | 786.61           | 929.32           | 1338.24          | -13.6%       | -65.4%        | 18.1%       | 44.0%       |
|               | e. Others                           | 1861.76          | 3606.57          | 4438.39          | 4979.89          | 5483.71          | 93.7%        | 23.1%         | 12.2%       | 10.1%       |
| <b>4</b>      | <b>Bills Payable</b>                | 24.40            | 4.20             | 8.07             | 2.88             | 4.75             | -82.8%       | 92.2%         | -64.4%      | 65.0%       |
| <b>5</b>      | <b>Other Liabilities</b>            | 7871.10          | 11019.23         | 17557.02         | 20165.43         | 19378.95         | 40.0%        | 59.3%         | 14.9%       | -3.9%       |
|               | 1. Loan Loss Provision              | 2325.10          | 5355.35          | 6998.55          | 10402.25         | 10560.73         | 130.3%       | 30.7%         | 48.6%       | 1.5%        |
|               | 2. Interest Suspense a/c            | 1000.53          | 1691.19          | 3495.35          | 5291.82          | 4909.91          | 69.0%        | 106.7%        | 51.4%       | -7.2%       |
|               | 3. Others                           | 4545.48          | 3972.70          | 7063.11          | 4471.36          | 3908.31          | -12.6%       | 77.8%         | -36.7%      | -12.6%      |
| <b>6</b>      | <b>Reconciliation A/c</b>           | 1414.56          | 1364.00          | 1316.54          | 2138.73          | 1848.91          | -3.6%        | -3.5%         | 62.5%       | -13.6%      |
| <b>7</b>      | <b>Profit &amp; Loss A/c</b>        | 2903.23          | 2428.44          | 1552.23          | 759.13           | 1328.48          | -16.4%       | -36.1%        | -51.1%      | 75.0%       |
| <b>TOTAL</b>  |                                     | <b>112208.51</b> | <b>126617.00</b> | <b>112973.55</b> | <b>118094.82</b> | <b>119504.37</b> | <b>12.8%</b> | <b>-10.8%</b> | <b>4.5%</b> | <b>1.2%</b> |
| <b>Assets</b> |                                     |                  |                  |                  |                  |                  |              |               |             |             |
| <b>1</b>      | <b>LIQUID FUNDS</b>                 | 21717.93         | 20510.98         | 26883.96         | 23210.09         | 24698.50         | -5.6%        | 31.1%         | -13.7%      | 6.4%        |
|               | a. Cash Balance                     | 949.55           | 1219.92          | 1346.98          | 1271.94          | 1251.04          | 28.5%        | 10.4%         | -5.6%       | -1.6%       |
|               | Nepalese Notes & Coins              | 948.74           | 1218.25          | 1346.17          | 1271.57          | 1250.54          | 28.4%        | 10.5%         | -5.5%       | -1.7%       |
|               | Foreign Currency                    | 0.80             | 1.67             | 0.82             | 0.37             | 0.50             | 108.0%       | -50.9%        | -54.5%      | 34.0%       |
|               | b. Bank Balance                     | 15076.19         | 13698.58         | 16582.35         | 14972.69         | 15301.94         | -9.1%        | 21.1%         | -9.7%       | 2.2%        |
|               | 1. In Nepal Rastra Bank             | 2538.26          | 2410.04          | 3916.06          | 3826.87          | 3480.82          | -5.1%        | 62.5%         | -2.3%       | -9.0%       |
|               | 2. "A"Class Licensed Institution    | 8105.10          | 6082.36          | 9038.28          | 8960.67          | 9556.20          | -25.0%       | 48.6%         | -0.9%       | 6.6%        |
|               | 3. Other Financial Ins.             | 4432.83          | 5206.19          | 3628.01          | 2185.15          | 2264.91          | 17.4%        | -30.3%        | -39.8%      | 3.7%        |
|               | 4. In Foreign banks                 | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             | 0.0%         | 0.0%          | 0.0%        | 0.0%        |
|               | c. Money at Call                    | 5692.19          | 5592.47          | 8954.63          | 6965.45          | 8145.52          | -1.8%        | 60.1%         | -22.2%      | 16.9%       |
| <b>2</b>      | <b>INVESTMENTS</b>                  | 1224.57          | 2386.81          | 2558.35          | 2225.43          | 2205.66          | 94.9%        | 7.2%          | -13.0%      | -0.9%       |
|               | a. Govt.Securities                  | 1209.31          | 2350.81          | 2336.94          | 2173.69          | 2153.92          | 94.4%        | -0.6%         | -7.0%       | -0.9%       |
|               | b. Others                           | 15.26            | 36.00            | 221.41           | 51.74            | 51.74            | 136.0%       | 515.0%        | -76.6%      | 0.0%        |
| <b>3</b>      | <b>SHARE &amp; OTHER INVESTMENT</b> | 3203.18          | 3337.88          | 970.29           | 1249.87          | 1282.34          | 4.2%         | -70.9%        | 28.8%       | 2.6%        |
| <b>4</b>      | <b>LOANS &amp; ADVANCES</b>         | 76986.77         | 87002.32         | 66627.19         | 74150.91         | 74091.36         | 13.0%        | -23.4%        | 11.3%       | -0.1%       |
|               | a. Private Sector                   | 74904.83         | 83605.21         | 64520.90         | 73689.05         | 73652.65         | 11.6%        | -22.8%        | 14.2%       | 0.0%        |
|               | b. Financial Institutions           | 1363.78          | 3327.90          | 2064.03          | 437.86           | 423.38           | 144.0%       | -38.0%        | -78.8%      | -3.3%       |
|               | c. Government Organizations         | 718.16           | 69.22            | 42.26            | 24.01            | 15.32            | -90.4%       | -38.9%        | -43.2%      | -36.2%      |
| <b>5</b>      | <b>BILL PURCHED</b>                 | 74.26            | 30.17            | 16.49            | 6.46             | 11.60            | -59.4%       | -45.3%        | -60.8%      | 79.6%       |
| <b>6</b>      | <b>LOANS AGT. COLLECTED BILLS</b>   | 0.00             | 0.00             | 0.00             | 0.00             | 0.00             | 0.0%         | 0.0%          | 0.0%        | 0.0%        |
| <b>7</b>      | <b>FIXED ASSETS</b>                 | 3734.90          | 4333.69          | 3423.26          | 3611.27          | 3593.69          | 16.0%        | -21.0%        | 5.5%        | -0.5%       |
| <b>8</b>      | <b>OTHER ASSETS</b>                 | 3342.85          | 4827.95          | 9005.53          | 8853.93          | 8966.01          | 44.4%        | 86.5%         | -1.7%       | 1.3%        |
|               | a. Accrued Interests                | 1041.07          | 2009.17          | 3583.61          | 5445.13          | 5039.65          | 93.0%        | 78.4%         | 51.9%       | -7.4%       |
|               | b. Others                           | 2301.78          | 2818.78          | 5421.92          | 3408.80          | 3926.36          | 22.5%        | 92.3%         | -37.1%      | 15.2%       |
| <b>9</b>      | <b>Expenses not Written off</b>     | 79.74            | 64.00            | 70.23            | 86.54            | 82.12            | -19.7%       | 9.7%          | 23.2%       | -5.1%       |
| <b>10</b>     | <b>Non Banking Assets</b>           | 188.23           | 160.36           | 310.59           | 528.44           | 592.07           | -14.8%       | 93.7%         | 70.1%       | 12.0%       |
| <b>11</b>     | <b>Reconciliation Account</b>       | 1428.01          | 1401.74          | 1311.63          | 2156.69          | 1848.45          | -1.8%        | -6.4%         | 64.4%       | -14.3%      |
| <b>12</b>     | <b>Profit &amp; Loss A/c</b>        | 228.01           | 2561.07          | 1796.07          | 2015.20          | 2132.57          | 1023.2%      | -29.9%        | 12.2%       | 5.8%        |
| <b>TOTAL</b>  |                                     | <b>112208.46</b> | <b>126616.99</b> | <b>112973.60</b> | <b>118094.82</b> | <b>119504.37</b> | <b>12.8%</b> | <b>-10.8%</b> | <b>4.5%</b> | <b>1.2%</b> |



## Statement of Assets and Liabilities

as on Chait End, 2069

Rs. in Million

| Liabilities              |                                | Class "A"          | Class "B"        | Class "C"        | Total              |
|--------------------------|--------------------------------|--------------------|------------------|------------------|--------------------|
| <b>1</b>                 | <b>CAPITAL FUND</b>            | 88,648.1           | 23,842.3         | 14,105.9         | 126,596.3          |
|                          | a. Paid-up Capital             | 77,524.8           | 22,552.4         | 17,467.1         | 117,544.3          |
|                          | b. Calls in Advance            | 0.0                | 65.4             | 128.1            | 193.5              |
|                          | c. Proposed Bonus Share        | 0.0                | 94.6             | 110.9            | 205.5              |
|                          | d. General Reserves            | 21,592.0           | 1,968.8          | 1,960.0          | 25,520.8           |
|                          | e. Share Premium               | 213.1              | 38.5             | 55.9             | 307.5              |
|                          | f. Retained Earning            | -17,777.6          | -1,174.7         | -5,966.9         | -24,919.2          |
|                          | g. Others Reserves Fund        | 7,095.8            | 297.3            | 350.7            | 7,743.8            |
| <b>2</b>                 | <b>BORROWINGS</b>              | 29,042.8           | 3,142.6          | 1,813.0          | 33,998.4           |
|                          | a. NRB                         | 2,788.4            | 893.6            | 0.0              | 3,682.1            |
|                          | b. Interbank Borrowing         | 12,552.0           | 1,677.8          | 1,813.0          | 16,042.8           |
|                          | c. Foreign Banks and Fin. Ins. | 2,138.4            | 0.0              | 0.0              | 2,138.4            |
|                          | d. Other Financial Ins.        | 3,971.2            | 565.5            | 0.0              | 4,536.7            |
|                          | e. Bonds and Securities        | 7,592.8            | 5.6              | 0.0              | 7,598.4            |
| <b>3</b>                 | <b>DEPOSITS</b>                | 931,356.1          | 140,275.9        | 81,024.4         | 1,152,656.4        |
|                          | a. Current                     | 89,715.9           | 2,448.5          | 29.7             | 92,194.2           |
|                          | Domestic                       | 75,901.9           | 2,429.2          | 29.7             | 78,360.8           |
|                          | Foreign                        | 13,814.0           | 19.3             | 0.0              | 13,833.3           |
|                          | b. Savings                     | 352,227.3          | 71,653.4         | 37,669.3         | 461,550.1          |
|                          | Domestic                       | 345,175.0          | 71,579.0         | 37,669.3         | 454,423.3          |
|                          | Foreign                        | 7,052.3            | 74.4             | 0.0              | 7,126.7            |
|                          | c. Fixed                       | 315,324.1          | 40,179.3         | 36,503.4         | 392,006.8          |
|                          | Domestic                       | 280,843.3          | 39,395.3         | 36,450.2         | 356,688.9          |
|                          | Foreign                        | 34,480.7           | 784.0            | 53.2             | 35,317.9           |
|                          | d. Call Deposits               | 162,157.1          | 25,314.5         | 1,338.2          | 188,809.9          |
|                          | Domestic                       | 149,013.9          | 25,282.4         | 1,338.2          | 175,634.6          |
|                          | Foreign                        | 13,143.2           | 32.1             | 0.0              | 13,175.3           |
|                          | e. Others                      | 11,931.6           | 680.1            | 5,483.7          | 18,095.4           |
|                          | Domestic                       | 10,159.7           | 680.1            | 5,483.7          | 16,323.5           |
|                          | Foreign                        | 1,771.9            | 0.0              | 0.0              | 1,771.9            |
| <b>4</b>                 | <b>Bills Payable</b>           | 2,212.1            | 39.6             | 4.7              | 2,256.4            |
| <b>5</b>                 | <b>Other Liabilities</b>       | 104,469.8          | 16,505.6         | 19,378.9         | 140,354.3          |
|                          | 1. Sundry Creditors            | 16,172.2           | 467.9            | 555.8            | 17,195.9           |
|                          | 2. Loan Loss Provision         | 26,233.4           | 6,331.1          | 10,560.7         | 43,125.2           |
|                          | 3. Interest Suspense a/c       | 22,062.3           | 3,561.6          | 4,909.9          | 30,533.8           |
|                          | 4. Others                      | 40,001.8           | 6,145.0          | 3,352.5          | 49,499.4           |
| <b>6</b>                 | <b>Reconciliation A/c</b>      | 1,586.9            | 3,528.8          | 1,848.9          | 6,964.6            |
| <b>7</b>                 | <b>Profit &amp; Loss A/c</b>   | 13,712.8           | 2,146.9          | 1,328.5          | 17,188.2           |
| <b>TOTAL LIABILITIES</b> |                                | <b>1,171,028.4</b> | <b>189,481.6</b> | <b>119,504.4</b> | <b>1,480,014.4</b> |

| <b>Assets</b>       |                                      | <b>Class "A"</b>   | <b>Class "B"</b> | <b>Class "C"</b> | <b>Total</b>       |
|---------------------|--------------------------------------|--------------------|------------------|------------------|--------------------|
| <b>1</b>            | <b>LIQUID FUNDS</b>                  | 146,793.3          | 42,497.0         | 24,698.5         | 213,988.8          |
|                     | a. Cash Balance                      | 23,599.4           | 3,747.3          | 1,251.0          | 28,597.8           |
|                     | Nepalese Notes & Coins               | 22,773.3           | 3,702.2          | 1,250.5          | 27,726.0           |
|                     | Foreign Currency                     | 826.2              | 45.1             | 0.5              | 871.8              |
|                     | b. Bank Balance                      | 100,285.6          | 18,464.4         | 15,301.9         | 134,052.0          |
|                     | 1. In Nepal Rastra Bank              | 70,733.5           | 6,474.3          | 3,480.8          | 80,688.6           |
|                     | Domestic Currency                    | 69,786.4           | 6,468.7          | 3,480.8          | 79,735.9           |
|                     | Foreign Currency                     | 947.1              | 5.6              | 0.0              | 952.8              |
|                     | 2. "A" Class Licensed Institution    | 5,415.3            | 9,520.1          | 9,556.2          | 24,491.6           |
|                     | Domestic Currency                    | 5,074.0            | 9,490.5          | 9,404.4          | 23,968.9           |
|                     | Foreign Currency                     | 341.3              | 29.6             | 151.8            | 522.7              |
|                     | 3. Other Financial Ins.              | 226.7              | 2,342.3          | 2,264.9          | 4,833.9            |
|                     | 4. In Foreign Banks                  | 23,910.2           | 127.7            | 0.0              | 24,037.9           |
|                     | c. Money at Call                     | 22,908.2           | 20,285.3         | 8,145.5          | 51,339.0           |
|                     | Domestic Currency                    | 13,341.8           | 20,226.3         | 8,145.5          | 41,713.6           |
|                     | Foreign Currency                     | 9,566.4            | 59.0             | 0.0              | 9,625.5            |
| <b>2</b>            | <b>INVESTMENT IN SECURITIES</b>      | 138,607.8          | 3,334.8          | 2,205.7          | 144,148.3          |
|                     | a. Govt. Securities                  | 138,228.5          | 3,334.7          | 2,153.9          | 143,717.1          |
|                     | b. NRB Bond                          | 0.0                | 0.0              | 0.0              | 0.0                |
|                     | c. Govt. Non-Fin. Ins.               | 0.0                | 0.1              | 0.0              | 0.1                |
|                     | d. Other Non-Fin Ins.                | 0.0                | 0.0              | 51.6             | 51.6               |
|                     | e. Non Residents                     | 379.4              | 0.0              | 0.2              | 379.5              |
| <b>3</b>            | <b>SHARE &amp; OTHER INVESTMENT</b>  | 58,527.8           | 1,951.1          | 1,282.3          | 61,761.2           |
|                     | a. Interbank Lending                 | 3,609.9            | 142.3            | 43.3             | 3,795.4            |
|                     | b. Non Residents                     | 1.9                | 0.0              | 46.1             | 48.0               |
|                     | c. Others                            | 54,916.1           | 1,808.8          | 1,192.9          | 57,917.8           |
| <b>4</b>            | <b>LOANS &amp; ADVANCES</b>          | 719,825.4          | 120,894.7        | 74,091.4         | 914,811.5          |
|                     | a. Private Sector                    | 693,127.0          | 117,890.1        | 73,652.7         | 884,669.8          |
|                     | b. Financial Institutions            | 18,639.9           | 2,920.1          | 423.4            | 21,983.4           |
|                     | c. Government Organizations          | 8,058.5            | 84.6             | 15.3             | 8,158.4            |
| <b>5</b>            | <b>BILL PURCHASED</b>                | 6,467.7            | 9.2              | 11.6             | 6,488.5            |
|                     | a. Domestic Bills Purchased          | 2,030.5            | 9.2              | 11.6             | 2,051.2            |
|                     | b. Foreign Bills Purchased           | 1,977.0            | 0.0              | 0.0              | 1,977.0            |
|                     | c. Import Bills & Imports            | 2,460.2            | 0.0              | 0.0              | 2,460.2            |
| <b>6</b>            | <b>LOANS AGAINST COLLECTED BILLS</b> | 821.8              | 0.0              | 0.0              | 821.8              |
|                     | a. Against Domestic Bills            | 380.9              | 0.0              | 0.0              | 380.9              |
|                     | b. Against Foreign Bills             | 440.9              | 0.0              | 0.0              | 440.9              |
| <b>7</b>            | <b>FIXED ASSETS</b>                  | 20,953.9           | 4,318.0          | 3,593.7          | 28,865.6           |
| <b>8</b>            | <b>OTHER ASSETS</b>                  | 84,039.9           | 10,671.8         | 8,966.0          | 103,677.7          |
|                     | a. Accrued Interest:                 | 24,596.8           | 3,697.8          | 5,039.7          | 33,334.2           |
|                     | Financial Institutions               | 587.4              | 72.4             | 2.9              | 662.7              |
|                     | Government Enterprises               | 1,149.0            | 162.9            | 268.1            | 1,580.0            |
|                     | Private Sector                       | 22,860.4           | 3,462.4          | 4,768.6          | 31,091.4           |
|                     | b. Staff Loans / Adv.                | 15,071.8           | 713.7            | 361.6            | 16,147.1           |
|                     | c. Sundry Debtors                    | 13,586.5           | 1,385.1          | 1,040.1          | 16,011.7           |
|                     | d. Cash In Transit                   | 1,103.6            | -4.0             | 4.0              | 1,103.6            |
|                     | e. Others                            | 29,681.2           | 4,879.3          | 2,520.7          | 37,081.2           |
| <b>9</b>            | <b>Expenses not Written off</b>      | 516.6              | 68.7             | 82.1             | 667.5              |
| <b>10</b>           | <b>Non Banking Assets</b>            | 2,088.2            | 619.4            | 592.1            | 3,299.8            |
| <b>11</b>           | <b>Reconciliation Account</b>        | -7,911.1           | 3,530.9          | 1,848.4          | -2,531.8           |
| <b>12</b>           | <b>Profit &amp; Loss A/c</b>         | 297.1              | 1,586.0          | 2,132.6          | 4,015.6            |
| <b>TOTAL ASSETS</b> |                                      | <b>1,171,028.5</b> | <b>189,481.6</b> | <b>119,504.4</b> | <b>1,480,014.5</b> |

# Aggregate Profit & Loss Account

Up to Chait , 2069

Rs. in Million

| Expenses                                     | Class "A"       | Class "B"       | Class "C"       | Total            |
|--|-----------------|-----------------|-----------------|------------------|
| <b>1 Interest Expenses</b>                   | 34048.58        | 8740.34         | 5774.64         | 48563.56         |
| 1.1 Deposit Liabilities                      | 33487.71        | 8584.85         | 5699.96         | 47772.52         |
| 1.1.1 Saving A/c                             | 10430.13        | 3691.99         | 2240.15         | 16362.27         |
| 1.1.2 Fixed A/c                              | 17569.61        | 3658.08         | 3388.16         | 24615.85         |
| 1.1.2.1 Upto 3 Months Fixed A/c              | 1150.73         | 39.29           | 70.04           | 1260.06          |
| 1.1.2.2 3 to 6 Months fixed A/c              | 912.92          | 122.27          | 117.05          | 1152.24          |
| 1.1.2.3 6 Months to 1 Year Fixed A/c         | 6914.03         | 2168.51         | 1704.27         | 10786.81         |
| 1.1.2.4 Above 1 Year                         | 8591.93         | 1328.00         | 1496.81         | 11416.75         |
| 1.1.3 Call Deposit                           | 5455.86         | 1234.78         | 71.50           | 6762.14          |
| 1.1.4 Certificate of Deposits                | 32.11           | 0.00            | 0.15            | 32.26            |
| 1.2 Others                                   | 560.87          | 155.49          | 74.68           | 791.04           |
| <b>2 Commission/Fee Expense</b>              | 260.06          | 3.60            | 3.74            | 267.40           |
| <b>3 Employees Expenses</b>                  | 8741.57         | 1288.41         | 642.08          | 10672.06         |
| <b>4 Office Operating Expenses</b>           | 7237.36         | 1615.45         | 1194.03         | 10046.84         |
| <b>5 Exchange Fluctuation Loss</b>           | 53.26           | 0.59            | 2.04            | 55.88            |
| 5.1 Due to Change in Exchange Rates          | 52.11           | 0.45            | 0.00            | 52.56            |
| 5.2 Due to Foreign Currency Transactions     | 1.15            | 0.14            | 2.04            | 3.32             |
| <b>6 Non-Operating Expenses</b>              | 1002.19         | 46.69           | 1.00            | 1049.87          |
| <b>7. Provision for Risk</b>                 | 6697.19         | 3172.59         | 2424.43         | 12294.21         |
| 7.1 Loan loss Provision                      | 6009.46         | 2763.13         | 2128.57         | 10901.17         |
| 7.1.1 General Loan loss Provision            | 2022.47         | 336.95          | 641.10          | 3000.52          |
| 7.1.2 Special Loan Loss Provision            | 3919.82         | 2377.91         | 1412.58         | 7710.31          |
| 7.1.3 Additional Loan Loss Provision         | 67.17           | 48.27           | 74.90           | 190.34           |
| 7.2. Provision for Non-Banking Assets        | 703.03          | 333.17          | 282.69          | 1318.89          |
| 7.3. Provision for Loss on Investment        | 8.76            | 21.73           | 6.90            | 37.39            |
| 7.4. Provision for Loss of Other Assets      | -24.07          | 54.57           | 6.26            | 36.76            |
| <b>8 Loan Written Off</b>                    | 183.02          | 75.29           | 44.64           | 302.95           |
| <b>9 Provision for Staff Bonus</b>           | 1615.53         | 169.78          | 72.46           | 1857.77          |
| <b>10 Provision for Income Tax</b>           | 5049.73         | 480.46          | 213.26          | 5743.44          |
| <b>11 Others</b>                             | 375.26          | 0.18            | 0.34            | 375.78           |
| <b>12 Net Profit</b>                         | 13470.45        | 1621.71         | 1272.57         | 16364.73         |
| <b>TOTAL EXPENSES</b>                        | <b>78734.20</b> | <b>17215.08</b> | <b>11645.22</b> | <b>107594.49</b> |
| <hr/>  |                 |                 |                 |                  |
| Income                                       | Class "A"       | Class "B"       | Class "C"       | Total            |
| <b>1. Interest Income</b>                    | 65007.38        | 13480.46        | 7827.40         | 86315.24         |
| 1.1. On Loans and Advance                    | 60836.84        | 12135.70        | 7004.78         | 79977.32         |
| 1.2. On Investment                           | 2779.06         | 99.47           | 86.22           | 2964.74          |
| 1.2.1 Government Bonds                       | 2461.15         | 93.47           | 71.07           | 2625.68          |
| 1.2.2 Foreign Bonds                          | 33.42           | 0.00            | 0.00            | 33.42            |
| 1.2.3 NRB Bonds                              | 255.36          | 5.08            | 5.77            | 266.21           |
| 1.2.4 Deventure & Bonds                      | 29.13           | 0.92            | 9.38            | 39.43            |
| 1.3 Agency Balance                           | 653.76          | 80.93           | 107.52          | 842.21           |
| 1.4 On Call Deposit                          | 307.67          | 931.88          | 388.02          | 1627.57          |
| 1.5 Others                                   | 430.05          | 232.47          | 240.86          | 903.39           |
| <b>2. Comission &amp; Discount</b>           | 4699.41         | 446.36          | 136.84          | 5282.61          |
| 2.1 Bills Purchase & Discount                | 152.12          | 1.26            | 0.00            | 153.38           |
| 2.2 Comission                                | 3732.12         | 244.73          | 66.34           | 4043.18          |
| 2.3 Others                                   | 815.17          | 200.38          | 70.50           | 1086.05          |
| <b>3 Income From Exchange Fluctuation</b>    | 2119.29         | 16.62           | 0.77            | 2136.69          |
| 3.1 Due to Change in Exchange Rate           | -1355.61        | 1.02            | 0.77            | -1353.82         |
| 3.2 Due to Foreign Currency Trans.           | 3474.90         | 15.60           | 0.00            | 3490.51          |
| <b>4 Other Operating Income</b>              | 2058.14         | 722.72          | 401.21          | 3182.07          |
| <b>5 Non Operating Income</b>                | 1101.30         | 146.22          | 101.24          | 1348.76          |
| <b>6 Provision Written Back</b>              | 2570.63         | 1226.35         | 1088.40         | 4885.39          |
| <b>7 Recovery from Written off Loan</b>      | 786.23          | 79.15           | 10.15           | 875.53           |
| <b>8 Income from Extra Ordinary Expenses</b> | 337.07          | 36.38           | 2.54            | 375.99           |
| <b>9 Net Loss</b>                            | 54.74           | 1060.81         | 2076.66         | 3192.22          |
| <b>TOTAL INCOME</b>                          | <b>78734.20</b> | <b>17215.08</b> | <b>11645.22</b> | <b>107594.50</b> |

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

as on Chait End, 2069

| <b>Sector Wise</b>           |                                    | <b>Class "A"</b> | <b>Class "B"</b> | <b>Class "C"</b> | <b>Total</b>     |
|------------------------------|------------------------------------|------------------|------------------|------------------|------------------|
| 1                            | Agricultural and Forest Related    | 27881.95         | 5546.78          | 2124.81          | 35553.54         |
| 2                            | Fishery Related                    | 1131.17          | 125.68           | 29.22            | 1286.06          |
| 3                            | Mining Related                     | 3772.86          | 182.25           | 227.65           | 4182.76          |
| 4                            | Manufacturing (Producing) Related  | 169896.01        | 8513.00          | 5614.00          | 184023.01        |
| 5                            | Construction                       | 67364.71         | 13946.06         | 9172.87          | 90483.64         |
| 6                            | Electricity, Gas and Water         | 17683.54         | 1848.17          | 315.45           | 19847.16         |
| 7                            | Metal Products, Mach. & Ele. Eqp.  | 11534.50         | 1977.71          | 942.25           | 14454.47         |
| 8                            | Tras., Com. and Public Utilities   | 24645.61         | 10811.82         | 6014.84          | 41472.28         |
| 9                            | Wholesaler & Retailer              | 154293.00        | 25308.51         | 10949.75         | 190551.25        |
| 10                           | Finance, Insurance and Real Estate | 66061.42         | 11287.04         | 7622.28          | 84970.74         |
| 11                           | Hotel or Restaurant                | 18501.84         | 4130.78          | 2034.66          | 24667.28         |
| 12                           | Other Services                     | 35524.36         | 6136.84          | 2938.01          | 44599.21         |
| 13                           | Consumption Loans                  | 46472.25         | 8729.48          | 6024.26          | 61225.99         |
| 14                           | Local Government                   | 768.39           | 31.05            | 47.39            | 846.83           |
| 15                           | Others                             | 81583.36         | 22328.71         | 19650.23         | 123562.30        |
| <b>Total sectorwise Loan</b> |                                    | <b>727114.98</b> | <b>120903.87</b> | <b>73707.66</b>  | <b>921726.51</b> |

| <b>Product Wise</b>            |                                       | <b>Class "A"</b> | <b>Class "B"</b> | <b>Class "C"</b> | <b>Total</b>     |
|--------------------------------|---------------------------------------|------------------|------------------|------------------|------------------|
| 1                              | Term Loan                             | 103670.85        | 14191.68         | 10187.59         | 128050.12        |
| 2                              | Overdraft                             | 146135.59        | 33457.13         | 0.00             | 179592.72        |
| 3                              | Trust Receipt Loan / Import Loan      | 43397.12         | 0.00             | 0.09             | 43397.21         |
| 4                              | Demand & Other Working Capital Loan   | 179552.67        | 14979.81         | 20064.20         | 214596.68        |
| 5                              | Res. Per. H. Loan (Up to Rs. 10 mil.) | 41994.14         | 11140.79         | 6172.53          | 59307.47         |
| 6                              | Real Estate Loan                      | 64374.31         | 12140.65         | 11762.60         | 88277.56         |
| 7                              | Margin Nature Loan                    | 6794.74          | 2315.31          | 2838.59          | 11948.65         |
| 8                              | Hire Purchase Loan                    | 33131.02         | 12442.63         | 7215.73          | 52789.39         |
| 9                              | Deprived Sector Loan                  | 28896.99         | 4394.28          | 2033.21          | 35324.48         |
| 10                             | Bills Purchased                       | 7034.77          | 9.16             | 11.60            | 7055.53          |
| 11                             | Other Product                         | 72132.78         | 15832.43         | 13421.50         | 101386.71        |
| <b>Total Product wise Loan</b> |                                       | <b>727114.98</b> | <b>120903.87</b> | <b>73707.66</b>  | <b>921726.51</b> |

| <b>Collateral Wise</b>            |                                    | <b>Class "A"</b> | <b>Class "B"</b> | <b>Class "C"</b> | <b>Total</b>     |
|-----------------------------------|------------------------------------|------------------|------------------|------------------|------------------|
| 1                                 | Gold and Silver                    | 26195.13         | 3156.05          | 578.17           | 29929.35         |
| 2                                 | Government Securities              | 3081.69          | 21.47            | 11.79            | 3114.95          |
| 3                                 | Non Governmental Securities        | 4692.28          | 1889.37          | 1334.21          | 7915.86          |
| 4                                 | Fixed Deposit Receipts             | 7010.48          | 1381.89          | 1681.47          | 10073.85         |
| 5                                 | Own                                | 6551.31          | 1381.89          | 1681.47          | 9614.67          |
| 6                                 | Other Licences Institutions        | 459.18           | 0.00             | 0.00             | 459.18           |
| 7                                 | Collateral of Properties           | 616758.45        | 111111.63        | 63445.68         | 791315.77        |
| 8                                 | Fixed Assets                       | 482857.64        | 110719.95        | 63041.08         | 656618.67        |
| 9                                 | Current Assets                     | 133900.80        | 391.68           | 404.61           | 134697.10        |
| 10                                | Against security of Bill           | 8663.14          | 13.20            | 14.36            | 8690.70          |
| 11                                | Domestic Bills                     | 995.59           | 5.20             | 14.36            | 1015.15          |
| 12                                | Foreign Bills                      | 7667.55          | 8.00             | 0.00             | 7675.55          |
| 13                                | Against Guarantee                  | 17113.55         | 2278.42          | 990.66           | 20382.62         |
| 14                                | Government Guarantee               | 2922.85          | 94.73            | 65.64            | 3083.22          |
| 15                                | Institutional Guarantee            | 10486.28         | 906.19           | 334.90           | 11727.38         |
| 16                                | Personal Guarantee                 | 722.18           | 178.10           | 381.36           | 1281.65          |
| 17                                | Collective Guarantee               | 297.08           | 1075.96          | 35.64            | 1408.68          |
| 18                                | Int. Rtd. Foreign Bank's Guarantee | 76.59            | 0.00             | 0.00             | 76.59            |
| 19                                | Other Guarantee                    | 2608.57          | 23.43            | 173.12           | 2805.12          |
| 20                                | Credit Card                        | 427.65           | 0.00             | 0.00             | 427.65           |
| 21                                | Others                             | 43172.60         | 1051.86          | 5651.31          | 49875.77         |
| <b>Total Collateral wise Loan</b> |                                    | <b>727114.98</b> | <b>120903.87</b> | <b>73707.66</b>  | <b>921726.52</b> |











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

| S.N.               | Bank Name                            | CEDBL   | Miteri  | Tinau   | Rising  | Muktimath | Sewa    | Kankai | Public  | Mahakali | Ace     | Bhargav | Shangrila | Rara    | dhiyalo |
|--------------------|--------------------------------------|---------|---------|---------|---------|-----------|---------|--------|---------|----------|---------|---------|-----------|---------|---------|
| <b>Liabilities</b> |                                      | 0.00    |         |         |         |           |         |        |         |          |         |         |           |         |         |
| 1                  | <b>CAPITAL FUND</b>                  | 1174.28 | 119.48  | 135.29  | 262.16  | 282.95    | 208.25  | 104.08 | 157.69  | 44.25    | 894.36  | 104.10  | 346.70    | 227.68  | 107.62  |
|                    | a. Paid-up Capital                   | 1088.00 | 108.35  | 115.00  | 200.00  | 245.00    | 191.49  | 100.00 | 150.00  | 40.00    | 797.82  | 100.00  | 320.00    | 200.10  | 100.00  |
|                    | b. Calls in Advance                  |         |         | 10.46   |         |           |         |        | 1.77    |          |         |         |           |         |         |
|                    | c. Proposed Bonus Share              |         |         |         |         |           |         |        |         |          |         |         |           |         |         |
|                    | d. General Reserves                  | 43.48   | 8.58    | 5.71    | 9.99    | 28.13     | 16.32   | 2.72   | 7.52    | 3.27     | 88.53   | 2.37    | 19.53     | 5.52    | 7.28    |
|                    | e. Share Premium                     | 5.41    |         |         | 12.86   |           |         | 0.03   |         | 0.26     |         |         |           |         |         |
|                    | f. Retained Earning                  | 6.00    | 2.55    | 4.12    | 39.20   | 4.74      | 0.44    | 1.34   | -5.59   | 0.22     | 2.09    | 1.66    | 0.72      | 22.06   | 0.12    |
|                    | g. Others Reserves Fund              | 31.40   |         |         | 0.10    | 5.08      |         |        | 3.99    | 0.50     | 5.92    | 0.06    | 6.44      |         | 0.22    |
| 2                  | <b>BORROWINGS</b>                    | 1334.41 |         |         | 4.45    | 161.50    |         |        |         |          | 310.00  |         |           |         |         |
|                    | a. NRB                               | 690.00  |         |         |         |           |         |        |         |          |         |         |           |         |         |
|                    | b. Interbank Borrowing               | 340.00  |         |         |         |           |         |        |         |          | 310.00  |         |           |         |         |
|                    | c. Foreign Banks and Fin. Ins.       |         |         |         |         |           |         |        |         |          |         |         |           |         |         |
|                    | d. Other Financial Ins.              | 304.41  |         |         | 4.45    | 161.50    |         |        |         |          |         |         |           |         |         |
|                    | e. Bonds and Securities              |         |         |         |         |           |         |        |         |          |         |         |           |         |         |
| 3                  | <b>DEPOSITS</b>                      | 6196.16 | 922.99  | 1449.18 | 1063.95 | 3255.02   | 2113.38 | 545.91 | 792.42  | 347.54   | 5554.00 | 336.62  | 2841.42   | 505.24  | 686.83  |
|                    | a. Current                           | 135.68  | 8.33    | 13.97   | 8.39    | 41.66     | 26.33   | 6.55   | 2.81    |          | 97.98   | 1.68    |           |         | 4.58    |
|                    | Domestic                             | 134.10  | 8.33    | 13.97   | 8.39    | 41.66     | 26.33   | 6.55   | 2.81    |          | 91.61   | 1.68    |           |         | 4.58    |
|                    | Foreign                              | 1.58    |         |         |         |           |         |        |         |          | 6.37    |         |           |         |         |
|                    | b. Savings                           | 1995.63 | 545.58  | 663.84  | 591.86  | 2191.13   | 1190.76 | 306.82 | 286.91  | 294.83   | 3218.19 | 172.76  | 1740.63   | 425.08  | 246.98  |
|                    | Domestic                             | 1943.08 | 545.58  | 663.84  | 591.86  | 2191.13   | 1190.76 | 306.82 | 286.91  | 294.83   | 3210.95 | 172.76  | 1740.63   | 425.08  | 246.98  |
|                    | Foreign                              | 52.56   |         |         |         |           |         |        |         |          | 7.24    |         |           |         |         |
|                    | c. Fixed                             | 2810.50 | 254.34  | 651.93  | 268.26  | 742.67    | 586.34  | 79.26  | 358.45  | 52.72    | 1688.62 | 103.96  | 748.07    | 77.09   | 252.03  |
|                    | Domestic                             | 2741.22 | 254.34  | 651.93  | 268.26  | 742.67    | 586.34  | 79.26  | 358.45  | 52.72    | 1688.62 | 103.96  | 748.07    | 77.09   | 252.03  |
|                    | Foreign                              | 69.28   |         |         |         |           |         |        |         |          |         |         |           |         |         |
|                    | d. Call Deposits                     | 1191.48 | 114.75  | 112.75  | 195.00  | 279.55    | 309.22  | 153.16 | 144.26  |          | 538.43  | 49.05   | 348.05    |         | 182.38  |
|                    | Domestic                             | 1163.24 | 114.75  | 112.75  | 195.00  | 279.55    | 309.22  | 153.16 | 144.26  |          | 537.95  | 49.05   | 348.05    |         | 182.38  |
|                    | Foreign                              | 28.23   |         |         |         |           |         |        |         |          | 0.48    |         |           |         |         |
|                    | e. Others                            | 62.88   |         | 6.69    | 0.44    |           | 0.73    | 0.12   |         |          | 10.78   | 9.16    | 4.67      | 3.07    | 0.85    |
|                    | Domestic                             | 62.88   |         | 6.69    | 0.44    |           | 0.73    | 0.12   |         |          | 10.78   | 9.16    | 4.67      | 3.07    | 0.85    |
|                    | Foreign                              |         |         |         |         |           |         |        |         |          |         |         |           |         |         |
| 4                  | <b>Bills Payable</b>                 | 23.50   |         |         |         |           |         |        |         |          |         |         |           |         |         |
| 5                  | <b>Other Liabilities</b>             | 304.52  | 33.99   | 64.35   | 92.70   | 186.15    | 71.82   | 18.46  | 54.38   | 10.14    | 481.80  | 21.82   | 168.84    | 35.43   | 19.10   |
|                    | 1. Sundry Creditors                  | 8.14    | 5.90    | 1.25    | 2.07    | 0.29      | 2.05    | 0.67   | 8.53    | 0.57     | 1.23    | 0.05    | 0.36      | 0.21    | 1.19    |
|                    | 2. Loan Loss Provision               | 87.48   | 10.33   | 12.90   | 32.41   | 42.59     | 18.67   | 7.80   | 16.68   | 4.33     | 156.96  | 3.87    | 42.24     | 7.96    | 6.13    |
|                    | 3. Interest Suspense a/c             | 23.66   | 1.15    | 5.64    | 17.26   | 15.37     | 6.90    | 1.81   | 9.08    | 2.08     | 72.64   |         | 18.24     | 1.66    | 6.20    |
|                    | 4. Others                            | 185.24  | 16.62   | 44.56   | 40.96   | 127.90    | 44.20   | 8.19   | 20.08   | 3.15     | 250.97  | 17.91   | 108.00    | 25.61   | 5.58    |
| 6                  | <b>Reconciliation A/c</b>            |         | 45.65   |         |         | -0.04     |         | 93.88  |         |          |         |         |           | 231.99  |         |
| 7                  | <b>Profit &amp; Loss A/c</b>         | 103.07  | 21.88   | 11.49   | 17.05   | 72.46     | 30.95   | 10.82  | 13.94   | 4.96     |         |         | 57.69     | 10.16   | 11.16   |
|                    | <b>TOTAL LIABILITIES</b>             | 9135.94 | 1143.99 | 1660.31 | 1440.30 | 3958.05   | 2424.41 | 773.16 | 1018.43 | 406.89   | 7240.16 | 462.53  | 3414.65   | 1010.51 | 824.70  |
| <b>Assets</b>      |                                      | 0.00    |         |         |         |           |         |        |         |          |         |         |           |         |         |
| 1                  | <b>LIQUID FUNDS</b>                  | 2030.82 | 252.86  | 500.42  | 286.48  | 857.06    | 558.97  | 183.84 | 154.22  | 122.12   | 1413.30 | 134.38  | 661.86    | 307.94  | 215.03  |
|                    | a. Cash Balance                      | 95.41   | 10.53   | 39.02   | 41.38   | 79.05     | 64.57   | 37.84  | 15.21   | 6.22     | 76.55   | 7.77    | 48.68     | 13.31   | 6.26    |
|                    | Nepalese Notes & Coins               | 93.32   | 10.53   | 39.02   | 41.38   | 79.04     | 64.51   | 37.84  | 15.21   | 6.18     | 73.93   | 7.77    | 48.36     | 13.31   | 6.26    |
|                    | Foreign Currency                     | 2.09    |         | 0.00    |         | 0.01      | 0.06    |        |         | 0.04     | 2.62    |         | 0.33      |         |         |
|                    | b. Bank Balance                      | 80.30   | 49.85   | 417.08  | 67.28   | 155.87    | 494.40  | 31.05  | 55.17   | 115.90   | 309.25  | 126.61  | 613.18    | 108.73  | 160.95  |
|                    | 1. In Nepal Rastra Bank              | 37.30   | 18.11   | 77.30   | 0.14    | 155.87    | 51.39   | 0.05   | 53.43   | 1.04     | 288.55  | 18.02   | 150.63    |         | 5.46    |
|                    | Domestic Currency                    | 36.27   | 18.11   | 77.30   | 0.14    | 155.87    | 51.39   | 0.05   | 53.43   | 1.04     | 287.75  | 18.02   | 150.63    |         | 5.46    |
|                    | Foreign Currency                     | 1.03    |         |         |         |           |         |        |         |          | 0.80    |         |           |         |         |
|                    | 2. "A"Class Licensed Institution     | 33.12   | 31.74   | 214.94  | 67.14   |           | 374.15  | 30.99  | 1.72    | 62.49    | 11.19   | 70.05   | 408.97    | 30.36   | 97.88   |
|                    | Domestic Currency                    | 32.37   | 31.74   | 214.94  | 67.14   |           | 374.15  | 30.99  | 1.72    | 62.49    | 11.19   | 70.05   | 408.97    | 30.36   | 97.88   |
|                    | Foreign Currency                     | 0.75    |         |         |         |           |         |        |         |          |         |         |           |         |         |
|                    | 3. Other Financial Ins.              |         |         | 124.84  |         |           | 68.86   | 0.02   | 0.01    | 52.36    | 0.01    | 38.54   | 53.58     | 78.37   | 57.61   |
|                    | 4. In Foreign Banks                  | 9.89    |         |         |         |           |         |        |         |          | 9.50    |         |           |         |         |
|                    | c. Money at Call                     | 1855.11 | 192.48  | 44.33   | 177.81  | 622.14    |         | 114.95 | 83.85   |          | 1027.51 |         | 185.90    | 47.82   |         |
|                    | Domestic Currency                    | 1840.95 | 192.48  | 44.33   | 177.81  | 622.14    |         | 114.95 | 83.85   |          | 1019.59 |         | 185.90    | 47.82   |         |
|                    | Foreign Currency                     | 14.16   |         |         |         |           |         |        |         |          | 7.92    |         |           |         |         |
| 2                  | <b>INVESTMENT IN SECURITIES</b>      | 448.66  |         |         |         |           | 10.10   |        | 2.50    | 2.06     | 333.49  | 3.20    | 45.00     |         | 5.00    |
|                    | a. Govt Securities                   | 448.66  |         |         |         |           | 10.10   |        | 2.50    | 2.06     | 333.49  | 3.20    | 45.00     |         | 5.00    |
|                    | b. NRB Bond                          |         |         |         |         |           |         |        |         |          |         |         |           |         |         |
|                    | c. Govt. Non-Fin. Ins.               |         |         |         |         |           | 0.10    |        |         |          |         |         |           |         |         |
|                    | d. Other Non-Fin. Ins.               |         |         |         |         |           |         |        |         |          |         |         |           |         |         |
|                    | e. Non Residents                     |         |         |         |         |           |         |        |         |          |         |         |           |         |         |
| 3                  | <b>SHARE &amp; OTHER INVESTMENT</b>  | 273.61  | 5.10    | 2.63    | 30.10   | 112.49    | 2.20    | 0.10   | 34.04   | 0.50     | 230.54  |         | 1.00      | 0.50    | 90.00   |
|                    | a. Interbank Lending                 |         |         |         | 30.00   | 50.00     |         |        |         |          | 5.10    |         |           |         |         |
|                    | b. Non Residents                     |         |         |         |         |           |         |        |         |          |         |         |           |         |         |
|                    | c. Others                            | 273.61  | 5.10    | 2.63    | 0.10    | 62.49     | 2.20    | 0.10   | 34.04   | 0.50     | 225.44  |         | 1.00      | 0.50    | 90.00   |
| 4                  | <b>LOANS &amp; ADVANCES</b>          | 6087.04 | 811.80  | 1099.87 | 1018.64 | 2831.44   | 1723.02 | 455.26 | 750.49  | 267.53   | 4712.48 | 306.34  | 2580.31   | 436.09  | 495.37  |
|                    | a. Private Sector                    | 5982.72 | 811.80  | 1099.87 | 1018.64 | 2831.44   | 1723.02 | 455.26 | 750.49  | 267.09   | 4575.66 | 306.34  | 2580.31   | 436.09  | 495.37  |
|                    | b. Financial Institutions            | 104.31  |         |         |         |           |         |        |         |          | 136.82  |         |           |         |         |
|                    | c. Government Organizations          |         |         |         |         |           |         |        |         | 0.44     |         |         |           |         |         |
| 5                  | <b>BILL PURCHASED</b>                |         |         |         |         |           |         |        |         |          |         |         |           |         |         |
|                    | a. Domestic Bills Purchased          |         |         |         |         |           |         |        |         |          |         |         |           |         |         |
|                    | b. Foreign Bills Purchased           |         |         |         |         |           |         |        |         |          |         |         |           |         |         |
|                    | c. Import Bills & Imports            |         |         |         |         |           |         |        |         |          |         |         |           |         |         |
| 6                  | <b>LOANS AGAINST COLLECTED BILLS</b> |         |         |         |         |           |         |        |         |          |         |         |           |         |         |
|                    | a. Against Domestic Bills            |         |         |         |         |           |         |        |         |          |         |         |           |         |         |
|                    | b. Against Foreign Bills             |         |         |         |         |           |         |        |         |          |         |         |           |         |         |
| 7                  | <b>FIXED ASSETS</b>                  | 117.82  | 8.41    | 37.90   | 28.90   | 56.79     | 33.07   | 15.98  | 24.41   | 3.54     | 142.37  | 6.21    | 46.95     | 19.19   | 7.00    |
| 8                  | <b>OTHER ASSETS</b>                  | 178.00  | 20.18   | 17.43   | 76.19   | 100.27    | 94.85   | 22.39  | 30.91   | 11.14    | 350.10  | 2.98    | 75.16     | 14.90   | 12.23   |
|                    | a. Accrued Interest:                 | 31.14   | 1.15    | 5.64    | 17.32   | 15.37     | 6.90    | 1.81   | 9.08    | 2.08     | 94.74   |         | 24.41     | 1.66    | 6.20    |
|                    | Financial                            | 0.80    |         |         |         |           |         |        |         |          | 0.02    |         |           |         |         |
|                    | Government Enterprise                | 7.48    |         |         | 0.06    |           | 6.90    |        |         |          | 22.10   |         | 6.17      |         |         |
|                    | Private Sector                       | 22.86   | 1.15    | 5.64    | 17.26   | 15.37     | 6.90    | 1.81   | 9.08    | 2.08     | 72.63   |         | 18.24     | 1.66    | 6.20    |
|                    | b. Staff Loans / Adv.                | 20.09   | 0.57    | 4.37    | 1.77    | 1.70      | 10.33   |        | 10.30   | 3.24     | 30.01   | 1.49    | 16.85     |         | 0.63    |
|                    | c. Sundry Debtors                    | 60.43   | 2.77    | 0.12    | 1.11    | 11.31     | 64.76   | 5.04   | 4.38    | 3.62     | 5.64    | 0.16    | 3.80      | 3.44    | 0.17    |
|                    | d. Cash In Transit                   |         |         |         |         |           |         |        |         |          |         |         |           |         |         |
|                    | e. Others                            | 66.34   | 15.69   | 7.30    | 56.00   | 71.88     | 12.87   | 15.54  | 7.14    | 2.20     | 219.71  | 1.33    | 30.10     | 9.80    | 5.23    |
| 9                  | <b>Expenses not Written off</b>      | </      |         |         |         |           |         |        |         |          |         |         |           |         |         |

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

| S.N.               | Bank Name                            | Country | Alpine | Nigiri  | Katmandup | Garima  | City    | Bishow  | Professional | Kabeli | Kamana  | Corporate | Pathbhara | Purnima | Jyoti   |
|--------------------|--------------------------------------|---------|--------|---------|-----------|---------|---------|---------|--------------|--------|---------|-----------|-----------|---------|---------|
| <b>Liabilities</b> |                                      | 0.00    | 0.00   | 0.00    | 0.00      | 0.00    | 0.00    | 0.00    | 0.00         | 0.00   | 0.00    | 0.00      | 0.00      | 0.00    | 0.00    |
| 1                  | <b>CAPITAL FUND</b>                  | 345.69  | 108.72 | 63.75   | 742.26    | 252.80  | 283.97  | 277.70  | 103.42       | 28.41  | 221.25  | 248.27    | 112.03    | 106.07  | 817.84  |
|                    | a. Paid-up Capital                   | 320.00  | 100.00 | 57.50   | 651.93    | 220.00  | 253.73  | 252.00  | 100.00       | 22.00  | 200.00  | 200.00    | 100.00    | 100.00  | 740.00  |
|                    | b. Calls in Advance                  |         |        |         |           |         |         |         |              | 3.48   |         |           |           |         |         |
|                    | c. Proposed Bonus Share              |         |        |         |           |         |         |         |              |        |         |           |           |         |         |
|                    | d. General Reserves                  | 11.44   | 6.98   | 5.73    | 22.74     | 24.30   | 25.43   | 21.53   | 3.31         | 2.06   | 16.69   | 15.05     | 5.25      | 4.16    | 28.91   |
|                    | e. Share Premium                     |         |        |         | 0.11      |         |         |         |              |        |         |           | 0.14      |         |         |
|                    | f. Retained Earning                  | 13.75   | 1.05   | 0.52    | 67.34     | 8.46    | 2.23    | 2.67    | 0.87         | 3.56   | 33.17   | 6.17      | 1.91      | 45.53   |         |
|                    | g. Others Reserves Fund              | 0.50    | 0.69   |         | 0.14      | 0.05    | 2.58    | 1.50    | 0.11         | 1.00   | 0.05    | 0.46      |           | 3.41    |         |
| 2                  | <b>BORROWINGS</b>                    |         |        |         |           |         | 25.00   | 25.00   |              |        |         | 150.00    |           |         |         |
|                    | a. NRB                               |         |        |         |           |         |         |         |              |        |         |           |           |         |         |
|                    | b. Interbank Borrowing               |         |        |         |           |         |         |         |              |        |         | 150.00    |           |         |         |
|                    | c. Foreign Banks and Fin. Ins.       |         |        |         |           |         |         |         |              |        |         |           |           |         |         |
|                    | d. Other Financial Ins.              |         |        |         |           |         | 25.00   | 25.00   |              |        |         |           |           |         |         |
|                    | e. Bonds and Securities              |         |        |         |           |         |         |         |              |        |         |           |           |         |         |
| 3                  | <b>DEPOSITS</b>                      | 1174.79 | 701.50 | 575.61  | 4274.43   | 2672.48 | 2761.86 | 2949.27 | 308.30       | 353.10 | 1983.08 | 1202.01   | 1348.73   | 1162.98 | 3697.07 |
|                    | a. Current                           | 20.23   | 24.46  | 1.40    | 67.95     | 39.21   | 10.55   | 27.42   | 4.41         | 6.53   | 24.71   |           | 9.80      | 44.52   | 149.61  |
|                    | Domestic                             | 20.23   | 24.46  | 1.40    | 67.95     | 39.21   | 10.55   | 27.42   | 4.41         | 6.53   | 24.71   |           | 9.80      | 44.52   | 149.56  |
|                    | Foreign                              |         |        |         |           |         |         |         |              |        |         |           |           |         | 0.05    |
|                    | b. Savings                           | 323.73  | 357.14 | 293.69  | 2355.11   | 1598.07 | 1702.21 | 1050.60 | 133.32       | 268.46 | 1080.23 | 498.56    | 795.81    | 687.45  | 1795.45 |
|                    | Domestic                             | 323.73  | 357.14 | 293.69  | 2344.98   | 1598.07 | 1702.21 | 1050.60 | 133.32       | 268.46 | 1080.23 | 498.56    | 795.81    | 687.45  | 1792.00 |
|                    | Foreign                              |         |        |         | 10.13     |         |         |         |              |        |         |           |           |         | 3.45    |
|                    | c. Fixed                             | 389.06  | 155.38 | 185.71  | 1289.64   | 714.00  | 882.33  | 1146.20 | 57.57        | 57.39  | 504.86  | 577.49    | 185.78    | 309.19  | 966.29  |
|                    | Domestic                             | 389.06  | 155.38 | 185.71  | 1289.64   | 714.00  | 882.33  | 1146.20 | 57.57        | 57.39  | 504.86  | 577.49    | 185.78    | 309.19  | 966.29  |
|                    | Foreign                              |         |        |         |           |         |         |         |              |        |         |           |           |         |         |
|                    | d. Call Deposits                     | 441.78  | 164.30 | 94.33   | 559.57    | 321.21  | 161.37  | 725.05  | 113.00       | 20.72  | 373.28  | 98.98     | 357.34    | 121.37  | 705.70  |
|                    | Domestic                             | 441.78  | 164.30 | 94.33   | 559.57    | 321.21  | 161.37  | 725.05  | 113.00       | 20.72  | 373.28  | 98.98     | 357.34    | 121.37  | 702.61  |
|                    | Foreign                              |         |        |         |           |         |         |         |              |        |         |           |           |         | 3.09    |
|                    | e. Others                            |         | 0.22   | 0.48    | 2.16      |         | 5.40    |         |              |        |         | 26.98     |           | 0.45    | 80.02   |
|                    | Domestic                             |         | 0.22   | 0.48    | 2.16      |         | 5.40    |         |              |        |         | 26.98     |           | 0.45    | 80.02   |
|                    | Foreign                              |         |        |         |           |         |         |         |              |        |         |           |           |         |         |
| 4                  | <b>Bills Payable</b>                 |         |        |         |           |         | 0.08    |         |              |        | 0.51    |           |           |         |         |
| 5                  | <b>Other Liabilities</b>             | 61.22   | 65.42  | 42.66   | 390.22    | 97.51   | 178.65  | 195.10  | 21.10        | 7.38   | 76.18   | 181.63    | 36.09     | 36.87   | 283.66  |
|                    | 1. Sundry Creditors                  | 1.13    | 22.55  | 0.21    | 13.97     | 9.99    | 0.21    | 4.83    | 11.04        | 1.01   | 2.11    | 8.53      | 0.34      | 1.50    | 19.79   |
|                    | 2. Loan Loss Provision               | 21.02   | 16.25  | 5.96    | 151.62    | 24.81   | 27.75   | 29.55   | 3.79         | 2.80   | 18.58   | 123.41    | 12.82     | 10.54   | 82.76   |
|                    | 3. Interest Suspense a/c             | 13.53   | 10.74  | 6.33    | 66.29     | 12.44   | 20.67   | 14.44   | 1.18         | 1.21   | 13.58   | 41.00     | 2.38      | 3.03    | 36.74   |
|                    | 4. Others                            | 25.55   | 15.88  | 30.16   | 158.33    | 50.27   | 130.01  | 146.29  | 5.09         | 2.36   | 41.92   | 8.69      | 20.54     | 21.79   | 144.38  |
| 6                  | <b>Reconciliation A/c</b>            |         | 24.16  | 0.02    | 510.40    | 711.52  |         |         |              |        | 0.00    |           | 319.43    |         |         |
| 7                  | <b>Profit &amp; Loss A/c</b>         | 11.36   | 14.09  | 11.10   | 205.65    | 38.85   | 46.39   | 39.52   | 5.10         | 3.03   | 35.87   | 10.30     | 15.35     | 7.59    | 48.89   |
|                    | <b>TOTAL LIABILITIES</b>             | 1593.07 | 913.89 | 693.14  | 6122.96   | 3773.15 | 3295.95 | 3486.59 | 437.92       | 391.92 | 2316.89 | 1792.22   | 1831.62   | 1313.51 | 4847.47 |
| <b>Assets</b>      |                                      | 0.00    | 0.00   | 0.00    | 0.00      | 0.00    | 0.00    | 0.00    | 0.00         | 0.00   | 0.00    | 0.00      | 0.00      | 0.00    | 0.00    |
| 1                  | <b>LIQUID FUNDS</b>                  | 298.77  | 177.77 | 204.82  | 1264.33   | 656.59  | 862.37  | 692.10  | 180.79       | 144.22 | 544.27  | 555.73    | 540.40    | 470.99  | 1062.74 |
|                    | a. Cash Balance                      | 41.53   | 24.90  | 16.80   | 81.13     | 81.31   | 59.08   | 45.90   | 9.00         | 13.55  | 27.24   | 2.98      | 61.12     | 27.20   | 50.09   |
|                    | Nepalese Notes & Coins               | 41.53   | 24.46  | 16.59   | 80.73     | 81.31   | 59.06   | 45.90   | 9.00         | 13.55  | 27.21   | 2.98      | 61.12     | 27.20   | 49.89   |
|                    | Foreign Currency                     |         | 0.44   | 0.21    | 0.39      |         | 0.02    |         |              | 0.03   |         |           |           |         | 0.20    |
|                    | b. Bank Balance                      | 82.16   | 51.54  | 67.60   | 1183.20   | 151.91  | 718.68  | 249.74  | 24.77        | 34.38  | 517.03  | 552.75    | 84.03     | 91.80   | 241.82  |
|                    | 1. In Nepal Rastra Bank              | 68.00   | 0.92   | 0.01    | 180.80    | 151.91  | 135.05  | 249.74  | 0.09         | 6.58   | 110.18  | 69.58     | 10.50     | 67.29   | 211.09  |
|                    | Domestic Currency                    | 68.00   | 0.92   | 0.01    | 180.80    | 151.91  | 135.05  | 249.74  | 0.09         | 6.58   | 110.18  | 69.58     | 10.50     | 67.29   | 211.09  |
|                    | Foreign Currency                     |         |        |         |           |         |         |         |              |        |         |           |           |         |         |
|                    | 2. "A"Class Licensed Institution     | 14.01   | 45.60  | 67.59   | 828.65    |         | 508.55  |         | 24.67        | 27.81  | 119.43  | 408.27    | 73.53     | 2.72    | 30.72   |
|                    | Domestic Currency                    | 14.01   | 45.60  | 67.59   | 806.23    |         | 508.55  |         | 24.67        | 27.81  | 119.43  | 408.27    | 73.53     | 2.72    | 30.68   |
|                    | Foreign Currency                     |         |        |         | 22.42     |         |         |         |              |        |         |           |           |         | 0.04    |
|                    | 3. Other Financial Ins.              | 0.16    | 5.02   |         | 170.27    |         | 75.07   |         | 0.01         |        | 287.42  | 74.90     | 0.01      | 21.79   |         |
|                    | 4. In Foreign Banks                  |         |        |         | 3.49      |         |         |         |              |        |         |           |           |         |         |
|                    | c. Money at Call                     | 175.07  | 101.33 | 120.42  |           | 423.37  | 84.61   | 396.46  | 147.02       | 96.29  |         |           | 395.24    | 351.98  | 770.83  |
|                    | Domestic Currency                    | 175.07  | 101.33 | 120.42  |           | 423.37  | 84.61   | 396.46  | 147.02       | 96.29  |         |           | 395.24    | 351.98  | 763.35  |
|                    | Foreign Currency                     |         |        |         |           |         |         |         |              |        |         |           |           |         | 7.48    |
| 2                  | <b>INVESTMENT IN SECURITIES</b>      | 61.92   | 10.00  |         | 175.87    |         | 49.58   |         |              |        |         |           |           |         | 187.21  |
|                    | a. Govt Securities                   | 61.92   | 10.00  |         | 175.87    |         | 49.58   |         |              |        |         |           |           |         | 187.21  |
|                    | b. NRB Bond                          |         |        |         |           |         |         |         |              |        |         |           |           |         |         |
|                    | c. Govt. Non-Fin. Ins.               |         |        |         |           |         |         |         |              |        |         |           |           |         |         |
|                    | d. Other Non-Fin Ins.                |         |        |         |           |         |         |         |              |        |         |           |           |         |         |
|                    | e. Non Residents                     |         |        |         |           |         |         |         |              |        |         |           |           |         |         |
| 3                  | <b>SHARE &amp; OTHER INVESTMENT</b>  | 0.50    | 0.50   |         | 43.06     |         | 41.96   | 11.50   | 0.10         |        | 26.00   | 14.63     |           |         | 0.10    |
|                    | a. Interbank Lending                 |         |        |         |           |         | 34.15   |         |              |        |         |           |           |         |         |
|                    | b. Non Residents                     |         |        |         |           |         |         |         |              |        |         |           |           |         |         |
|                    | c. Others                            | 0.50    | 0.50   |         | 43.06     |         | 7.80    | 11.50   | 0.10         |        | 26.00   | 14.63     |           |         | 0.10    |
| 4                  | <b>LOANS &amp; ADVANCES</b>          | 1164.54 | 600.75 | 454.64  | 3595.98   | 2316.59 | 2210.03 | 2606.40 | 236.86       | 221.79 | 1671.70 | 1116.96   | 923.13    | 800.13  | 3355.10 |
|                    | a. Private Sector                    | 1150.83 | 600.75 | 454.64  | 3483.57   | 2316.59 | 2205.97 | 2606.40 | 236.86       | 221.79 | 1671.70 | 1116.96   | 923.13    | 800.13  | 3300.78 |
|                    | b. Financial Institutions            | 1.86    |        |         | 112.41    |         |         |         |              |        |         |           |           |         | 29.72   |
|                    | c. Government Organizations          | 11.86   |        |         |           |         | 4.07    |         |              |        |         |           |           |         | 4.60    |
| 5                  | <b>BILL PURCHASED</b>                |         |        |         |           |         |         |         |              |        |         | 1.00      |           |         |         |
|                    | a. Domestic Bills Purchased          |         |        |         |           |         |         |         |              |        |         | 1.00      |           |         |         |
|                    | b. Foreign Bills Purchased           |         |        |         |           |         |         |         |              |        |         |           |           |         |         |
|                    | c. Import Bills & Imports            |         |        |         |           |         |         |         |              |        |         |           |           |         |         |
| 6                  | <b>LOANS AGAINST COLLECTED BILLS</b> |         |        |         |           |         |         |         |              |        |         |           |           |         |         |
|                    | a. Against Domestic Bills            |         |        |         |           |         |         |         |              |        |         |           |           |         |         |
|                    | b. Against Foreign Bills             |         |        |         |           |         |         |         |              |        |         |           |           |         |         |
| 7                  | <b>FIXED ASSETS</b>                  | 31.97   | 16.87  | 9.26    | 142.41    | 40.23   | 62.95   | 73.26   | 5.74         | 17.26  | 36.75   | 33.05     | 24.45     | 17.16   | 104.34  |
| 8                  | <b>OTHER ASSETS</b>                  | 33.02   | 106.74 | 24.43   | 133.21    | 47.89   | 69.06   | 103.34  | 14.43        | 8.37   | 38.17   | 70.85     | 24.21     | 25.23   | 156.03  |
|                    | a. Accrued Interest:                 | 16.79   | 11.99  | 6.33    | 78.71     | 12.44   | 28.99   | 14.44   | 1.18         | 1.22   | 13.58   | 41.01     | 2.38      | 7.55    | 49.58   |
|                    | Financial                            | 0.00    |        |         | 0.08      |         |         |         |              |        |         |           |           |         | 4.52    |
|                    | Government Enterprises               | 3.26    | 1.26   |         | 12.42     |         | 1.70    |         |              |        |         |           |           |         | 12.85   |
|                    | Private Sector                       | 13.52   | 10.74  | 6.33    | 66.21     | 12.44   | 27.29   | 14.44   | 1.18         | 1.22   | 13.58   | 41.01     | 2.38      | 3.03    | 36.74   |
|                    | b. Staff Loans / Adv.                | 5.80    | 2.00   | 1.25    | 16.45     | 0.38    | 12.66   |         | 0.16         | 4.30   |         |           | 2.48      |         | 21.67   |
|                    | c. Sundry Debtors                    | 0.26    | 83.88  | 0.60    | 9.09      | 0.73    | 0.66    | 7.25    | 10.77        | 0.56   | 7.50    | 0.01      | 7.21      | 12.32   | 5.46    |
|                    | d. Cash in Transit                   |         |        |         |           |         |         |         |              |        |         |           |           |         |         |
|                    | e. Others                            | 10.17   | 8.87   | 16.25</ |           |         |         |         |              |        |         |           |           |         |         |

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

| S.N.               | Bank Name                            | Bagmati | Hamro  | Kakre  | Shine   | Pacific | Civic  | IDBL    | Gulmi  | Kanchan | Maitribhumi | Bright | Innovative | Jhimruk | Metro   |
|--------------------|--------------------------------------|---------|--------|--------|---------|---------|--------|---------|--------|---------|-------------|--------|------------|---------|---------|
| <b>Liabilities</b> |                                      | 0.00    |        | 0.00   | 0.00    | 0.00    | 0.00   | 0.00    |        | 0.00    | 0.00        |        | 0.00       | 0.00    | 0.00    |
| 1                  | <b>CAPITAL FUND</b>                  | 52.25   | 47.86  | 35.18  | 351.40  | 64.15   | 40.49  | 720.19  | 34.06  | 118.37  | 32.32       | 161.33 | 107.05     | 23.51   | 112.59  |
|                    | a. Paid-up Capital                   | 50.00   | 42.07  | 30.00  | 319.86  | 60.00   | 40.00  | 640.00  | 25.00  | 100.00  | 28.60       | 140.00 | 100.00     | 12.00   | 106.00  |
|                    | b. Calls in Advance                  |         |        |        |         |         |        |         | 5.03   |         |             |        |            | 12.00   |         |
|                    | c. Proposed Bonus Share              |         |        |        |         |         |        |         |        |         |             |        |            |         |         |
|                    | d. General Reserves                  |         | 1.41   |        | 25.69   | 2.63    | 0.10   | 15.31   | 3.79   | 3.67    | 0.74        | 4.14   | 1.41       | 0.26    | 4.57    |
|                    | e. Share Premium                     |         |        |        |         |         |        |         |        |         |             |        |            |         |         |
|                    | f. Retained Earning                  | 2.25    | 3.26   | 5.18   | 3.57    | 1.52    | 0.39   | 60.09   |        | 14.69   | 2.98        | 17.09  | 5.64       | -0.84   | 2.02    |
|                    | g. Others Reserves Fund              |         | 1.12   |        | 2.27    |         |        | 4.80    | 0.24   |         |             | 0.10   |            | 0.10    |         |
| 2                  | <b>BORROWINGS</b>                    |         |        |        |         |         |        | 450.00  |        |         |             |        |            |         |         |
|                    | a. NRB                               |         |        |        |         |         |        |         |        |         |             |        |            |         |         |
|                    | b. Interbank Borrowing               |         |        |        |         |         |        | 450.00  |        |         |             |        |            |         |         |
|                    | c. Foreign Banks and Fin. Ins.       |         |        |        |         |         |        |         |        |         |             |        |            |         |         |
|                    | d. Other Financial Ins.              |         |        |        |         |         |        |         |        |         |             |        |            |         |         |
|                    | e. Bonds and Securities              |         |        |        |         |         |        |         |        |         |             |        |            |         |         |
| 3                  | <b>DEPOSITS</b>                      | 209.11  | 356.52 | 353.90 | 3659.13 | 532.17  | 212.50 | 2788.28 | 453.63 | 841.69  | 217.46      | 499.60 | 892.26     | 297.23  | 1050.75 |
|                    | a. Current                           | 3.58    | 20.24  | 1.83   | 34.82   | 2.28    |        | 37.55   |        |         | 0.25        | 4.53   | 19.35      | 5.98    | 13.70   |
|                    | Domestic                             | 3.58    | 20.24  | 1.83   | 34.82   | 2.28    |        | 37.55   |        |         | 0.25        | 4.53   | 19.35      | 5.98    | 13.70   |
|                    | Foreign                              |         |        |        |         |         |        |         |        |         |             |        |            |         |         |
|                    | b. Savings                           | 136.37  | 175.29 | 256.67 | 2679.52 | 279.17  | 181.68 | 1691.85 | 408.34 | 722.51  | 143.18      | 161.69 | 452.49     | 203.15  | 540.77  |
|                    | Domestic                             | 136.37  | 175.29 | 256.67 | 2679.52 | 279.17  | 181.68 | 1691.85 | 408.34 | 722.51  | 143.18      | 161.69 | 452.49     | 203.15  | 540.77  |
|                    | Foreign                              |         |        |        |         |         |        |         |        |         |             |        |            |         |         |
|                    | c. Fixed                             | 34.17   | 64.19  | 57.80  | 695.59  | 71.09   | 30.82  | 787.98  | 45.28  | 119.18  | 44.39       | 180.68 | 270.22     | 31.66   | 316.97  |
|                    | Domestic                             | 34.17   | 64.19  | 57.80  |         | 71.09   | 30.82  | 787.98  | 45.28  | 119.18  | 44.39       | 180.68 | 270.22     | 31.66   | 316.97  |
|                    | Foreign                              |         |        |        | 695.59  |         |        |         |        |         |             |        |            |         |         |
|                    | d. Call Deposits                     | 34.64   | 96.80  | 37.61  | 248.30  | 179.41  |        | 261.36  |        |         | 29.34       | 152.45 | 150.20     | 56.00   | 179.30  |
|                    | Domestic                             | 34.64   | 96.80  | 37.61  | 248.30  | 179.41  |        | 261.36  |        |         | 29.34       | 152.45 | 150.20     | 56.00   | 179.30  |
|                    | Foreign                              |         |        |        |         |         |        |         |        |         |             |        |            |         |         |
|                    | e. Others                            | 0.35    |        |        | 0.90    | 0.22    |        | 9.54    |        |         | 0.30        | 0.26   |            | 0.44    |         |
|                    | Domestic                             | 0.35    |        |        | 0.90    | 0.22    |        | 9.54    |        |         | 0.30        | 0.26   |            | 0.44    |         |
|                    | Foreign                              |         |        |        |         |         |        |         |        |         |             |        |            |         |         |
| 4                  | <b>Bills Payable</b>                 |         |        |        |         |         |        | 1.09    |        |         |             |        | 0.13       |         |         |
| 5                  | <b>Other Liabilities</b>             | 5.21    | 8.86   | 4.38   | 134.01  | 6.44    | 5.73   | 450.76  | 13.14  | 38.80   | 4.73        | 58.95  | 30.74      | 6.48    | 31.07   |
|                    | 1. Sundry Creditors                  | 0.64    | 2.75   | 0.97   | 26.25   |         | 0.04   | 9.87    | 0.53   | 1.60    | 0.14        | 0.17   | 0.72       | 0.24    | 2.03    |
|                    | 2. Loan Loss Provision               | 1.84    | 3.01   | 3.01   | 45.45   | 4.89    | 1.82   | 189.58  | 3.00   | 7.79    | 2.85        | 23.24  | 7.34       | 2.66    | 9.94    |
|                    | 3. Interest Suspense a/c             | 0.36    |        | 0.17   | 7.95    | 1.32    | 1.05   | 72.53   | 1.22   | 4.78    | 1.02        | 7.54   | 4.75       | 0.82    | 4.77    |
|                    | 4. Others                            | 2.36    | 3.10   | 0.23   | 54.36   | 0.23    | 2.82   | 178.78  | 8.39   | 24.63   | 0.72        | 28.01  | 17.92      | 2.76    | 14.34   |
| 6                  | <b>Reconciliation A/c</b>            |         |        |        | 0.57    |         |        | 17.66   |        |         | 11.92       |        |            |         |         |
| 7                  | <b>Profit &amp; Loss A/c</b>         | 2.56    | 5.06   | 4.78   | 57.73   | 15.20   | 2.97   |         | 6.36   | 12.50   | 3.24        |        | 12.07      | 5.06    | 13.87   |
|                    |                                      | 269.13  | 418.29 | 398.24 | 4202.84 | 617.95  | 279.34 | 4410.32 | 507.19 | 1011.35 | 269.66      | 719.89 | 1042.26    | 332.29  | 1208.28 |
| <b>Assets</b>      |                                      | 0.00    |        |        |         |         |        |         | 0.00   |         |             | 0.00   |            |         |         |
| 1                  | <b>LIQUID FUNDS</b>                  | 77.08   | 85.75  | 86.81  | 999.95  | 108.23  | 66.39  | 1436.95 | 162.49 | 296.87  | 68.96       | 244.69 | 268.77     | 75.34   | 234.29  |
|                    | a. Cash Balance                      | 11.75   | 7.90   | 11.04  | 77.22   | 11.72   | 3.75   | 138.47  | 34.87  | 19.17   | 4.53        | 15.71  | 18.21      | 17.24   | 20.48   |
|                    | Nepalese Notes & Coins               | 11.75   | 7.90   | 11.03  | 77.22   | 11.72   | 3.75   | 138.26  | 34.75  | 19.17   | 4.53        | 15.71  | 18.21      | 17.24   | 20.48   |
|                    | Foreign Currency                     |         |        | 0.01   |         |         |        | 0.22    | 0.12   |         |             |        |            | 0.14    |         |
|                    | b. Bank Balance                      | 12.29   | 20.09  | 75.77  | 220.03  | 32.49   | 3.91   | 140.32  | 33.59  | 0.60    | 12.13       | 228.99 | 52.96      | 22.38   | 50.21   |
|                    | 1. In Nepal Rastra Bank              |         | 0.09   |        | 201.47  | 24.35   |        | 134.27  | 21.00  | 0.60    | 0.10        | 14.05  | 52.96      | 21.08   | 49.40   |
|                    | Domestic Currency                    |         | 0.09   |        | 201.47  | 24.35   |        | 134.27  | 21.00  | 0.60    | 0.10        | 14.05  | 52.96      | 21.08   | 49.40   |
|                    | Foreign Currency                     |         |        |        |         |         |        |         |        |         |             |        |            |         |         |
|                    | 2. "A"Class Licensed Institution     | 12.11   | 20.00  | 42.89  | 18.48   | 8.08    | 3.91   | 3.68    | 12.58  |         | 12.03       | 176.42 |            | 1.19    | 0.52    |
|                    | Domestic Currency                    | 12.11   | 20.00  | 42.89  | 18.48   | 8.08    | 3.91   | 3.68    | 12.58  |         | 12.03       | 176.42 |            | 1.19    | 0.52    |
|                    | Foreign Currency                     |         |        |        |         |         |        |         |        |         |             |        |            |         |         |
|                    | 3. Other Financial Ins.              | 0.18    |        | 32.88  | 0.08    | 0.06    |        | 0.41    | 0.01   |         |             | 38.52  |            | 0.10    | 0.29    |
|                    | 4. In Foreign Banks                  |         |        |        |         |         |        | 1.96    |        |         |             |        |            |         |         |
|                    | c. Money at Call                     | 53.04   | 57.76  |        | 702.70  | 64.02   | 58.74  | 1158.16 | 94.03  | 277.10  | 52.29       |        | 197.60     | 35.59   | 163.60  |
|                    | Domestic Currency                    | 53.04   | 57.76  |        | 702.70  | 64.02   | 58.74  | 1157.50 | 94.03  | 277.10  | 52.29       |        | 197.60     | 35.59   | 163.60  |
|                    | Foreign Currency                     |         |        |        |         |         |        | 0.66    |        |         |             |        |            |         |         |
| 2                  | <b>INVESTMENT IN SECURITIES</b>      |         | 1.00   |        |         |         |        |         |        |         |             |        |            |         | 35.65   |
|                    | a. Govt Securities                   |         | 1.00   |        |         |         |        |         |        |         |             |        |            |         | 35.65   |
|                    | b. NRB Bond                          |         |        |        |         |         |        |         |        |         |             |        |            |         |         |
|                    | c. Govt. Non-Fin. Ins.               |         |        |        |         |         |        |         |        |         |             |        |            |         |         |
|                    | d. Other Non-Fin Ins.                |         |        |        |         |         |        |         |        |         |             |        |            |         |         |
|                    | e. Non Residents                     |         |        |        |         |         |        |         |        |         |             |        |            |         |         |
| 3                  | <b>SHARE &amp; OTHER INVESTMENT</b>  | 1.00    | 4.61   | 0.10   | 1.00    |         | 2.50   | 34.03   | 1.58   | 0.10    |             | 12.10  |            |         | 0.10    |
|                    | a. Interbank Lending                 |         |        |        |         |         |        | 23.03   |        |         |             |        |            |         |         |
|                    | b. Non Residents                     |         |        |        |         |         |        |         |        |         |             |        |            |         |         |
|                    | c. Others                            | 1.00    | 4.61   | 0.10   | 1.00    |         | 2.50   | 11.00   | 1.58   | 0.10    |             | 12.10  |            |         | 0.10    |
| 4                  | <b>LOANS &amp; ADVANCES</b>          | 176.62  | 300.68 | 301.26 | 3039.75 | 488.67  | 181.50 | 2352.90 | 327.91 | 655.63  | 181.90      | 373.09 | 735.10     | 244.58  | 905.08  |
|                    | a. Private Sector                    | 176.62  | 300.68 | 301.26 | 3039.75 | 486.90  | 181.50 | 2271.95 | 325.28 | 655.63  | 181.90      | 372.09 | 735.10     | 244.58  | 905.08  |
|                    | b. Financial Institutions            |         |        |        |         | 1.77    |        | 80.95   | 2.63   |         |             | 1.00   |            |         |         |
|                    | c. Government Organizations          |         |        |        |         |         |        |         |        |         |             |        |            |         |         |
| 5                  | <b>BILL PURCHASED</b>                |         |        |        |         |         |        |         |        |         |             |        |            |         |         |
|                    | a. Domestic Bills Purchased          |         |        |        |         |         |        |         |        |         |             |        |            |         |         |
|                    | b. Foreign Bills Purchased           |         |        |        |         |         |        |         |        |         |             |        |            |         |         |
|                    | c. Import Bills & Imports            |         |        |        |         |         |        |         |        |         |             |        |            |         |         |
| 6                  | <b>LOANS AGAINST COLLECTED BILLS</b> |         |        |        |         |         |        |         |        |         |             |        |            |         |         |
|                    | a. Against Domestic Bills            |         |        |        |         |         |        |         |        |         |             |        |            |         |         |
|                    | b. Against Foreign Bills             |         |        |        |         |         |        |         |        |         |             |        |            |         |         |
| 7                  | <b>FIXED ASSETS</b>                  | 7.05    | 14.46  | 6.20   | 36.20   | 13.85   | 6.69   | 109.43  | 9.33   | 21.08   | 3.86        | 17.82  | 20.29      | 4.79    | 17.22   |
| 8                  | <b>OTHER ASSETS</b>                  | 6.70    | 11.39  | 3.86   | 125.95  | 6.83    | 3.93   | 167.00  | 5.88   | 36.13   | 2.97        | 23.39  | 18.09      | 7.49    | 16.04   |
|                    | a. Accrued Interest:                 | 0.36    |        |        | 7.95    | 1.32    | 1.05   | 61.85   | 1.22   | 21.38   | 1.02        | 7.54   | 4.75       | 0.82    | 5.65    |
|                    | Financia                             |         |        |        |         |         |        | 0.39    |        |         |             |        |            |         |         |
|                    | Government Enterprises               |         |        |        |         |         |        | 0.02    |        | 3.37    |             |        |            |         | 0.88    |
|                    | Private Sector                       | 0.36    |        |        | 7.95    | 1.32    | 1.05   | 61.45   | 1.22   | 18.01   | 1.02        | 7.54   | 4.75       | 0.82    | 4.77    |
|                    | b. Staff Loans / Adv.                | 1.81    | 0.82   | 0.64   | 19.49   | 3.46    | 0.66   | 49.90   | 0.19   | 1.04    | 0.17        | 9.83   | 0.08       | 0.29    |         |
|                    | c. Sundry Debtors                    | 0.93    | 8.09   | 0.17   |         | 1.05    | 0.00   | 6.45    | 0.19   | 7.22    | 0.44        | 3.02   | 2.87       | 1.72    | 0.92    |
|                    | d. Cash In Transit                   |         |        |        |         |         |        |         |        |         |             |        |            |         |         |
|                    | e. Others                            | 3.60    | 2.48   | 3.06   | 98.51   | 1.00    | 2.22   | 48.80   | 4.28   | 6.49    | 1.35        | 3.01   | 10.39      | 4.66    | 9.47    |
| 9                  | <b>Expenses not Written off</b>      | 0.69    | 0.41   |        |         |         | 0.37   | 0.68    | 0.23   |         | 0.06        |        |            |         |         |
| 10                 | <b>Non Banking Assets</b>            |         |        |        |         |         |        | 110.73  |        |         |             | 18.25  |            |         |         |
| 11                 | <b>Reconciliation Account</b>        |         |        |        |         |         | 17.66  |         | 1.54   | 11.92   |             |        |            |         |         |
| 12                 | <b>Profit &amp; Loss A/c</b>         |         |        |        |         |         |        | 199.05  |        |         |             | 30.55  |            |         |         |
|                    |                                      |         |        |        |         |         |        |         |        |         |             |        |            |         |         |

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

| S.N.               | Bank Name                            | Vibor   | Gaumukhi | Repthveri | Consumer | Khadbari | Tourism | Mission | Surya  | Mt. Makalu | Sindhu | Sahara | Social  | Community | Cosmos |
|--------------------|--------------------------------------|---------|----------|-----------|----------|----------|---------|---------|--------|------------|--------|--------|---------|-----------|--------|
| <b>Liabilities</b> |                                      | 0.00    | 0.00     |           |          |          | 0.00    |         | 0.00   | 0.00       | 0.00   | 0.00   | 0.00    | 0.00      | 0.00   |
| 1                  | <b>CAPITAL FUND</b>                  | 732.37  | 25.74    | 75.35     | 219.19   | 51.33    | 687.25  | 71.22   | 12.20  | 14.94      | 46.86  | 12.54  | 258.22  | 60.74     | 14.44  |
|                    | a. Paid-up Capital                   | 916.77  | 28.00    | 75.01     | 200.00   | 50.00    | 640.00  | 70.00   | 15.00  | 14.00      | 51.00  | 14.00  | 382.65  | 70.00     | 17.50  |
|                    | b. Calls in Advance                  |         |          |           |          |          |         |         |        |            |        |        |         |           | 4.13   |
|                    | c. Proposed Bonus Share              |         |          |           |          |          |         |         |        |            |        |        |         |           |        |
|                    | d. General Reserves                  | 41.76   | 0.26     | 0.30      | 3.84     | 1.15     | 16.89   | 1.07    |        |            | -4.14  | -1.54  | 2.15    |           |        |
|                    | e. Share Premium                     |         |          |           |          |          |         |         |        |            |        |        |         |           |        |
|                    | f. Retained Earning                  | -264.99 | -2.52    | -0.32     | 15.35    |          | 25.75   | 0.15    | -2.80  | 0.94       |        |        | -126.59 | -10.17    | -7.19  |
|                    | g. Others Reserves Fund              | 38.83   |          | 0.36      |          | 0.17     | 4.61    |         |        |            |        | 0.07   |         | 0.91      |        |
| 2                  | <b>BORROWINGS</b>                    |         | 3.00     |           | 50.00    |          | 126.74  | 9.42    |        |            |        |        |         |           | 5.25   |
|                    | a. NRB                               |         |          |           |          |          |         |         |        |            |        |        |         |           |        |
|                    | b. Interbank Borrowing               |         |          |           | 50.00    |          | 125.16  |         |        |            |        |        |         |           |        |
|                    | c. Foreign Banks and Fin. Ins.       |         |          |           |          |          |         |         |        |            |        |        |         |           |        |
|                    | d. Other Financial Ins.              |         | 3.00     |           |          |          | 1.58    | 9.42    |        |            |        |        |         |           | 5.25   |
|                    | e. Bonds and Securities              |         |          |           |          |          |         |         |        |            |        |        |         |           |        |
| 3                  | <b>DEPOSITS</b>                      | 2651.90 | 256.37   | 236.52    | 642.40   | 109.46   | 2733.41 | 819.70  | 129.84 | 74.33      | 623.35 | 134.55 | 574.71  | 505.41    | 141.14 |
|                    | a. Current                           | 44.83   | 1.72     | 2.24      | 4.99     | 2.85     | 114.66  | 2.33    | 5.88   | 0.04       |        | 3.55   | 1.10    | 9.66      |        |
|                    | Domestic                             | 44.83   | 1.72     | 2.24      | 4.99     | 2.85     | 104.67  | 2.33    | 5.88   | 0.04       |        | 3.55   | 1.10    | 9.66      |        |
|                    | Foreign                              |         |          |           |          |          | 9.99    |         |        |            |        |        |         |           |        |
|                    | b. Savings                           | 971.05  | 205.33   | 146.27    | 314.36   | 77.14    | 1155.33 | 454.89  | 63.39  | 63.14      | 327.15 | 97.40  | 100.33  | 213.42    | 127.24 |
|                    | Domestic                             | 971.05  | 205.33   | 146.27    | 314.36   | 77.14    | 1155.11 | 454.89  | 63.39  | 63.14      | 327.15 | 97.40  | 100.33  | 213.42    | 127.24 |
|                    | Foreign                              |         |          |           |          |          | 0.22    |         |        |            |        |        |         |           |        |
|                    | c. Fixed                             | 1412.30 | 21.25    | 75.36     | 265.48   | 25.55    | 853.23  | 227.96  | 51.50  | 5.28       | 105.15 | 12.13  | 125.16  | 152.05    | 13.90  |
|                    | Domestic                             | 1412.30 | 21.25    | 75.36     | 265.48   | 25.55    | 853.23  | 227.96  | 51.50  | 5.28       | 105.15 | 12.13  | 125.16  | 152.05    | 13.90  |
|                    | Foreign                              |         |          |           |          |          |         |         |        |            |        |        |         |           |        |
|                    | d. Call Deposits                     | 222.60  | 22.67    | 12.65     | 57.08    | 3.93     | 560.28  | 134.52  | 9.07   | 5.87       |        | 21.29  | 348.13  | 130.29    |        |
|                    | Domestic                             | 222.60  | 22.67    | 12.65     | 57.08    | 3.93     | 560.06  | 134.52  | 9.07   | 5.87       |        | 21.29  | 348.13  | 130.29    |        |
|                    | Foreign                              |         |          |           |          |          | 0.22    |         |        |            |        |        |         |           |        |
|                    | e. Others                            | 1.11    | 5.41     |           | 0.48     |          | 49.91   |         |        |            | 191.06 | 0.18   |         |           |        |
|                    | Domestic                             | 1.11    | 5.41     |           | 0.48     |          | 49.91   |         |        |            | 191.06 | 0.18   |         |           |        |
|                    | Foreign                              |         |          |           |          |          |         |         |        |            |        |        |         |           |        |
| 4                  | <b>Bills Payable</b>                 | 0.97    |          |           |          |          | 0.09    |         |        |            |        |        | 0.01    |           |        |
| 5                  | <b>Other Liabilities</b>             | 684.45  | 4.93     | 10.33     | 51.02    | 4.00     | 175.04  | 24.52   | 3.38   | 4.91       | 10.56  | 5.46   | 257.92  | 20.71     | 2.37   |
|                    | 1. Sundry Creditors                  | 0.54    | 0.05     | 1.08      | 4.40     | -1.84    | 0.04    |         | 1.81   | 0.12       | 1.13   |        |         |           | 0.44   |
|                    | 2. Loan Loss Provision               | 382.80  | 2.51     | 4.87      | 22.15    | 1.31     | 48.41   | 6.65    | 0.96   | 0.52       | 4.99   | 1.43   | 74.42   | 4.03      | 1.17   |
|                    | 3. Interest Suspense a/c             | 105.39  | 0.99     | 3.62      | 8.76     | 1.65     | 26.76   | 0.84    | 0.15   | 2.10       | 2.92   | 0.41   | 25.57   | 1.66      | 0.29   |
|                    | 4. Others                            | 195.72  | 1.37     | 0.76      | 15.71    | 2.89     | 99.84   | 17.03   | 0.46   | 2.17       | 1.52   | 3.62   | 157.93  | 15.03     | 0.46   |
| 6                  | <b>Reconciliation A/c</b>            |         | 18.97    | 18.20     |          |          |         |         |        |            |        |        |         |           |        |
| 7                  | <b>Profit &amp; Loss A/c</b>         |         | 4.59     | 2.40      | 7.75     | 2.48     | 61.73   | 7.90    | 1.20   | 1.86       | 9.77   | 4.58   |         | 0.65      | 1.68   |
|                    |                                      | 4069.69 | 313.60   | 342.81    | 970.36   | 167.28   | 3784.28 | 932.76  | 146.62 | 96.04      | 690.55 | 157.13 | 1090.86 | 587.51    | 164.88 |
| <b>Assets</b>      |                                      | 0.00    | 0.00     | 0.00      | 0.00     | 0.00     |         |         | 0.00   |            |        |        |         |           | 0.00   |
| 1                  | <b>LIQUID FUNDS</b>                  | 651.71  | 72.01    | 82.69     | 313.63   | 24.58    | 837.27  | 242.64  | 40.34  | 39.54      | 161.30 | 45.04  | 245.05  | 151.93    | 38.51  |
|                    | a. Cash Balance                      | 63.98   | 18.94    | 19.50     | 11.60    | 5.27     | 145.72  | 50.89   | 3.14   | 6.38       | 27.46  | 10.36  | 14.73   | 7.40      | 6.05   |
|                    | Nepalese Notes & Coins               | 63.98   | 18.77    | 19.50     | 11.60    | 5.27     | 120.43  | 50.89   | 3.14   | 6.38       | 26.80  | 10.36  | 14.73   | 7.40      | 6.05   |
|                    | Foreign Currency                     |         | 0.18     |           |          |          | 25.29   |         |        |            | 0.66   |        |         |           |        |
|                    | b. Bank Balance                      | 587.73  | 14.00    | 14.88     | 24.43    | 8.81     | 162.49  | 114.62  | 7.68   | 4.01       | 55.89  | 34.68  | 230.32  | 29.67     | 3.18   |
|                    | 1. In Nepal Rastra Bank              | 131.09  |          | 14.76     | 22.61    |          | 162.49  | 79.78   |        |            | 55.89  |        | 53.13   | 27.50     |        |
|                    | Domestic Currency                    | 131.09  |          | 14.76     | 22.61    |          | 159.57  | 79.78   |        |            | 55.89  |        | 53.13   | 27.50     |        |
|                    | Foreign Currency                     |         |          |           |          |          | 2.92    |         |        |            |        |        |         |           |        |
|                    | 2. "A"Class Licensed Institution     | 407.25  | 13.89    | 0.12      | 1.69     | 7.81     |         | 34.84   | 7.68   | 4.01       | 0.00   | 34.68  | 61.91   | 2.17      | 3.18   |
|                    | Domestic Currency                    | 407.25  | 13.89    | 0.12      | 1.69     | 7.81     |         | 34.84   | 7.68   | 4.01       | 0.00   | 34.68  | 61.91   | 2.17      | 3.18   |
|                    | Foreign Currency                     |         |          |           |          |          |         |         |        |            |        |        |         |           |        |
|                    | 3. Other Financial Ins.              | 49.39   | 0.11     |           | 0.12     | 1.01     |         |         |        | 0.00       |        |        | 115.28  |           |        |
|                    | 4. In Foreign Banks                  |         |          |           |          |          |         |         |        |            |        |        |         |           |        |
|                    | c. Money at Call                     | 39.07   | 48.32    | 277.60    | 10.49    | 529.05   | 77.13   | 29.51   | 29.15  | 77.95      |        |        |         | 114.87    | 29.28  |
|                    | Domestic Currency                    | 39.07   | 48.32    | 277.60    | 10.49    | 510.80   | 77.13   | 29.51   | 29.15  | 77.95      |        |        |         | 114.87    | 29.28  |
|                    | Foreign Currency                     |         |          |           |          |          | 18.25   |         |        |            |        |        |         |           |        |
| 2                  | <b>INVESTMENT IN SECURITIES</b>      | 116.72  |          |           |          |          | 80.00   |         |        |            |        |        |         |           |        |
|                    | a. Govt Securities                   | 116.72  |          |           |          |          | 80.00   |         |        |            |        |        |         |           |        |
|                    | b. NRB Bond                          |         |          |           |          |          |         |         |        |            |        |        |         |           |        |
|                    | c. Govt. Non-Fin. Ins.               |         |          |           |          |          |         |         |        |            |        |        |         |           |        |
|                    | d. Other Non-Fin Ins.                |         |          |           |          |          |         |         |        |            |        |        |         |           |        |
|                    | e. Non Residents                     |         |          |           |          |          |         |         |        |            |        |        |         |           |        |
| 3                  | <b>SHARE &amp; OTHER INVESTMENT</b>  | 210.49  |          |           |          |          |         |         |        |            |        |        | 63.01   |           |        |
|                    | a. Interbank Lending                 |         |          |           |          |          |         |         |        |            |        |        |         |           |        |
|                    | b. Non Residents                     |         |          |           |          |          |         |         |        |            |        |        |         |           |        |
|                    | c. Others                            | 210.49  |          |           |          |          |         |         |        |            |        |        | 63.01   |           |        |
| 4                  | <b>LOANS &amp; ADVANCES</b>          | 1709.83 | 211.72   | 227.85    | 608.45   | 131.30   | 2693.11 | 667.51  | 96.09  | 50.15      | 499.52 | 103.00 | 547.50  | 396.61    | 118.99 |
|                    | a. Private Sector                    | 1610.85 | 211.72   | 227.85    | 602.45   | 131.30   | 2693.11 | 667.51  | 96.09  | 50.15      | 499.52 | 103.00 | 539.51  | 396.61    | 118.99 |
|                    | b. Financial Institutions            | 58.98   |          |           | 6.00     |          |         |         |        |            |        |        | 7.99    |           |        |
|                    | c. Government Organizations          | 40.00   |          |           |          |          |         |         |        |            |        |        |         |           |        |
| 5                  | <b>BILL PURCHASED</b>                |         |          |           |          |          |         |         |        |            |        |        |         |           |        |
|                    | a. Domestic Bills Purchased          |         |          |           |          |          |         |         |        |            |        |        |         |           |        |
|                    | b. Foreign Bills Purchased           |         |          |           |          |          |         |         |        |            |        |        |         |           |        |
|                    | c. Import Bills & Imports            |         |          |           |          |          |         |         |        |            |        |        |         |           |        |
| 6                  | <b>LOANS AGAINST COLLECTED BILLS</b> |         |          |           |          |          |         |         |        |            |        |        |         |           |        |
|                    | a. Against Domestic Bills            |         |          |           |          |          |         |         |        |            |        |        |         |           |        |
|                    | b. Against Foreign Bills             |         |          |           |          |          |         |         |        |            |        |        |         |           |        |
| 7                  | <b>FIXED ASSETS</b>                  | 46.32   | 5.48     | 6.53      | 23.25    | 1.55     | 76.90   | 16.59   | 7.40   | 3.01       | 19.78  | 5.72   | 55.57   | 26.34     | 5.67   |
| 8                  | <b>OTHER ASSETS</b>                  | 1088.45 | 5.21     | 13.94     | 25.02    | 7.26     | 94.03   | 5.42    | 2.39   | 3.19       | 9.95   | 3.36   | 41.87   | 10.46     | 1.47   |
|                    | a. Accrued Interest:                 | 106.13  | 0.99     | 3.62      | 8.76     | 1.65     | 27.27   | 0.84    | 0.15   | 2.10       | 2.92   | 0.45   | 25.57   | 1.66      | 0.29   |
|                    | Financial                            |         |          |           |          |          | 0.15    |         |        |            |        | 0.09   |         |           |        |
|                    | Government Enterprises               | 0.74    |          |           |          |          | 0.51    |         |        |            |        |        |         |           |        |
|                    | Private Sector                       | 105.39  | 0.99     | 3.62      | 8.76     | 1.65     | 26.61   | 0.84    | 0.15   | 2.10       | 2.92   | 0.36   | 25.57   | 1.66      | 0.29   |
|                    | b. Staff Loans / Adv.                | 20.33   | 0.02     | 3.04      | 7.91     | 0.03     | 8.75    | 0.12    |        | 0.39       | 0.09   | 1.08   | 0.43    | 0.37      |        |
|                    | c. Sundry Debtors                    | 16.29   | 2.27     | 6.06      | 1.32     | 4.38     | 1.36    | 1.01    | 1.13   | 0.29       | 1.67   | 0.37   |         | 0.01      |        |
|                    | d. Cash In Transit                   |         |          |           |          |          | 0.95    |         |        |            |        |        |         |           |        |
|                    | e. Others                            | 945.69  | 1.93     | 1.21      | 7.03     | 1.20     | 55.68   | 3.44    | 1.11   | 0.80       | 6.64   | 1.15   | 14.84   | 8.38      | 0.80   |
| 9                  | <b>Expenses not Written off</b>      | 0.35    | 0.21     |           |          | 0.40     |         | 0.60    | 0.40   | 0.07       |        |        |         |           |        |
| 10                 | <b>Non Banking Assets</b>            | 50.42   |          |           |          |          |         |         |        |            |        |        | 104.35  |           |        |
| 11                 | <b>Reconciliation Account</b>        | 0.00    | 18.97    | 11.81     |          | 2.20     |         |         |        | 0.06       |        |        |         |           | 0.24   |
| 12                 | <b>Profit &amp; Loss A/c</b>         | 195.39  |          |           |          |          | 2.97    |         |        |            |        |        | 33.52   | 2.16      |        |
|                    | <b>TOTAL ASSETS</b>                  | 4069.69 | 313.60   | 342.81    | 970.36   | 167      |         |         |        |            |        |        |         |           |        |

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

| S.N.               | Bank Name                            | Manaslu | Samatridhi | Ekata  | Kalinchowk | Kailash | Sajpa | Saptakoshi | Nepal Awaz | NFL     | NBC Capital | NNFL    | NSMFL    | Peoples | KFL    |
|--------------------|--------------------------------------|---------|------------|--------|------------|---------|-------|------------|------------|---------|-------------|---------|----------|---------|--------|
| <b>Liabilities</b> |                                      | 0.00    | 0.00       |        |            |         | 0.00  |            | 0.00       | 0.00    |             | 0.00    |          | 0.00    |        |
| 1                  | <b>CAPITAL FUND</b>                  | 81.66   | 73.48      | 60.58  | 51.41      | 858.90  | 14.00 | 60.00      | 227.10     | 90.44   | 306.22      | 816.25  | -311.84  | -188.26 | 184.73 |
|                    | a. Paid-up Capital                   | 84.00   | 70.00      | 60.00  | 51.00      | 707.62  | 14.00 | 60.00      | 176.10     | 135.80  | 233.56      | 647.48  | 2034.29  | 289.01  | 154.66 |
|                    | b. Calls in Advance                  |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
|                    | c. Proposed Bonus Share              |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
|                    | d. General Reserves                  |         | 1.33       | 0.12   | 0.02       | 129.87  |       |            | 49.10      | 40.00   | 77.86       | 139.95  | 58.80    | 26.20   | 29.74  |
|                    | e. Share Premium                     |         |            |        |            | 1.77    |       |            |            |         |             | 12.79   | 2.48     | 10.74   | 0.22   |
|                    | f. Retained Earning                  | -2.34   |            | 0.45   | 0.13       | 17.07   |       |            | 1.30       | -118.53 | -8.30       | 9.67    | -2416.70 | -515.80 | 0.11   |
|                    | g. Others Reserves Fund              |         | 2.15       | 0.01   | 0.26       | 2.58    |       |            | 0.60       | 33.16   | 3.09        | 6.35    | 9.29     | 1.60    |        |
| 2                  | <b>BORROWINGS</b>                    |         | 14.24      |        |            |         |       |            |            |         |             |         | 45.91    | 5.10    |        |
|                    | a. NRB                               |         | 9.24       |        |            |         |       |            |            |         |             |         |          |         |        |
|                    | b. Interbank Borrowing               |         |            |        |            |         |       |            |            |         |             |         | 45.91    | 5.10    |        |
|                    | c. Foreign Banks and Fin. Ins.       |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
|                    | d. Other Financial Ins.              |         | 5.00       |        |            |         |       |            |            |         |             |         |          |         |        |
|                    | e. Bonds and Securities              |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
| 3                  | <b>DEPOSITS</b>                      | 432.28  | 248.92     | 697.17 | 103.03     | 5755.83 | 43.29 | 70.89      | 461.80     | 466.76  | 1901.60     | 3650.45 | 1611.40  | 159.90  | 454.52 |
|                    | a. Current                           | 2.37    | 3.43       | 12.76  | 0.87       | 64.92   | 3.25  | 4.16       |            |         | 5.41        |         |          |         |        |
|                    | Domestic                             | 2.37    | 3.43       | 12.76  | 0.87       | 64.92   | 3.25  | 4.16       |            |         | 5.41        |         |          |         |        |
|                    | Foreign                              |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
|                    | b. Savings                           | 212.04  | 115.58     | 356.24 | 32.27      | 2156.93 | 26.99 | 28.22      | 112.20     | 104.69  | 453.85      | 1578.11 | 347.42   | 34.94   | 111.04 |
|                    | Domestic                             | 212.04  | 115.58     | 356.24 | 32.27      | 2156.93 | 26.99 | 28.22      | 112.20     | 104.69  | 453.85      | 1578.11 | 347.42   | 34.94   | 111.04 |
|                    | Foreign                              |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
|                    | c. Fixed                             | 91.76   | 51.18      | 111.80 | 29.14      | 2232.30 | 12.71 | 13.68      | 307.10     | 359.12  | 1013.96     | 1968.29 | 48.05    | 122.55  | 338.72 |
|                    | Domestic                             | 91.76   | 51.18      | 111.80 | 10.00      | 2232.30 | 12.71 | 13.68      | 307.10     | 359.12  | 1013.96     | 1968.29 | 48.05    | 122.55  | 338.72 |
|                    | Foreign                              |         |            |        | 19.14      |         |       |            |            |         |             |         |          |         |        |
|                    | d. Call Deposits                     | 126.10  | 78.63      | 215.54 | 40.76      | 1301.68 | 0.01  | 24.83      |            |         | 428.38      |         | 467.39   |         |        |
|                    | Domestic                             | 126.10  | 78.63      | 215.54 | 40.76      | 1301.68 | 0.01  | 24.83      |            |         | 428.38      |         | 467.39   |         |        |
|                    | Foreign                              |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
|                    | e. Others                            |         | 0.10       | 0.82   |            | 0.00    | 0.32  |            | 42.50      | 2.95    |             | 104.05  | 748.53   | 2.41    | 4.76   |
|                    | Domestic                             |         | 0.10       | 0.82   |            | 0.00    | 0.32  |            | 42.50      | 2.95    |             | 104.05  | 748.53   | 2.41    | 4.76   |
|                    | Foreign                              |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
| 4                  | <b>Bills Payable</b>                 |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
| 5                  | <b>Other Liabilities</b>             | 9.31    | 7.20       | 11.24  | 3.84       | 348.11  | 0.86  | 2.00       | 69.00      | 353.75  | 429.47      | 413.44  | 4200.52  | 474.05  | 35.90  |
|                    | 1. Sundry Creditors                  | 2.80    | 0.60       | 0.87   |            | 9.34    | 0.43  | 0.34       | 20.50      | 23.65   | 32.09       | 13.32   | 88.85    | 9.63    | 0.68   |
|                    | 2. Loan Loss Provision               | 3.79    | 0.01       | 5.46   | 0.94       | 130.70  | 0.34  | 0.56       | 13.30      | 147.81  | 111.94      | 148.72  | 2831.93  | 374.69  | 13.59  |
|                    | 3. Interest Suspense a/c             | 0.73    |            | 0.70   | 0.20       | 60.07   | 0.04  |            | 14.50      | 64.67   | 133.50      | 76.22   | 1078.28  | 85.07   | 5.23   |
|                    | 4. Others                            | 2.00    | 6.60       | 4.21   | 2.70       | 148.00  | 0.06  | 1.11       | 20.70      | 117.62  | 151.94      | 175.18  | 201.46   | 4.67    | 16.40  |
| 6                  | <b>Reconciliation A/c</b>            |         |            | 0.03   |            |         |       |            |            | 0.37    |             |         | 5.61     |         |        |
| 7                  | <b>Profit &amp; Loss A/c</b>         | 1.22    | 1.71       | 10.23  | 0.72       | 80.69   |       |            | 10.30      | 23.92   |             | 52.35   |          | 259.45  | 0.56   |
|                    |                                      | 524.47  | 345.54     | 779.24 | 159.00     | 7043.53 | 58.16 | 132.89     | 768.20     | 935.23  | 2637.29     | 4932.49 | 5551.60  | 710.24  | 675.70 |
| <b>Assets</b>      |                                      | 0.00    | 0.00       | 0.00   | 0.00       |         |       |            |            | 0.00    | 0.00        |         | 0.00     |         | 0.00   |
| 1                  | <b>LIQUID FUNDS</b>                  | 113.90  | 105.16     | 209.14 | 57.85      | 1041.82 | 13.95 | 71.29      | 284.60     | 58.10   | 1219.37     | 801.00  | 204.25   | 103.52  | 175.98 |
|                    | a. Cash Balance                      | 13.98   | 15.17      | 22.41  | 4.54       | 128.62  | 2.25  | 1.16       | 0.80       | 3.27    | 4.01        | 41.69   | 5.61     | 3.38    | 3.56   |
|                    | Nepalese Notes & Coins               | 13.97   | 15.17      | 22.41  | 4.54       | 128.15  | 2.25  | 1.16       | 0.80       | 3.22    | 4.01        | 41.69   | 5.61     | 3.38    | 3.56   |
|                    | Foreign Currency                     | 0.01    |            |        |            | 0.47    |       |            |            | 0.05    |             |         |          |         |        |
|                    | b. Bank Balance                      | 27.25   | 17.71      | 186.74 | 5.71       | 340.22  | 11.70 | 70.13      | 244.10     | 54.84   | 1215.35     | 759.31  | 182.63   | 69.23   | 31.80  |
|                    | 1. In Nepal Rastra Bank              |         | 0.10       | 39.16  |            | 323.70  |       | 3.51       | 12.00      | 9.72    | 31.01       | 78.55   | 155.66   | 67.28   | 30.37  |
|                    | Domestic Currency                    |         | 0.10       | 39.16  |            | 323.70  |       | 3.51       | 12.00      | 9.72    | 31.01       | 78.55   | 155.66   | 67.28   | 30.37  |
|                    | Foreign Currency                     |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
|                    | 2. "A"Class Licensed Institution     | 27.25   | 17.57      | 68.49  | 5.71       | 16.52   | 11.70 | 65.91      | 167.80     | 42.45   | 1070.42     | 677.69  | 8.70     | 1.95    |        |
|                    | Domestic Currency                    | 27.25   | 17.57      | 68.49  | 5.71       | 16.52   | 11.70 | 65.91      | 167.80     | 42.45   | 1070.42     | 677.69  | 8.70     | 1.95    |        |
|                    | Foreign Currency                     |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
|                    | 3. Other Financial Ins.              |         | 0.04       | 79.08  |            |         |       | 0.71       | 64.30      | 2.66    | 113.92      | 3.07    | 18.27    |         | 1.42   |
|                    | 4. In Foreign Banks                  |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
|                    | c. Money at Call                     | 72.67   | 72.27      |        | 47.60      | 572.98  |       |            | 39.70      |         |             |         | 16.01    | 30.90   | 140.62 |
|                    | Domestic Currency                    | 72.67   | 72.27      |        | 47.60      | 572.98  |       |            | 39.70      |         |             |         | 16.01    | 30.90   | 140.62 |
|                    | Foreign Currency                     |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
| 2                  | <b>INVESTMENT IN SECURITIES</b>      |         | 0.56       |        |            | 325.60  |       |            | 25.00      | 24.95   | 20.27       | 136.32  | 10.91    |         |        |
|                    | a. Govt Securities                   |         | 0.56       |        |            | 325.60  |       |            | 25.00      | 24.95   | 20.27       | 136.32  | 10.91    |         |        |
|                    | b. NRB Bond                          |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
|                    | c. Govt. Non-Fin. Ins.               |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
|                    | d. Other Non-Fin Ins.                |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
|                    | e. Non Residents                     |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
| 3                  | <b>SHARE &amp; OTHER INVESTMENT</b>  |         | 1.50       |        |            | 111.35  |       |            | 8.40       | 38.03   | 70.17       | 50.19   | 107.42   | 4.50    | 10.37  |
|                    | a. Interbank Lending                 |         |            |        |            |         |       |            |            |         |             |         | 28.00    |         |        |
|                    | b. Non Residents                     |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
|                    | c. Others                            |         | 1.50       |        |            | 111.35  |       |            | 8.40       | 38.03   | 70.17       | 50.19   | 79.42    | 4.50    | 10.37  |
| 4                  | <b>LOANS &amp; ADVANCES</b>          | 378.63  | 216.36     | 546.31 | 90.71      | 5224.45 | 34.23 | 55.56      | 395.30     | 564.95  | 918.19      | 3562.05 | 3029.13  | 391.92  | 422.77 |
|                    | a. Private Sector                    | 378.63  | 216.36     | 546.31 | 90.71      | 5224.45 | 15.03 | 55.56      | 395.30     | 564.95  | 918.19      | 3562.05 | 2991.13  | 391.92  | 422.77 |
|                    | b. Financial Institutions            |         |            |        |            |         | 19.20 |            |            |         |             |         | 38.00    |         |        |
|                    | c. Government Organizations          |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
| 5                  | <b>BILL PURCHASED</b>                |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
|                    | a. Domestic Bills Purchased          |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
|                    | b. Foreign Bills Purchased           |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
|                    | c. Import Bills & Imports            |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
| 6                  | <b>LOANS AGAINST COLLECTED BILLS</b> |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
|                    | a. Against Domestic Bills            |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
|                    | b. Against Foreign Bills             |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
| 7                  | <b>FIXED ASSETS</b>                  | 20.25   | 17.00      | 18.13  | 9.53       | 132.61  | 4.44  | 4.37       | 5.70       | 14.09   | 43.96       | 112.21  | 152.41   | 117.65  | 51.18  |
| 8                  | <b>OTHER ASSETS</b>                  | 11.54   | 4.96       | 5.66   | 0.92       | 205.33  | 2.76  | 0.38       | 49.20      | 198.12  | 174.95      | 263.46  | 1864.30  | 92.67   | 14.02  |
|                    | a. Accrued Interest:                 | 0.73    |            | 0.70   | 0.20       | 64.70   | 0.04  |            | 20.00      | 65.40   | 133.99      | 88.91   | 1075.53  | 85.07   | 5.23   |
|                    | Financial                            |         |            |        |            | 30.64   | 0.00  |            | 1.20       |         |             |         |          |         |        |
|                    | Government Enterprises               | 0.73    |            |        |            | 4.63    |       |            |            | 0.73    | 0.49        | 12.69   |          |         |        |
|                    | Private Sector                       |         |            | 0.70   | 0.20       | 29.43   | 0.03  |            | 18.80      | 64.67   | 133.50      | 76.22   | 1075.53  | 85.07   | 5.23   |
|                    | b. Staff Loans / Adv.                | 4.38    | 0.01       |        |            | 11.67   | 0.52  |            | 18.50      | 0.00    | 0.43        | 20.12   | 3.73     |         | 0.10   |
|                    | c. Sundry Debtors                    | 5.60    | 0.93       |        |            | 84.28   | 1.56  |            | 3.40       | 47.70   | 11.16       | 12.91   | 598.67   | 0.89    | 5.31   |
|                    | d. Cash In Transit                   |         |            |        |            |         |       |            |            |         |             |         |          |         |        |
|                    | e. Others                            | 0.83    | 4.02       | 4.96   | 0.72       | 44.68   | 0.65  | 0.38       | 7.30       | 85.02   | 29.37       | 141.52  | 186.37   | 6.71    | 3.38   |
| 9                  | <b>Expenses not Written off</b>      |         |            |        |            | 2.37    | 0.50  | 0.44       |            |         |             |         | 3.27     |         | 1.20   |
| 10                 | <b>Non Banking Assets</b>            |         |            |        |            |         |       |            |            | 10.54   | 104.46      | 3.97    | 1.19     |         | 0.19   |
| 11                 | <b>Reconciliation Account</b>        | 0.15    |            |        |            |         |       |            |            |         |             |         |          |         |        |
| 12                 | <b>Profit &amp; Loss A/c</b>         |         |            |        |            |         |       |            |            |         |             |         |          |         |        |

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

| S.N.               | Bank Name                            | Himalaya | Union   | Gorkha | PFCL    | NHMFL   | Goodwill | SFL     | SIFCL   | Lumbini | YFL     | ILFCO   | Maharaja | Lalitpur | United FC |
|--------------------|--------------------------------------|----------|---------|--------|---------|---------|----------|---------|---------|---------|---------|---------|----------|----------|-----------|
| <b>Liabilities</b> |                                      |          |         |        | 0.00    | 0.00    | 0.00     | 0.00    | 0.00    |         |         |         |          |          | 0.00      |
| 1                  | <b>CAPITAL FUND</b>                  |          | 216.76  |        | 310.42  | 280.97  | 346.45   | 225.53  | 218.20  | 475.58  | 236.19  | 2180.86 | 486.43   | 140.27   | 410.02    |
|                    | a. Paid-up Capital                   |          | 176.58  |        | 235.64  | 220.30  | 310.50   | 181.00  | 160.00  | 294.94  | 201.96  | 2008.80 | 420.00   | 187.95   | 350.80    |
|                    | b. Calls in Advance                  |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
|                    | c. Proposed Bonus Share              |          |         |        |         |         |          |         |         | 102.25  |         |         |          |          |           |
|                    | d. General Reserves                  |          | 33.96   |        | 66.46   | 50.87   | 30.56    | 42.45   | 56.85   |         | 33.50   | 167.26  | 65.43    | 59.72    | 54.85     |
|                    | e. Share Premium                     |          |         |        |         | 0.22    |          |         |         |         |         | 3.59    |          |          | 1.49      |
|                    | f. Retained Earning                  |          | 1.60    |        | 6.31    | 4.42    | 5.39     | 2.02    | 1.34    | 45.61   | 0.73    | 0.18    | 1.00     | -241.15  | 1.16      |
|                    | g. Others Reserves Fund              |          | 4.62    |        | 2.00    | 5.17    |          | 0.05    |         | 32.78   |         | 1.02    |          | 133.75   | 1.72      |
| 2                  | <b>BORROWINGS</b>                    |          |         |        |         |         | 45.00    |         |         |         |         |         |          |          |           |
|                    | a. NRB                               |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
|                    | b. Interbank Borrowing               |          |         |        |         |         | 45.00    |         |         |         |         |         |          |          |           |
|                    | c. Foreign Banks and Fin. Ins.       |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
|                    | d. Other Financial Ins.              |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
|                    | e. Bonds and Securities              |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
| 3                  | <b>DEPOSITS</b>                      |          | 1041.95 |        | 1978.52 | 1527.40 | 2134.73  | 1274.96 | 1494.33 | 1663.28 | 1569.79 | 1243.75 | 2750.43  | 1280.20  | 2648.26   |
|                    | a. Current                           |          | 9.12    |        |         |         |          |         |         |         |         | 8.65    | 1.00     |          |           |
|                    | Domestic                             |          | 9.12    |        |         |         |          |         |         |         |         | 8.65    | 1.00     |          |           |
|                    | Foreign                              |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
|                    | b. Savings                           |          | 256.95  |        | 877.71  | 156.09  | 1007.60  | 600.44  | 476.04  | 664.75  | 590.72  | 358.41  | 1175.18  | 432.14   | 1224.49   |
|                    | Domestic                             |          | 256.95  |        | 877.71  | 156.09  | 1007.60  | 600.44  | 476.04  | 664.75  | 590.72  | 358.41  | 1175.18  | 432.14   | 1224.49   |
|                    | Foreign                              |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
|                    | c. Fixed                             |          | 692.74  |        | 1100.81 | 1153.52 | 1121.25  | 672.62  | 1018.29 | 997.55  | 818.15  | 786.57  | 1354.99  | 839.52   | 1423.76   |
|                    | Domestic                             |          | 692.74  |        | 1100.81 | 1153.52 | 1121.25  | 672.62  | 1018.29 | 997.55  | 818.15  | 786.57  | 1354.99  | 839.52   | 1423.76   |
|                    | Foreign                              |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
|                    | d. Call Deposits                     |          | 43.61   |        |         |         |          |         |         |         |         | 75.24   | 194.40   |          |           |
|                    | Domestic                             |          | 43.61   |        |         |         |          |         |         |         |         | 75.24   | 194.40   |          |           |
|                    | Foreign                              |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
|                    | e. Others                            |          | 39.53   |        |         | 217.79  | 5.88     | 1.90    |         | 0.97    | 160.92  | 14.88   | 24.86    | 8.54     |           |
|                    | Domestic                             |          | 39.53   |        |         | 217.79  | 5.88     | 1.90    |         | 0.97    | 160.92  | 14.88   | 24.86    | 8.54     |           |
|                    | Foreign                              |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
| 4                  | <b>Bills Payable</b>                 |          | 0.01    |        |         |         |          |         |         |         |         |         |          |          |           |
| 5                  | <b>Other Liabilities</b>             |          | 165.13  |        | 300.15  | 324.69  | 141.74   | 69.72   | 81.60   | 255.61  | 164.96  | 567.12  | 124.19   | 647.41   | 122.49    |
|                    | 1. Sundry Creditors                  |          | 0.75    |        | 9.02    |         | 12.41    | 5.38    | 5.50    | 9.06    | 4.79    | 75.50   | 19.08    | 0.78     | 17.54     |
|                    | 2. Loan Loss Provision               |          | 100.18  |        | 69.41   | 75.85   | 31.74    | 14.64   | 15.78   | 80.84   | 71.68   | 224.62  | 43.41    | 321.37   | 61.29     |
|                    | 3. Interest Suspense a/c             |          | 32.15   |        | 51.41   | 85.31   | 34.59    | 19.17   | 7.97    | 118.32  | 25.37   | 161.40  | 11.17    | 275.87   | 27.37     |
|                    | 4. Others                            |          | 32.06   |        | 170.30  | 163.53  | 63.01    | 30.53   | 52.35   | 47.39   | 63.12   | 105.59  | 50.53    | 49.39    | 16.29     |
| 6                  | <b>Reconciliation A/c</b>            |          |         |        |         |         |          |         |         | -3.00   |         |         |          | 6.50     | 454.88    |
| 7                  | <b>Profit &amp; Loss A/c</b>         |          |         |        | 13.40   | 0.48    | 14.62    | 22.33   | 23.02   |         | 16.99   | 69.70   | 50.49    | 38.21    | 38.57     |
|                    | <b>TOTAL LIABILITIES</b>             |          | 1423.85 |        | 2602.49 | 2133.54 | 2682.54  | 1592.53 | 1817.14 | 2391.48 | 1987.92 | 4061.43 | 3411.54  | 2112.60  | 3674.21   |
| <b>Assets</b>      |                                      |          |         |        |         |         |          | 0.00    |         | 0.00    | 0.00    | 0.00    | 0.00     |          | 0.00      |
| 1                  | <b>LIQUID FUNDS</b>                  |          | 357.75  |        | 545.91  | 309.15  | 328.06   | 417.15  | 354.26  | 633.93  | 413.51  | 1026.78 | 797.29   | 94.96    | 599.19    |
|                    | a. Cash Balance                      |          | 3.55    |        | 30.08   | 7.86    | 60.25    | 11.88   | 18.44   | 5.25    | 16.60   | 13.69   | 21.82    | 4.79     | 43.82     |
|                    | Nepalese Notes & Coins               |          | 3.55    |        | 30.08   | 7.86    | 60.25    | 11.88   | 18.44   | 5.25    | 16.60   | 13.69   | 21.82    | 4.79     | 43.82     |
|                    | Foreign Currency                     |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
|                    | b. Bank Balance                      |          | 78.52   |        | 515.82  | 66.29   | 267.80   | 405.27  | 335.82  | 34.04   | 55.64   | 1013.09 | 277.68   | 90.17    | 555.36    |
|                    | 1. In Nepal Rastra Bank              |          | 60.98   |        | 71.88   | 62.40   | 110.64   | 29.53   | 42.11   | 32.45   | 8.37    | 70.90   | 145.83   | 72.29    | 197.45    |
|                    | Domestic Currency                    |          | 60.98   |        | 71.88   | 62.40   | 110.64   | 29.53   | 42.11   | 32.45   | 8.37    | 70.90   | 145.83   | 72.29    | 197.45    |
|                    | Foreign Currency                     |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
|                    | 2. "A"Class Licensed Institution     |          | 17.41   |        | 443.95  | 3.66    | 157.16   | 162.14  | 228.72  | 1.59    | 47.20   | 911.26  | 131.83   | 17.88    | 350.55    |
|                    | Domestic Currency                    |          | 17.41   |        | 443.95  | 3.66    | 157.16   | 162.14  | 228.72  | 1.59    | 47.20   | 911.26  | 131.83   | 17.88    | 350.55    |
|                    | Foreign Currency                     |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
|                    | 3. Other Financial Ins.              |          | 0.13    |        |         | 0.24    |          | 213.60  | 64.99   |         | 0.07    | 30.93   | 0.02     |          | 7.36      |
|                    | 4. In Foreign Banks                  |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
|                    | c. Money at Call                     |          | 275.68  |        |         | 235.00  |          |         |         | 594.64  | 341.27  |         | 497.79   |          |           |
|                    | Domestic Currency                    |          | 275.68  |        |         | 235.00  |          |         |         | 594.64  | 341.27  |         | 497.79   |          |           |
|                    | Foreign Currency                     |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
| 2                  | <b>INVESTMENT IN SECURITIES</b>      |          | 39.95   |        | 94.47   | 119.06  | 40.00    | 45.29   | 83.63   | 41.94   | 167.05  | 141.47  | 0.05     | 62.50    |           |
|                    | a. Govt Securities                   |          | 39.95   |        | 42.90   | 119.06  | 40.00    | 45.29   | 83.63   | 41.94   | 167.05  | 141.47  | 0.05     | 62.50    |           |
|                    | b. NRB Bond                          |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
|                    | c. Govt. Non-Fin. Ins.               |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
|                    | d. Other Non-Fin Ins.                |          |         |        |         | 51.58   |          |         |         |         |         |         |          |          |           |
|                    | e. Non Residents                     |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
| 3                  | <b>SHARE &amp; OTHER INVESTMENT</b>  |          | 8.64    |        | 7.97    | 18.08   | 117.70   | 2.61    | 0.30    | 44.08   | 5.20    | 51.26   | 11.38    | 15.16    | 7.53      |
|                    | a. Interbank Lending                 |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
|                    | b. Non Residents                     |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
|                    | c. Others                            |          | 8.64    |        | 7.97    | 18.08   | 117.70   | 2.61    | 0.30    | 44.08   | 5.20    | 51.26   | 11.38    | 15.16    | 7.53      |
| 4                  | <b>LOANS &amp; ADVANCES</b>          |          | 830.69  |        | 1829.95 | 1377.12 | 1750.35  | 1058.76 | 1266.13 | 1446.39 | 1431.27 | 2505.79 | 2348.68  | 1455.41  | 2416.50   |
|                    | a. Private Sector                    |          | 830.69  |        | 1829.95 | 1377.12 | 1750.35  | 1058.76 | 1266.13 | 1446.39 | 1431.27 | 2450.79 | 2308.68  | 1455.41  | 2416.50   |
|                    | b. Financial Institutions            |          |         |        |         |         |          |         |         |         |         | 55.00   | 40.00    |          |           |
|                    | c. Government Organizations          |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
| 5                  | <b>BILL PURCHASED</b>                |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
|                    | a. Domestic Bills Purchased          |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
|                    | b. Foreign Bills Purchased           |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
|                    | c. Import Bills & Imports            |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
| 6                  | <b>LOANS AGAINST COLLECTED BILLS</b> |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
|                    | a. Against Domestic Bills            |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
|                    | b. Against Foreign Bills             |          |         |        |         |         |          |         |         |         |         |         |          |          |           |
| 7                  | <b>FIXED ASSETS</b>                  |          | 34.74   |        | 47.17   | 131.41  | 257.56   | 26.25   | 124.52  | 11.30   | 36.94   | 57.11   | 31.99    | 50.92    | 77.06     |
| 8                  | <b>OTHER ASSETS</b>                  |          | 71.20   |        | 167.70  | 201.89  | 96.44    | 47.21   | 25.21   | 164.12  | 48.67   | 221.17  | 71.29    | 447.42   | 52.74     |
|                    | a. Accrued Interest:                 |          | 33.29   |        | 53.25   | 90.39   | 34.59    | 18.89   | 8.45    | 118.32  | 30.12   | 168.23  | 11.17    | 275.87   | 29.42     |
|                    | Financial                            |          |         |        |         |         |          |         |         |         |         | 0.35    | 0.00     |          |           |
|                    | Government Enterprises               |          | 1.15    |        |         | 5.08    |          |         | 0.48    |         | 0.68    | 7.02    |          |          | 2.05      |
|                    | Private Sector                       |          | 32.15   |        | 53.25   | 85.31   | 34.59    | 18.89   | 7.97    | 118.32  | 29.45   | 160.87  | 11.17    | 275.87   | 27.37     |
|                    | b. Staff Loans / Adv.                |          | 9.58    |        | 8.51    | 9.15    | 1.91     | 9.77    | 0.97    | 0.96    | 1.82    |         | 6.12     | 14.51    | 2.32      |
|                    | c. Sundry Debtors                    |          | 19.52   |        | 3.66    |         | 0.29     | 9.38    | 3.83    | 0.00    | 1.92    | 22.85   | 15.12    | 1.06     | 16.52     |
|                    | d. Cash In Transit                   |          |         |        | 1.56    |         |          |         |         |         |         |         |          |          |           |
|                    | e. Others                            |          | 8.80    |        | 100.73  | 102.35  | 59.65    | 9.17    | 11.96   | 44.84   | 14.80   | 30.09   | 38.87    | 155.98   | 4.48      |
| 9                  | <b>Expenses not Written off</b>      |          | 2.48    |        |         |         | 13.37    |         |         |         |         | 32.24   | 7.48     |          | 2.55      |
| 10                 | <b>Non Banking Assets</b>            |          |         |        | 3.48    | 1.41    |          | 0.54    | 1.43    |         | 10.41   | 0.05    | 1.20     | 42.18    | 0.01      |
| 11                 | <b>Reconciliation Account</b>        |          |         |        | 0.32    |         |          |         |         |         |         |         | 0.76     | 6.50     | 456.13    |
| 12                 | <b>Profit &amp; Loss A/c</b>         |          | 78.40   |        |         |         |          |         |         | 8.05    |         |         |          |          |           |
|                    | <b>TOTAL ASSETS</b>                  |          | 1423.85 |        | 2602.49 | 2133.54 | 2682.54  | 1592.53 | 1817.14 | 2391.48 | 1987.92 | 4061.43 | 3411.54  | 2112.60  | 3674.21   |

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

| S.N.               | Bank Name                            | General | Progressive | Navadurga | Janaki  | Pokhara | Central | Premier | Arun    | Multipurpose | Synergy | Srijana | Om      | WMBFL   | CMBFL    |
|--------------------|--------------------------------------|---------|-------------|-----------|---------|---------|---------|---------|---------|--------------|---------|---------|---------|---------|----------|
| <b>Liabilities</b> |                                      | 0.00    |             | 0.00      | 0.00    | 0.00    | 0.00    |         | 0.00    |              |         |         | 0.00    |         | 0.00     |
| 1                  | <b>CAPITAL FUND</b>                  | 130.18  | 135.59      | 201.80    | 225.13  | 402.89  | 278.20  | 153.77  | 42.19   | 30.06        | 552.32  | 86.02   | 325.40  | 92.39   | -1567.19 |
|                    | a. Paid-up Capital                   | 132.23  | 120.00      | 179.38    | 146.25  | 312.00  | 168.36  | 127.01  | 150.00  | 25.00        | 474.41  | 28.00   | 271.43  | 181.98  | 935.07   |
|                    | b. Calls in Advance                  |         |             |           |         |         |         |         | 8.00    |              |         | 33.60   |         |         | 0.30     |
|                    | c. Proposed Bonus Share              |         |             |           |         |         |         |         |         |              |         |         |         |         |          |
|                    | d. General Reserves                  | 15.81   | 2.82        | 21.80     | 48.76   | 60.78   | 32.62   | 20.69   | 1.96    | 1.70         | 71.04   | 6.28    | 45.49   | 20.69   | 37.10    |
|                    | e. Share Premium                     | 0.23    | 4.84        |           |         | 4.32    | 0.12    | 0.43    |         |              | 0.52    |         |         | 1.36    | 2.61     |
|                    | f. Retained Earning                  | -23.64  | 6.40        | 0.43      | 30.12   | 25.80   | 67.88   | 5.64    | -117.77 | 2.40         | -16.49  | 18.15   | 7.76    | -111.94 | -2541.97 |
|                    | g. Others Reserves Fund              | 5.56    | 1.53        | 0.20      |         |         | 9.22    |         |         | 0.96         | 22.85   |         | 0.73    |         |          |
| 2                  | <b>BORROWINGS</b>                    |         |             |           |         |         |         |         |         |              |         |         |         | 38.10   | 38.35    |
|                    | a. NRB                               |         |             |           |         |         |         |         |         |              |         |         |         |         |          |
|                    | b. Interbank Borrowing               |         |             |           |         |         |         |         |         |              |         |         |         | 38.10   | 38.35    |
|                    | c. Foreign Banks and Fin. Ins.       |         |             |           |         |         |         |         |         |              |         |         |         |         |          |
|                    | d. Other Financial Ins.              |         |             |           |         |         |         |         |         |              |         |         |         |         |          |
|                    | e. Bonds and Securities              |         |             |           |         |         |         |         |         |              |         |         |         |         |          |
| 3                  | <b>DEPOSITS</b>                      | 439.75  | 173.99      | 1171.77   | 1026.63 | 1919.12 | 1572.64 | 992.25  | 181.93  | 71.98        | 2742.54 | 493.32  | 3652.08 | 533.10  | 1486.83  |
|                    | a. Current                           |         | 0.00        | 5.54      |         |         |         |         |         |              |         |         |         |         |          |
|                    | Domestic                             |         | 0.00        | 5.54      |         |         |         |         |         |              |         |         |         |         |          |
|                    | Foreign                              |         |             |           |         |         |         |         |         |              |         |         |         |         |          |
|                    | b. Savings                           | 114.30  | 85.69       | 429.45    | 361.76  | 1020.18 | 607.01  | 431.04  | 54.01   | 18.76        | 1385.19 | 389.36  | 1762.36 | 234.72  | 362.13   |
|                    | Domestic                             | 114.30  | 85.69       | 429.45    | 361.76  | 1020.18 | 607.01  | 431.04  | 54.01   | 18.76        | 1385.19 | 389.36  | 1762.36 | 234.72  | 362.13   |
|                    | Foreign                              |         |             |           |         |         |         |         |         |              |         |         |         |         |          |
|                    | c. Fixed                             | 325.45  | 88.30       | 678.02    | 645.38  | 898.95  | 965.62  | 471.09  | 76.98   | 53.22        | 1337.98 | 96.61   | 1889.72 | 298.38  | 112.95   |
|                    | Domestic                             | 325.45  | 88.30       | 678.02    | 645.38  | 898.95  | 965.62  | 471.09  | 76.98   |              | 1337.98 | 96.61   | 1889.72 | 298.38  | 112.95   |
|                    | Foreign                              |         |             |           |         |         |         |         |         | 53.22        |         |         |         |         |          |
|                    | d. Call Deposits                     |         | 0.00        | 58.75     |         |         |         |         |         |              |         |         |         |         |          |
|                    | Domestic                             |         | 0.00        | 58.75     |         |         |         |         |         |              |         |         |         |         |          |
|                    | Foreign                              |         |             |           |         |         |         |         |         |              |         |         |         |         |          |
|                    | e. Others                            |         | 0.00        |           | 19.49   |         |         | 90.11   | 50.93   |              | 19.37   | 7.35    |         |         | 1011.75  |
|                    | Domestic                             |         | 0.00        |           | 19.49   |         |         | 90.11   | 50.93   |              | 19.37   | 7.35    |         |         | 1011.75  |
|                    | Foreign                              |         |             |           |         |         |         |         |         |              |         |         |         |         |          |
| 4                  | <b>Bills Payable</b>                 |         |             | 1.97      |         |         |         |         |         |              |         |         |         | 2.65    |          |
| 5                  | <b>Other Liabilities</b>             | 435.73  | 100.78      | 94.02     | 219.65  | 347.31  | 186.04  | 240.84  | 135.40  | 46.64        | 531.13  | 24.01   | 211.11  | 572.80  | 3229.14  |
|                    | 1. Sundry Creditors                  | 12.73   | 0.74        | 2.22      | 8.90    | 38.91   | 15.25   | 10.68   | 2.62    | 3.77         | 19.84   | 2.67    | 0.71    | 2.12    | 23.24    |
|                    | 2. Loan Loss Provision               | 308.68  | 73.39       | 21.18     | 53.91   | 93.02   | 65.65   | 59.58   | 79.46   | 14.11        | 217.96  | 4.59    | 39.27   | 359.77  | 2310.73  |
|                    | 3. Interest Suspense a/c             | 96.03   | 20.79       | 19.32     | 82.50   | 46.21   | 77.50   | 158.03  | 25.31   | 14.68        | 171.79  | 2.73    | 58.64   | 184.15  | 786.68   |
|                    | 4. Others                            | 18.29   | 5.86        | 51.30     | 74.34   | 169.17  | 27.64   | 12.55   | 28.01   | 14.07        | 121.54  | 14.03   | 112.50  | 26.77   | 108.49   |
| 6                  | <b>Reconciliation A/c</b>            | -0.49   |             |           |         |         |         |         | 5.24    |              |         |         |         |         |          |
| 7                  | <b>Profit &amp; Loss A/c</b>         |         |             | 17.69     | 50.38   |         |         |         |         | 1.60         |         | 17.28   | 19.85   |         | 251.22   |
|                    |                                      | 1005.17 | 410.36      | 1487.26   | 1521.79 | 2669.33 | 2036.87 | 1386.86 | 364.75  | 150.27       | 3825.99 | 620.63  | 4211.10 | 1236.40 | 3438.35  |
| <b>Assets</b>      |                                      | 0.00    |             | 0.00      | 0.00    |         |         | 0.00    |         | 0.00         | 0.00    |         | 0.00    |         | 0.00     |
| 1                  | <b>LIQUID FUNDS</b>                  | 42.84   | 163.82      | 350.61    | 441.83  | 768.28  | 535.96  | 156.34  | 50.88   | 16.72        | 822.14  | 122.96  | 823.81  | 11.22   | 80.71    |
|                    | a. Cash Balance                      | 9.58    | 2.79        | 10.41     | 1.20    | 10.43   | 11.63   | 17.57   | 3.26    | 3.46         | 39.68   | 18.88   | 45.63   | 3.40    | 1.21     |
|                    | Nepalese Notes & Coins               | 9.58    | 2.79        | 10.41     | 1.20    | 10.43   | 11.63   | 17.57   | 3.26    | 3.46         | 39.68   | 18.88   | 45.63   | 3.40    | 1.21     |
|                    | Foreign Currency                     |         |             |           |         |         |         |         |         |              |         |         |         |         |          |
|                    | b. Bank Balance                      | 33.26   | 161.02      | 340.20    | 23.68   | 104.03  | 75.76   | 138.76  | 47.62   | 13.25        | 782.46  | 18.59   | 778.19  | 7.82    | 79.50    |
|                    | 1. In Nepal Rastra Bank              | 13.90   | 11.82       | 97.03     | 22.55   | 104.03  | 70.11   | 57.21   | 13.40   |              | 73.77   | 9.70    | 98.98   | 0.13    | 11.04    |
|                    | Domestic Currency                    | 13.90   | 11.82       | 97.03     | 22.55   | 104.03  | 70.11   | 57.21   | 13.40   |              | 73.77   | 9.70    | 98.98   | 0.13    | 11.04    |
|                    | Foreign Currency                     |         |             |           |         |         |         |         |         |              |         |         |         |         |          |
|                    | 2. "A"Class Licensed Institution     | 18.43   | 91.55       | 133.97    | 1.13    |         | 5.64    | 80.91   | 32.19   | 13.25        | 441.03  | 8.89    | 605.40  | 0.93    | 10.21    |
|                    | Domestic Currency                    | 18.43   | 91.55       | 133.97    | 1.13    |         | 5.64    | 80.91   | 32.19   | 13.25        | 441.03  | 8.89    | 605.40  | 0.93    | 10.21    |
|                    | Foreign Currency                     |         |             |           |         |         |         |         |         |              |         |         |         |         |          |
|                    | 3. Other Financial Ins.              | 0.93    | 57.65       | 109.20    |         |         |         | 0.64    | 2.02    |              | 267.67  |         | 73.81   | 6.75    | 58.25    |
|                    | 4. In Foreign Banks                  |         |             |           |         |         |         |         |         |              |         |         |         |         |          |
|                    | c. Money at Call                     |         |             |           | 416.95  | 653.82  | 448.57  |         |         |              |         |         | 85.49   |         |          |
|                    | Domestic Currency                    |         |             |           | 416.95  | 653.82  | 448.57  |         |         |              |         |         | 85.49   |         |          |
|                    | Foreign Currency                     |         |             |           |         |         |         |         |         |              |         |         |         |         |          |
| 2                  | <b>INVESTMENT IN SECURITIES</b>      | 15.00   | 3.20        | 32.44     | 9.68    |         | 30.00   | 21.60   |         |              | 119.96  | 0.16    | 104.55  | 32.00   |          |
|                    | a. Govt Securities                   | 15.00   | 3.20        | 32.44     | 9.68    |         | 30.00   | 21.60   |         |              | 119.96  |         | 104.55  | 32.00   |          |
|                    | b. NRB Bond                          |         |             |           |         |         |         |         |         |              |         |         |         |         |          |
|                    | c. Govt. Non-Fin. Ins.               |         |             |           |         |         |         |         |         |              |         |         |         |         |          |
|                    | d. Other Non-Fin Ins.                |         |             |           |         |         |         |         |         |              |         |         |         |         |          |
|                    | e. Non Residents                     |         |             |           |         |         |         |         |         |              |         | 0.16    |         |         |          |
| 3                  | <b>SHARE &amp; OTHER INVESTMENT</b>  | 0.10    | 0.51        | 14.40     | 169.11  | 0.40    | 29.16   | 1.95    | 0.10    | 0.19         | 19.96   |         | 1.03    | 0.25    | 0.03     |
|                    | a. Interbank Lending                 |         |             | 8.00      |         |         |         |         |         |              |         |         |         |         |          |
|                    | b. Non Residents                     |         |             |           |         |         |         |         |         |              |         |         |         |         |          |
|                    | c. Others                            | 0.10    | 0.51        | 6.40      | 169.11  | 0.40    | 29.16   | 1.95    | 0.10    | 0.19         | 19.96   |         | 1.03    | 0.25    | 0.03     |
| 4                  | <b>LOANS &amp; ADVANCES</b>          | 592.38  | 143.67      | 953.74    | 773.51  | 1523.59 | 1223.21 | 936.00  | 203.09  | 106.83       | 2292.18 | 458.81  | 3118.61 | 714.26  | 2327.20  |
|                    | a. Private Sector                    | 582.38  | 139.69      | 925.22    | 773.51  | 1511.09 | 1223.21 | 936.00  | 203.09  | 106.83       | 2292.18 | 458.81  | 3118.61 | 714.26  | 2320.20  |
|                    | b. Financial Institutions            | 10.00   | 3.98        | 27.00     |         |         |         |         |         |              |         |         |         |         | 7.00     |
|                    | c. Government Organizations          |         |             | 1.52      |         | 12.50   |         |         |         |              |         |         |         |         |          |
| 5                  | <b>BILL PURCHASED</b>                |         |             |           |         |         |         |         |         |              |         |         |         |         |          |
|                    | a. Domestic Bills Purchased          |         |             |           |         |         |         |         |         |              |         |         |         |         |          |
|                    | b. Foreign Bills Purchased           |         |             |           |         |         |         |         |         |              |         |         |         |         |          |
|                    | c. Import Bills & Imports            |         |             |           |         |         |         |         |         |              |         |         |         |         |          |
| 6                  | <b>LOANS AGAINST COLLECTED BILLS</b> |         |             |           |         |         |         |         |         |              |         |         |         |         |          |
|                    | a. Against Domestic Bills            |         |             |           |         |         |         |         |         |              |         |         |         |         |          |
|                    | b. Against Foreign Bills             |         |             |           |         |         |         |         |         |              |         |         |         |         |          |
| 7                  | <b>FIXED ASSETS</b>                  | 5.15    | 4.57        | 49.71     | 16.77   | 126.86  | 50.57   | 47.07   | 26.28   | 1.93         | 147.70  | 5.65    | 69.61   | 26.21   | 126.50   |
| 8                  | <b>OTHER ASSETS</b>                  | 107.64  | 31.55       | 85.65     | 110.78  | 104.70  | 123.88  | 164.44  | 42.17   | 24.16        | 243.43  | 31.03   | 86.37   | 209.02  | 903.91   |
|                    | a. Accrued Interest:                 | 96.03   | 20.79       | 20.17     | 82.50   | 55.37   | 78.33   | 158.03  | 25.31   | 14.68        | 172.64  | 2.73    | 61.16   | 184.15  | 786.68   |
|                    | Financial                            |         |             |           |         |         |         |         |         |              |         |         |         |         | 0.18     |
|                    | Government Enterprises               |         |             | 0.85      |         |         | 0.83    | 158.03  |         |              | 0.86    |         | 2.51    |         |          |
|                    | Private Sector                       | 96.03   | 20.79       | 19.32     | 82.50   | 55.37   | 77.50   |         | 25.31   | 14.68        | 171.79  | 2.73    | 58.64   | 184.15  | 786.50   |
|                    | b. Staff Loans / Adv.                | 4.04    | 0.27        | 0.20      |         |         | 10.25   |         | 0.04    | 3.63         | 6.58    | 2.88    | 3.07    | 11.42   | 0.09     |
|                    | c. Sundry Debtors                    | 7.53    | 2.25        | 55.90     | 6.18    | 0.05    | 10.41   | 0.64    | 7.65    | 1.40         | 5.12    | 4.05    | 6.41    | 0.35    | 4.02     |
|                    | d. Cash in Transit                   |         |             | 2.42      |         |         |         |         |         |              |         |         |         |         |          |
|                    | e. Others                            | 0.05    | 8.25        | 6.97      | 22.10   | 49.27   | 24.89   | 5.77    | 9.17    | 4.44         | 59.08   | 21.37   | 15.73   | 13.09   | 113.12   |
| 9                  | <b>Expenses not Written off</b>      |         |             |           |         |         | 0.10    |         |         |              | 1.37    |         | 4.22    |         |          |
| 10                 | <b>Non Banking Assets</b>            | 7.83    | 3.12        |           | 0.11    | 124.49  | 11.38   | 9.36    | 18.73   | 0.44         | 45.10   | 0.54    |         |         | 5.37     |
| 11                 | <b>Reconciliation Account</b>        | 0.96    |             | 0.71      |         |         |         |         | 5.23    |              | 0.00    |         |         |         |          |

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

| S.N.               | Bank Name                            | Crystal | Royal   | Balneswor | Patan  | Fewa    | Everest | Prudential | ICFC    | Sagarmatha | Civil  | Prabhu  | Imperial | Kuber   | NEFL   |
|--------------------|--------------------------------------|---------|---------|-----------|--------|---------|---------|------------|---------|------------|--------|---------|----------|---------|--------|
| <b>Liabilities</b> |                                      |         |         |           |        | 0.00    | 0.00    | 0.00       | 0.00    |            | 0.00   | 0.00    |          |         | 0.00   |
| 1                  | <b>CAPITAL FUND</b>                  | 150.25  | 400.59  | 221.37    | 84.82  | 377.95  | 100.84  | 400.90     | 411.21  | 191.13     | 185.90 | 651.40  | 168.20   | 97.46   | 191.77 |
|                    | a. Paid-up Capital                   | 70.00   | 329.12  | 179.34    | 110.00 | 300.30  | 84.21   | 483.13     | 356.19  | 165.00     | 149.50 | 548.96  | 149.73   | 150.00  | 178.48 |
|                    | b. Calls in Advance                  | 24.49   |         |           |        |         |         |            |         |            |        | 34.07   |          | 25.23   |        |
|                    | c. Proposed Bonus Share              |         |         |           |        |         |         |            |         |            |        |         |          |         |        |
|                    | d. General Reserves                  | 10.38   | 25.85   | 30.23     | 6.40   | 53.97   | 9.87    | 34.39      | 51.31   | 16.01      | 17.66  | 58.56   | 14.17    | 4.49    | 12.27  |
|                    | e. Share Premium                     |         | 0.39    |           | 0.48   | 3.49    | 0.99    | 0.07       |         |            | 0.18   | 3.41    |          | 0.62    |        |
|                    | f. Retained Earning                  | 28.58   | 42.95   | 11.58     | -32.06 | 20.20   | 5.77    | -161.97    | 2.12    | 9.92       | 18.00  | 3.95    | 4.30     | -82.91  | 0.05   |
|                    | g. Others Reserves Fund              | 16.80   | 2.27    | 0.21      |        |         |         | 45.28      | 1.60    | 0.20       | 0.55   | 2.45    |          | 0.04    | 0.96   |
| 2                  | <b>BORROWINGS</b>                    | 70.56   |         |           |        |         |         |            | 1050.00 |            |        |         |          |         |        |
|                    | a. NRB                               |         |         |           |        |         |         |            |         |            |        |         |          |         |        |
|                    | b. Interbank Borrowing               | 70.56   |         |           |        |         |         |            | 1050.00 |            |        |         |          |         |        |
|                    | c. Foreign Banks and Fin. Ins.       |         |         |           |        |         |         |            |         |            |        |         |          |         |        |
|                    | d. Other Financial Ins.              |         |         |           |        |         |         |            |         |            |        |         |          |         |        |
|                    | e. Bonds and Securities              |         |         |           |        |         |         |            |         |            |        |         |          |         |        |
| 3                  | <b>DEPOSITS</b>                      | 472.82  | 2421.27 | 847.07    | 288.21 | 3024.99 | 521.77  | 963.59     | 3642.79 | 1445.41    | 702.02 | 7557.47 | 660.72   | 582.28  | 723.08 |
|                    | a. Current                           |         |         |           |        |         |         |            |         |            |        |         |          |         |        |
|                    | Domestic                             |         |         |           |        |         |         |            |         |            |        |         |          |         |        |
|                    | Foreign                              |         |         |           |        |         |         |            |         |            |        |         |          |         |        |
|                    | b. Savings                           | 246.89  | 1391.93 | 227.61    | 122.01 | 1270.12 | 290.37  | 370.60     | 2296.84 | 584.25     | 243.14 | 6393.83 | 294.12   | 154.71  | 480.37 |
|                    | Domestic                             | 246.89  | 1391.93 | 227.61    | 122.01 | 1270.12 | 290.37  | 370.60     | 2296.84 | 584.25     | 243.14 | 6393.83 | 294.12   | 154.71  | 480.37 |
|                    | Foreign                              |         |         |           |        |         |         |            |         |            |        |         |          |         |        |
|                    | c. Fixed                             | 27.96   | 1027.65 | 499.32    | 166.20 | 1300.73 | 231.40  | 587.98     | 1342.88 | 612.59     | 341.86 | 1139.37 | 366.61   | 427.57  | 242.59 |
|                    | Domestic                             | 27.96   | 1027.65 | 499.32    | 166.20 | 1300.73 | 231.40  | 587.98     | 1342.88 | 612.59     | 341.86 | 1139.37 | 366.61   | 427.57  | 242.59 |
|                    | Foreign                              |         |         |           |        |         |         |            |         |            |        |         |          |         |        |
|                    | d. Call Deposits                     |         |         |           |        |         |         |            |         |            |        |         |          |         |        |
|                    | Domestic                             |         |         |           |        |         |         |            |         |            |        |         |          |         |        |
|                    | Foreign                              |         |         |           |        |         |         |            |         |            |        |         |          |         |        |
|                    | e. Others                            | 197.97  | 1.69    | 120.14    |        | 454.14  |         | 5.01       | 3.06    | 248.57     | 117.03 | 24.28   |          |         | 0.13   |
|                    | Domestic                             | 197.97  | 1.69    | 120.14    |        | 454.14  |         | 5.01       | 3.06    | 248.57     | 117.03 | 24.28   |          |         | 0.13   |
|                    | Foreign                              |         |         |           |        |         |         |            |         |            |        |         |          |         |        |
| 4                  | <b>Bills Payable</b>                 |         | 0.12    |           |        |         |         |            |         |            |        |         |          |         |        |
| 5                  | <b>Other Liabilities</b>             | 687.51  | 141.96  | 82.96     | 122.89 | 165.54  | 37.26   | 488.49     | 253.25  | 132.79     | 56.99  | 253.71  | 87.86    | 696.92  | 25.58  |
|                    | 1. Sundry Creditors                  | 3.68    | 4.42    | 8.30      | 0.59   | 0.79    | 3.62    | 1.84       | 0.42    | 0.78       | 0.44   | 2.16    | 1.52     | 10.46   | 3.03   |
|                    | 2. Loan Loss Provision               | 483.78  | 59.84   | 33.63     | 64.10  | 52.64   | 13.22   | 229.73     | 94.59   | 55.36      | 29.50  | 72.17   | 41.51    | 515.82  | 6.69   |
|                    | 3. Interest Suspense a/c             | 168.59  | 55.21   | 6.22      | 20.99  | 32.25   | 6.19    | 104.75     | 39.89   | 27.86      | 20.30  | 16.12   | 28.92    | 142.02  | 1.22   |
|                    | 4. Others                            | 31.47   | 22.48   | 34.82     | 37.21  | 79.84   | 14.23   | 152.17     | 118.34  | 48.79      | 6.75   | 163.26  | 15.92    | 28.63   | 14.64  |
| 6                  | <b>Reconciliation A/c</b>            |         | 0.57    | 35.67     | 7.57   | 43.49   | 2.07    |            | 21.82   | 19.52      |        | 1.88    | 82.70    | 785.83  | 0.00   |
| 7                  | <b>Profit &amp; Loss A/c</b>         |         |         |           |        |         |         |            |         |            |        | 25.37   |          |         | 12.84  |
|                    |                                      | 1381.13 | 2964.51 | 1187.07   | 503.50 | 3611.97 | 661.94  | 1852.99    | 5379.07 | 2296.68    | 944.91 | 8489.83 | 999.48   | 2162.49 | 953.27 |
| <b>Assets</b>      |                                      | 0.00    |         | 0.00      |        |         |         |            | 0.00    | 0.00       | 0.00   |         |          | 0.00    | 0.00   |
| 1                  | <b>LIQUID FUNDS</b>                  | 55.45   | 484.56  | 299.59    | 165.58 | 741.08  | 170.57  | 276.41     | 1872.35 | 330.24     | 309.88 | 2395.43 | 241.10   | 22.61   | 156.59 |
|                    | a. Cash Balance                      | 0.71    | 50.40   | 5.62      | 1.05   | 62.63   | 11.16   | 13.44      | 106.37  | 16.03      | 3.64   | 255.99  | 3.10     | 1.69    | 11.61  |
|                    | Nepalese Notes & Coins               | 0.71    | 50.40   | 5.43      | 1.05   | 62.63   | 11.16   | 13.40      | 106.37  | 16.03      | 3.64   | 255.78  | 3.10     | 1.69    | 11.61  |
|                    | Foreign Currency                     |         |         | 0.19      |        |         |         | 0.04       |         |            |        | 0.22    |          |         |        |
|                    | b. Bank Balance                      | 54.34   | 152.42  | 22.77     | 164.53 | 77.88   | 159.41  | 42.35      | 1765.98 | 314.21     | 31.93  | 1118.43 | 238.01   | 1.50    | 144.97 |
|                    | 1. In Nepal Rastra Bank              | 21.42   | 139.05  | 22.00     | 19.43  | 69.67   | 11.69   | 37.98      | 62.87   | 31.62      | 22.00  | 806.84  | 41.52    | 0.11    | 32.52  |
|                    | Domestic Currency                    | 21.42   | 139.05  | 22.00     | 19.43  | 69.67   | 11.69   | 37.98      | 62.87   | 31.62      | 22.00  | 806.79  | 41.52    | 0.11    | 32.52  |
|                    | Foreign Currency                     |         |         |           |        |         |         |            |         |            |        | 0.05    |          |         |        |
|                    | 2. "A"Class Licensed Institution     | 30.10   | 13.23   | 0.76      | 126.29 | 7.85    | 103.10  | 3.63       | 1481.40 | 172.67     | 9.45   | 309.51  | 171.10   | 1.39    | 103.40 |
|                    | Domestic Currency                    | 30.10   | 13.23   | 0.76      | 126.29 | 7.85    | 103.10  | 3.63       | 1481.40 | 172.67     | 9.45   | 157.72  | 171.10   | 1.39    | 103.40 |
|                    | Foreign Currency                     |         |         |           |        |         |         |            |         |            |        | 151.79  |          |         |        |
|                    | 3. Other Financial Ins.              | 2.82    | 0.14    |           | 18.82  | 0.36    | 44.61   | 0.74       | 221.71  | 109.92     | 0.48   | 2.07    | 25.38    |         | 9.06   |
|                    | 4. In Foreign Banks                  |         |         |           |        |         |         |            |         |            |        |         |          |         |        |
|                    | c. Money at Call                     | 0.40    | 281.74  | 271.20    |        | 600.57  |         | 220.61     |         |            | 274.31 | 1021.01 |          | 19.42   |        |
|                    | Domestic Currency                    | 0.40    | 281.74  | 271.20    |        | 600.57  |         | 220.61     |         |            | 274.31 | 1021.01 |          | 19.42   |        |
|                    | Foreign Currency                     |         |         |           |        |         |         |            |         |            |        |         |          |         |        |
| 2                  | <b>INVESTMENT IN SECURITIES</b>      | 0.20    | 127.85  | 40.00     |        | 55.22   |         | 23.40      | 72.65   | 57.00      | 25.00  | 95.56   |          |         | 37.50  |
|                    | a. Govt Securities                   | 0.20    | 127.85  | 40.00     |        | 55.22   |         | 23.40      | 72.65   | 57.00      | 25.00  | 95.56   |          |         | 37.50  |
|                    | b. NRB Bond                          |         |         |           |        |         |         |            |         |            |        |         |          |         |        |
|                    | c. Govt. Non-Fin. Ins.               |         |         |           |        |         |         |            |         |            |        |         |          |         |        |
|                    | d. Other Non-Fin Ins.                |         |         |           |        |         |         |            |         |            |        |         |          |         |        |
|                    | e. Non Residents                     |         |         |           |        |         |         |            |         |            |        |         |          |         |        |
| 3                  | <b>SHARE &amp; OTHER INVESTMENT</b>  | 5.60    | 47.44   | 20.43     | 45.53  | 0.35    | 0.55    | 16.74      | 28.38   | 66.57      | 6.90   | 25.84   | 2.97     | 0.50    | 88.04  |
|                    | a. Interbank Lending                 |         |         |           |        |         |         | 4.66       |         |            |        |         | 2.62     |         |        |
|                    | b. Non Residents                     | 3.10    | 43.04   |           |        |         |         |            |         |            |        |         |          |         |        |
|                    | c. Others                            | 2.50    | 4.41    | 20.43     | 45.53  | 0.35    | 0.55    | 12.08      | 28.38   | 66.57      | 6.90   | 25.84   | 0.35     | 0.50    | 88.04  |
| 4                  | <b>LOANS &amp; ADVANCES</b>          | 675.15  | 2063.55 | 737.13    | 220.90 | 2683.36 | 445.50  | 926.48     | 3052.24 | 1203.67    | 538.47 | 5014.78 | 586.81   | 717.65  | 631.16 |
|                    | a. Private Sector                    | 675.15  | 2023.96 | 732.13    | 216.40 | 2683.36 | 445.50  | 900.46     | 3052.24 | 1199.48    | 538.47 | 5014.78 | 571.62   | 717.65  | 612.86 |
|                    | b. Financial Institutions            |         | 39.60   | 5.00      | 4.50   |         |         | 26.02      |         | 4.20       |        |         | 15.19    |         | 17.00  |
|                    | c. Government Organizations          |         |         |           |        |         |         |            |         |            |        |         |          |         | 1.30   |
| 5                  | <b>BILL PURCHASED</b>                |         |         |           | 3.80   |         |         | 0.55       |         |            |        | 4.65    |          | 2.60    |        |
|                    | a. Domestic Bills Purchased          |         |         |           | 3.80   |         |         | 0.55       |         |            |        | 4.65    |          | 2.60    |        |
|                    | b. Foreign Bills Purchased           |         |         |           |        |         |         |            |         |            |        |         |          |         |        |
|                    | c. Import Bills & Imports            |         |         |           |        |         |         |            |         |            |        |         |          |         |        |
| 6                  | <b>LOANS AGAINST COLLECTED BILLS</b> |         |         |           |        |         |         |            |         |            |        |         |          |         |        |
|                    | a. Against Domestic Bills            |         |         |           |        |         |         |            |         |            |        |         |          |         |        |
|                    | b. Against Foreign Bills             |         |         |           |        |         |         |            |         |            |        |         |          |         |        |
| 7                  | <b>FIXED ASSETS</b>                  | 63.90   | 143.03  | 56.96     | 2.08   | 61.87   | 28.19   | 247.05     | 77.99   | 20.21      | 30.66  | 354.81  | 26.40    | 23.58   | 9.83   |
| 8                  | <b>OTHER ASSETS</b>                  | 212.43  | 95.34   | 32.95     | 43.52  | 70.10   | 17.13   | 173.69     | 274.76  | 67.20      | 30.07  | 598.75  | 35.50    | 162.70  | 29.11  |
|                    | a. Accrued Interest:                 | 168.59  | 57.79   | 6.22      | 29.25  | 32.41   | 6.19    | 105.00     | 89.79   | 33.02      | 20.64  | 19.30   | 28.92    | 142.02  | 3.47   |
|                    | Financia                             |         |         |           |        |         |         |            |         |            |        |         | 0.75     |         |        |
|                    | Government Enterprises               |         | 2.58    |           | 8.26   | 0.16    |         | 0.72       | 23.24   | 5.16       |        | 3.18    |          |         | 2.30   |
|                    | Private Sector                       | 168.59  | 55.21   | 6.22      | 20.99  | 32.25   | 6.19    | 104.28     | 66.55   | 27.86      | 20.64  | 16.12   | 28.17    | 142.02  | 1.16   |
|                    | b. Staff Loans / Adv.                |         | 7.55    | 0.02      | 1.38   |         | 3.55    | 7.19       | 43.25   | 3.65       | 0.80   | 12.71   | 1.02     | 3.14    | 1.46   |
|                    | c. Sundry Debtors                    | 15.21   | 0.40    | 8.40      | 0.28   | 4.69    | 3.42    | 0.10       | 5.62    | 2.03       | 1.21   | 2.96    | 0.38     | 7.76    | 14.38  |
|                    | d. Cash In Transit                   |         |         |           |        |         |         |            |         |            |        |         |          |         |        |
|                    | e. Others                            | 28.64   | 29.59   | 18.32     | 12.62  | 33.00   | 3.98    | 61.39      | 136.11  | 28.50      | 7.42   | 563.79  | 5.18     | 9.78    | 9.80   |
| 9                  | <b>Expenses not Written off</b>      |         | 2.74    | 0.02      |        |         |         | 1.82       | 0.13    |            |        |         |          |         | 1.05   |
| 10                 | <b>Non Banking Assets</b>            |         |         |           | 5.66   |         |         | 121.59     | 0.56    | 28.63      |        |         |          |         | 0.95   |
| 11                 | <b>Reconciliation Account</b>        |         |         |           |        |         |         |            |         | 507.83     |        |         | 82.70    | 785.79  |        |
| 12                 | <b>Profit &amp; Loss A/c</b>         | 368.41  |         |           | 16.42  |         |         | 65.26      |         | 15.33      | 3.92   |         | 24.01    | 446.11  |        |
|                    | <b>TOTAL ASSETS</b>                  | 1381.13 | 2964.51 | 1187.07   | 503.50 | 3611.97 | 661.94  | 1852.99    | 5379.07 | 2296.68    | 944.91 | 8489.83 | 999.48   | 2162.49 | 953.27 |





| S.N.               | Bank Name                            | Babhav        | Bhaktapur     |
|--------------------|--------------------------------------|---------------|---------------|
| <b>Liabilities</b> |                                      | 0.00          | 0.00          |
| <b>1</b>           | <b>CAPITAL FUND</b>                  | <b>154.22</b> | <b>132.91</b> |
|                    | a. Paid-up Capital                   | 147.00        | 125.00        |
|                    | b. Calls in Advance                  |               |               |
|                    | c. Proposed Bonus Share              |               |               |
|                    | d. General Reserves                  | 1.29          | 1.58          |
|                    | e. Share Premium                     |               |               |
|                    | f. Retained Earning                  | 5.89          | 6.33          |
|                    | g. Others Reserves Fund              | 0.04          |               |
| <b>2</b>           | <b>BORROWINGS</b>                    |               |               |
|                    | a. NRB                               |               |               |
|                    | b. Interbank Borrowing               |               |               |
|                    | c. Foreign Banks and Fin. Ins.       |               |               |
|                    | d. Other Financial Ins.              |               |               |
|                    | e. Bonds and Securities              |               |               |
| <b>3</b>           | <b>DEPOSITS</b>                      | <b>79.92</b>  | <b>280.31</b> |
|                    | a. Current                           |               |               |
|                    | Domestic                             |               |               |
|                    | Foreign                              |               |               |
|                    | b. Savings                           | 20.56         | 142.13        |
|                    | Domestic                             | 20.56         | 142.13        |
|                    | Foreign                              |               |               |
|                    | c. Fixed                             | 37.25         | 67.72         |
|                    | Domestic                             | 37.25         | 67.72         |
|                    | Foreign                              |               |               |
|                    | d. Call Deposits                     |               | 70.46         |
|                    | Domestic                             |               | 70.46         |
|                    | Foreign                              |               |               |
|                    | e. Others                            | 22.11         |               |
|                    | Domestic                             | 22.11         |               |
|                    | Foreign                              |               |               |
| <b>4</b>           | <b>Bills Payable</b>                 |               |               |
| <b>5</b>           | <b>Other Liabilities</b>             | <b>5.82</b>   | <b>7.25</b>   |
|                    | 1. Sundry Creditors                  | 0.01          | 0.01          |
|                    | 2. Loan Loss Provision               | 5.38          | 3.91          |
|                    | 3. Interest Suspense a/c             |               |               |
|                    | 4. Others                            | 0.43          | 3.33          |
| <b>6</b>           | <b>Reconciliation A/c</b>            |               |               |
| <b>7</b>           | <b>Profit &amp; Loss A/c</b>         | <b>10.13</b>  | <b>0.66</b>   |
|                    |                                      | <b>250.08</b> | <b>421.13</b> |
| <b>Assets</b>      |                                      | 0.00          | 0.00          |
| <b>1</b>           | <b>LIQUID FUNDS</b>                  | <b>68.81</b>  | <b>183.69</b> |
|                    | a. Cash Balance                      | 5.19          | 6.40          |
|                    | Nepalese Notes & Coins               | 5.19          | 6.40          |
|                    | Foreign Currency                     |               |               |
|                    | b. Bank Balance                      | 3.71          | 177.29        |
|                    | 1. In Nepal Rastra Bank              | 3.71          | 16.34         |
|                    | Domestic Currency                    | 3.71          | 16.34         |
|                    | Foreign Currency                     |               |               |
|                    | 2. "A"Class Licensed Institution     |               | 81.89         |
|                    | Domestic Currency                    |               | 81.89         |
|                    | Foreign Currency                     |               |               |
|                    | 3. Other Financial Ins.              |               | 79.06         |
|                    | 4. In Foreign Banks                  |               |               |
|                    | c. Money at Call                     | 59.90         |               |
|                    | Domestic Currency                    | 59.90         |               |
|                    | Foreign Currency                     |               |               |
| <b>2</b>           | <b>INVESTMENT IN SECURITIES</b>      |               | <b>7.48</b>   |
|                    | a. Govt Securities                   |               | 7.48          |
|                    | b. NRB Bond                          |               |               |
|                    | c. Govt. Non-Fin. Ins.               |               |               |
|                    | d. Other Non-Fin Ins.                |               |               |
|                    | e. Non Residents                     |               |               |
| <b>3</b>           | <b>SHARE &amp; OTHER INVESTMENT</b>  | <b>0.31</b>   | <b>5.00</b>   |
|                    | a. Interbank Lending                 |               |               |
|                    | b. Non Residents                     |               |               |
|                    | c. Others                            | 0.31          | 5.00          |
| <b>4</b>           | <b>LOANS &amp; ADVANCES</b>          | <b>170.77</b> | <b>214.32</b> |
|                    | a. Private Sector                    | 170.77        | 214.32        |
|                    | b. Financial Institutions            |               |               |
|                    | c. Government Organizations          |               |               |
| <b>5</b>           | <b>BILL PURCHASED</b>                |               |               |
|                    | a. Domestic Bills Purchased          |               |               |
|                    | b. Foreign Bills Purchased           |               |               |
|                    | c. Import Bills & Imports            |               |               |
| <b>6</b>           | <b>LOANS AGAINST COLLECTED BILLS</b> |               |               |
|                    | a. Against Domestic Bills            |               |               |
|                    | b. Against Foreign Bills             |               |               |
| <b>7</b>           | <b>FIXED ASSETS</b>                  | <b>8.24</b>   | <b>5.32</b>   |
| <b>8</b>           | <b>OTHER ASSETS</b>                  | <b>1.96</b>   | <b>2.42</b>   |
|                    | a. Accrued Interest:                 |               | 0.15          |
|                    | Financial                            |               |               |
|                    | Government Enterprises               |               | 0.15          |
|                    | Private Sector                       |               |               |
|                    | b. Staff Loans / Adv.                | 0.21          |               |
|                    | c. Sundry Debtors                    |               | 0.87          |
|                    | d. Cash in Transit                   |               |               |
|                    | e. Others                            | 1.75          | 1.40          |
| <b>9</b>           | <b>Expenses not Written off</b>      |               | <b>2.90</b>   |
| <b>10</b>          | <b>Non Banking Assets</b>            |               |               |
| <b>11</b>          | <b>Reconciliation Account</b>        |               |               |
| <b>12</b>          | <b>Profit &amp; Loss A/c</b>         |               |               |
|                    | <b>TOTAL ASSETS</b>                  | <b>250.08</b> | <b>421.13</b> |











Profit and Loss Statement of upto Chait end, 2069 (Rs in million)

| Bank Name   | Jhimruk      | Metro         | Vibor         | Gaumukhi     | Raptiveri    | Consumer     | Khadbari     | Tourism       | Mission      | Surya        | Mt. Makalu  | Sindhu       | Sahara       | Social        | N.Community  | Cosmos       | Manaslu      | Banatrishi   | Ekata        | Kainchowk    |      |
|---|--------------|---------------|---------------|--------------|--------------|--------------|--------------|---------------|--------------|--------------|-------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|------|
| <b>Expenses</b>                                   | 0.00         | 0.00          | 0.00          | 0.00         | 0.00         | 0.00         | 0.00         | 0.00          | 0.00         | 0.00         | 0.00        | 0.00         | 0.00         | 0.00          | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00 |
| <b>1. Interest Expense</b>                        | <b>15.64</b> | <b>61.61</b>  | <b>221.57</b> | <b>13.54</b> | <b>17.46</b> | <b>39.92</b> | <b>5.30</b>  | <b>140.00</b> | <b>51.86</b> | <b>6.83</b>  | <b>2.49</b> | <b>35.18</b> | <b>7.62</b>  | <b>41.25</b>  | <b>36.53</b> | <b>10.34</b> | <b>23.86</b> | <b>13.84</b> | <b>35.60</b> | <b>6.08</b>  |      |
| 1.1 On Deposit Liabilities                        | 15.64        | 61.61         | 221.52        | 13.38        | 17.46        | 39.56        | 5.30         | 138.71        | 51.41        | 6.83         | 2.49        | 35.18        | 7.62         | 41.25         | 36.53        | 10.33        | 23.86        | 13.69        | 35.60        | 6.08         |      |
| 1.1.1 Saving Account                              | 10.35        | 26.63         | 56.46         | 12.17        | 9.97         | 16.64        | 3.55         | 58.89         | 25.02        | 3.24         | 2.02        | 27.31        | 6.16         | 8.32          | 13.35        | 9.28         | 12.30        | 4.94         | 18.71        | 1.63         |      |
| 1.1.2 Fixed Account                               | 2.21         | 26.81         | 130.37        | 1.21         | 6.76         | 20.34        | 1.68         | 56.46         | 17.27        | 3.26         | 0.28        | 7.87         | 0.81         | 11.09         | 13.68        | 1.04         | 6.26         | 4.72         | 7.23         | 1.70         |      |
| 1.1.2.1 Up to 3 months Fixed Account              |              | 0.09          | 1.66          |              |              |              |              | 0.02          | 0.27         | 0.00         |             |              |              |               | 0.07         |              | 0.01         |              | 0.03         |              |      |
| 1.1.2.2 3 to 6 months Fixed Account               | 0.03         | 1.63          | 0.49          |              | 0.09         |              | 0.04         | 11.17         | 0.72         | 0.01         | 0.03        | 0.19         |              |               | 0.08         | 0.02         | 0.06         | 0.01         | 0.04         |              |      |
| 1.1.2.3 6 months to 1 year Fixed Account          | 0.38         | 17.84         | 13.69         | 0.43         | 1.68         |              | 0.78         | 41.09         | 12.72        | 1.79         | 0.11        | 5.36         |              | 8.98          | 12.78        | 0.29         | 1.96         | 4.44         | 6.20         |              |      |
| 1.1.2.4 Above 1 year Fixed Account                | 1.79         | 7.26          | 114.52        | 0.79         | 4.99         | 20.34        | 0.86         | 4.18          | 3.57         | 1.46         | 0.15        | 2.32         | 0.81         | 2.11          | 0.74         | 0.73         | 4.23         | 0.27         | 0.96         | 1.70         |      |
| 1.1.3 Call Deposit                                | 3.09         | 8.17          | 34.69         |              | 0.73         | 2.57         | 0.08         | 23.36         | 9.11         | 0.33         | 0.19        |              | 0.65         | 21.84         | 9.50         |              | 5.30         | 4.03         | 9.67         | 2.75         |      |
| 1.1.4 Certificate of Deposit                      |              |               |               |              |              |              |              |               |              |              |             |              |              |               |              |              |              |              |              |              |      |
| 1.2 On Borrowing                                  |              |               | 0.04          | 0.16         |              | 0.36         |              | 1.30          | 0.46         |              |             |              |              |               |              | 0.02         |              | 0.15         |              |              |      |
| <b>2. Commission Expense</b>                      | <b>0.32</b>  |               |               |              |              |              |              |               |              |              |             |              |              |               |              |              |              |              |              |              |      |
| <b>3. Staff Expense</b>                           | <b>2.11</b>  | <b>5.34</b>   | <b>34.62</b>  | <b>3.68</b>  | <b>4.49</b>  | <b>6.75</b>  | <b>2.05</b>  | <b>24.60</b>  | <b>7.95</b>  | <b>2.57</b>  | <b>1.27</b> | <b>5.59</b>  | <b>1.70</b>  | <b>9.80</b>   | <b>4.94</b>  | <b>3.24</b>  | <b>5.83</b>  | <b>4.28</b>  | <b>5.71</b>  | <b>2.70</b>  |      |
| <b>4. Office Operating Expenses</b>               | <b>2.60</b>  | <b>10.25</b>  | <b>48.03</b>  | <b>2.27</b>  | <b>5.08</b>  | <b>8.11</b>  | <b>1.74</b>  | <b>42.26</b>  | <b>11.73</b> | <b>2.75</b>  | <b>1.32</b> | <b>7.92</b>  | <b>2.39</b>  | <b>15.13</b>  | <b>9.57</b>  | <b>3.78</b>  | <b>8.85</b>  | <b>5.86</b>  | <b>7.38</b>  | <b>3.01</b>  |      |
| <b>5. Foreign Exchange Loss</b>                   |              |               |               |              |              |              |              |               |              |              |             |              |              |               |              |              |              |              |              |              |      |
| 5.1 Due to Change in Exchange Rates               |              |               |               |              |              |              |              |               |              |              |             |              |              |               |              |              |              |              |              |              |      |
| 5.2 Due to Foreign Currency Transaction           |              |               |               |              |              |              |              |               |              |              |             |              |              |               |              |              |              |              |              |              |      |
| <b>6. Non Operating Expense</b>                   |              |               |               |              |              |              |              |               |              |              |             |              |              |               |              |              |              |              |              |              |      |
| <b>7. Provision for Risk</b>                      | <b>1.33</b>  | <b>3.82</b>   | <b>227.34</b> | <b>1.13</b>  |              | <b>6.07</b>  | <b>0.43</b>  | <b>29.43</b>  | <b>1.93</b>  | <b>0.35</b>  | <b>0.09</b> | <b>1.17</b>  | <b>0.44</b>  | <b>186.27</b> | <b>0.99</b>  | <b>0.42</b>  | <b>1.84</b>  | <b>1.56</b>  | <b>3.39</b>  | <b>0.43</b>  |      |
| 7.1 Loan loss Provision                           | 1.33         | 3.82          | 200.84        | 1.13         |              | 6.07         | 0.43         | 29.43         | 1.93         | 0.35         | 0.09        | 1.17         | 0.44         | 58.34         | 0.99         | 0.42         | 1.84         | 0.64         | 3.39         | 0.43         |      |
| 7.1.1 General Loan loss Provision                 | 1.03         | 3.82          | 0.64          | 0.87         |              | 4.55         | 0.43         | 7.34          | 1.93         | 0.35         | 0.07        | 1.17         | 0.44         | 18.40         | 0.93         | 0.42         | 1.84         | 0.64         | 3.39         | 0.43         |      |
| 7.1.2 Special Loan Loss Provision                 | 0.30         |               | 200.20        | 0.25         |              |              |              | 22.02         |              |              |             | 0.02         |              | 39.94         | 0.06         |              |              |              |              |              |      |
| 7.1.3 Additional Loan Loss Provision              |              |               |               |              |              | 1.52         |              | 0.08          |              |              |             |              |              |               |              |              |              |              |              |              |      |
| 7.2. Provision for Non-Banking Assets             |              |               | 26.50         |              |              |              |              |               |              |              |             |              |              | 104.35        |              |              |              |              |              |              |      |
| 7.3. Provision for Loss on Investment             |              |               |               |              |              |              |              |               |              |              |             |              |              |               |              |              |              |              |              |              |      |
| 7.5. Provision for Loss of Other Assets           |              |               |               |              |              |              |              |               |              |              |             |              |              | 23.59         |              |              |              | 0.92         |              |              |      |
| <b>8. Loan Written Off</b>                        |              |               |               |              |              |              |              |               |              |              |             |              |              |               |              |              |              |              |              |              |      |
| <b>9. Provision for Staff Bonus</b>               | <b>0.69</b>  | <b>1.98</b>   |               | <b>0.46</b>  |              | <b>1.11</b>  | <b>0.35</b>  | <b>8.39</b>   | <b>1.13</b>  |              | <b>0.28</b> |              |              |               |              |              | <b>0.17</b>  |              |              | <b>0.11</b>  |      |
| <b>10. Provision for Income Tax</b>               | <b>1.81</b>  | <b>5.94</b>   |               |              |              | <b>3.32</b>  | <b>1.06</b>  | <b>25.18</b>  | <b>3.39</b>  |              | <b>0.92</b> |              |              |               |              |              | <b>0.52</b>  |              |              | <b>0.31</b>  |      |
| <b>11. Others</b>                                 |              |               |               |              |              |              |              |               |              |              |             |              |              |               |              |              |              |              |              |              |      |
| <b>12. Net Profit</b>                             | <b>5.06</b>  | <b>13.87</b>  |               | <b>4.59</b>  | <b>2.40</b>  | <b>7.75</b>  | <b>2.48</b>  | <b>58.76</b>  | <b>7.90</b>  | <b>1.20</b>  | <b>1.86</b> | <b>9.77</b>  | <b>4.58</b>  |               |              | <b>1.68</b>  | <b>1.22</b>  | <b>1.71</b>  | <b>10.23</b> | <b>0.72</b>  |      |
| <b>Total Expenses</b>                             | <b>29.57</b> | <b>102.81</b> | <b>531.56</b> | <b>25.67</b> | <b>29.43</b> | <b>73.02</b> | <b>13.41</b> | <b>328.63</b> | <b>85.88</b> | <b>13.70</b> | <b>8.23</b> | <b>59.63</b> | <b>16.72</b> | <b>252.45</b> | <b>52.03</b> | <b>19.47</b> | <b>42.30</b> | <b>27.24</b> | <b>62.31</b> | <b>13.35</b> |      |
| <b>Income</b>                                     |              |               |               |              |              |              |              |               |              |              |             |              |              |               |              |              |              |              |              |              |      |
| <b>1. Interest Income</b>                         | <b>25.19</b> | <b>93.53</b>  | <b>181.09</b> | <b>20.72</b> | <b>26.25</b> | <b>68.28</b> | <b>11.14</b> | <b>285.75</b> | <b>78.33</b> | <b>11.12</b> | <b>7.21</b> | <b>53.78</b> | <b>13.76</b> | <b>85.09</b>  | <b>46.53</b> | <b>16.17</b> | <b>37.02</b> | <b>24.40</b> | <b>53.61</b> | <b>12.01</b> |      |
| 1.1 On Loans and Advances                         | 24.46        | 85.71         | 153.28        | 20.09        | 26.17        | 60.79        | 10.98        | 269.02        | 72.21        | 9.87         | 6.91        | 50.68        | 13.30        | 77.57         | 40.93        | 15.48        | 34.39        | 22.42        | 48.61        | 9.16         |      |
| 1.2 On Investment                                 |              | 2.20          | 2.68          |              |              |              |              | 5.14          |              |              |             |              |              |               |              |              |              |              |              |              |      |
| 1.2.1 Government Bonds                            |              | 2.20          | 0.84          |              |              |              |              | 5.14          |              |              |             |              |              |               |              |              |              |              |              |              |      |
| 1.2.2 Foreign Bonds                               |              |               |               |              |              |              |              |               |              |              |             |              |              |               |              |              |              |              |              |              |      |
| 1.2.3 NRB Bonds                                   |              |               | 1.84          |              |              |              |              |               |              |              |             |              |              |               |              |              |              |              |              |              |      |
| 1.2.4 Debenture & Bonds                           |              |               |               |              |              |              |              |               |              |              |             |              |              |               |              |              |              |              |              |              |      |
| 1.3 On Agency Balance                             |              |               |               |              |              |              |              |               |              |              |             |              |              |               |              |              |              |              |              |              |      |
| 1.4 On Call Deposit                               | 0.73         | 5.62          | 14.99         | 0.63         | 0.08         | 7.49         | 0.17         | 11.59         | 6.12         | 1.25         | 0.31        | 3.09         | 0.46         | 7.44          | 5.59         | 0.70         | 2.63         | 1.98         | 5.00         | 2.84         |      |
| 1.5 On Others                                     |              |               | 10.14         |              |              |              |              |               |              |              |             |              |              | 0.08          |              |              |              |              |              |              |      |
| <b>2. Commission and Discount</b>                 | <b>4.05</b>  | <b>0.65</b>   | <b>0.05</b>   | <b>1.14</b>  | <b>3.18</b>  | <b>0.93</b>  | <b>2.22</b>  | <b>7.69</b>   | <b>0.72</b>  | <b>0.56</b>  | <b>0.49</b> | <b>0.73</b>  |              | <b>0.24</b>   | <b>0.25</b>  | <b>0.81</b>  | <b>2.07</b>  | <b>0.57</b>  | <b>0.60</b>  | <b>0.24</b>  |      |
| 2.1 Bills Purchase and Discount                   | 0.00         |               |               |              |              |              |              |               |              |              |             |              |              |               |              |              |              |              |              |              |      |
| 2.2 Commission                                    | 1.41         |               | 0.05          | 1.14         | 3.04         | 0.93         | 2.20         | 7.69          | 0.72         | 0.56         | 0.49        | 0.73         |              | 0.24          | 0.25         | 0.81         | 2.07         | 0.42         | 0.60         | 0.24         |      |
| 2.3 Others  | 2.64         | 0.65          |               |              | 0.14         |              | 0.01         |               |              |              |             |              |              |               |              | 0.00         |              | 0.15         |              |              |      |
| <b>3. Exchange Fluctuation Income</b>             |              |               |               |              |              |              |              | <b>11.00</b>  |              |              |             |              |              |               |              |              |              |              |              |              |      |
| 3.1 Due to Change in Exchange Rate                |              |               |               |              |              |              |              | 0.58          |              |              |             |              |              |               |              |              |              |              |              |              |      |
| 3.2 Due to Foreign Currency Transaction           |              |               |               |              |              |              |              | 10.42         |              |              |             |              |              |               |              |              |              |              |              |              |      |
| <b>4. Other Operating Income</b>                  |              | <b>8.64</b>   | <b>22.61</b>  | <b>3.51</b>  |              | <b>3.81</b>  |              | <b>19.68</b>  | <b>6.84</b>  | <b>2.02</b>  | <b>0.53</b> | <b>5.13</b>  | <b>2.96</b>  | <b>2.80</b>   | <b>3.74</b>  | <b>2.49</b>  | <b>3.21</b>  | <b>2.28</b>  | <b>7.88</b>  | <b>1.10</b>  |      |
| <b>5. Non Operating Income</b>                    |              |               | <b>3.34</b>   |              |              |              | <b>0.05</b>  | <b>0.06</b>   |              |              |             |              |              | <b>7.28</b>   |              |              |              |              | <b>0.22</b>  |              |      |
| <b>6. Write Back from Provisions for loss</b>     | <b>0.33</b>  |               | <b>129.08</b> | <b>0.31</b>  |              |              |              | <b>4.45</b>   |              |              |             |              |              |               |              |              |              |              |              |              |      |
| <b>7. Recovery of written-off Loan</b>            |              |               |               |              |              |              |              |               |              |              |             |              |              |               |              |              |              |              |              |              |      |
| <b>8. Income from Extra Ordinary transactions</b> |              |               |               |              |              |              |              |               |              |              |             |              |              |               |              |              |              |              |              |              |      |
| <b>9. Net Loss</b>                                |              |               | <b>195.39</b> |              |              |              |              |               |              |              |             |              |              |               |              |              |              |              |              |              |      |
| <b>Total Income</b>                               | <b>29.57</b> | <b>102.81</b> | <b>531.56</b> | <b>25.67</b> | <b>29.43</b> | <b>73.02</b> | <b>13.41</b> | <b>328.63</b> | <b>85.88</b> | <b>13.70</b> | <b>8.23</b> | <b>59.63</b> | <b>16.72</b> | <b>252.45</b> | <b>52.03</b> | <b>19.47</b> | <b>42.30</b> | <b>27.24</b> | <b>62.31</b> | <b>13.35</b> |      |



## Profit and Loss Statement of upto Chait end, 2069 (Rs in million)

| Bank Name   | Kailash       | Salpa       | Saptakoshi  | Narai /Naras | NFL          | NDC Capital   | NNFL          | NSMFL         | Peoples       | KFL          | Himalaya | Union        | Gorkha | PPCL          | NHMFL         | Goodwill      | SFL           | SIFCL         | Lumbini       | YFL           |
|---|---------------|-------------|-------------|--------------|--------------|---------------|---------------|---------------|---------------|--------------|----------|--------------|--------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| <b>Expenses</b>                                   | 0.00          |             | 0.00        |              | 0.00         | 0.00          | 0.00          |               |               |              |          | 0.00         |        |               | 0.00          | 0.00          | 0.00          |               |               |               |
| <b>1. Interest Expense</b>                        | <b>359.17</b> | <b>1.99</b> | <b>1.15</b> | <b>36.50</b> | <b>42.70</b> | <b>121.41</b> | <b>258.88</b> | <b>61.08</b>  | <b>9.07</b>   | <b>42.59</b> |          | <b>89.87</b> |        | <b>148.94</b> | <b>131.61</b> | <b>145.66</b> | <b>99.51</b>  | <b>105.54</b> | <b>118.19</b> | <b>108.54</b> |
| 1.1 On Deposit Liabilities                        | 358.97        | 1.99        | 1.15        | 36.50        | 42.61        | 117.37        | 258.88        | 58.48         | 9.07          | 42.59        |          | 89.87        |        | 148.94        | 131.61        | 143.10        | 90.96         | 105.54        | 118.19        | 108.54        |
| 1.1.1 Saving Account                              | 100.13        | 1.17        | 0.43        | 8.20         | 7.13         | 26.73         | 57.72         | 33.31         | 4.35          | 6.74         |          | 13.71        |        | 52.26         | 19.45         | 42.27         | 32.24         | 22.29         | 32.71         | 38.68         |
| 1.1.2 Fixed Account                               | 200.34        | 0.69        | 0.30        | 28.30        | 35.48        | 89.37         | 201.16        | 17.49         | 4.72          | 35.85        |          | 72.10        |        | 96.68         | 112.16        | 100.83        | 58.72         | 83.25         | 85.48         | 69.86         |
| 1.1.2.1 Up to 3 months Fixed Account              | 1.04          | 0.03        |             |              | 0.60         | 0.09          | 0.98          |               |               | 0.51         |          | 1.66         |        |               | 3.78          | 1.21          |               | 0.10          | 1.59          | 0.33          |
| 1.1.2.2 3 to 6 months Fixed Account               | 3.74          | 0.04        | 0.00        |              | 1.37         | 0.11          | 3.41          |               |               | 0.95         |          | 1.33         |        | 0.11          | 3.14          | 2.92          |               | 0.07          | 6.86          | 1.19          |
| 1.1.2.3 6 months to 1 year Fixed Account          | 125.37        | 0.47        | 0.26        | 10.60        | 24.40        | 42.17         | 150.26        |               | 0.15          | 17.09        |          | 47.39        |        | 18.98         | 43.44         | 39.70         |               | 49.16         | 60.92         | 23.80         |
| 1.1.2.4 Above 1 year Fixed Account                | 70.20         | 0.15        | 0.04        | 17.70        | 9.11         | 47.00         | 46.51         | 17.49         | 4.57          | 17.30        |          | 21.72        |        | 77.59         | 61.80         | 57.00         | 58.72         | 33.92         | 16.12         | 44.54         |
| 1.1.3 Call Deposit                                | 58.49         | 0.13        | 0.42        |              |              | 1.27          |               | 7.68          |               |              |          | 4.06         |        |               |               |               |               |               |               |               |
| 1.1.4 Certificate of Deposit                      |               |             |             |              |              |               |               |               |               |              |          |              |        |               |               |               |               |               |               |               |
| 1.2 On Borrowing                                  | 0.20          |             |             |              | 0.09         | 4.04          |               | 2.59          |               |              |          |              |        |               |               | 2.56          | 8.55          |               |               |               |
| <b>2. Commission Expense</b>                      |               |             |             |              | <b>0.43</b>  |               |               |               |               |              |          |              |        |               |               |               |               |               |               |               |
| <b>3. Staff Expense</b>                           | <b>43.70</b>  | <b>1.86</b> | <b>1.32</b> | <b>6.40</b>  | <b>5.01</b>  | <b>7.68</b>   | <b>21.28</b>  | <b>14.04</b>  | <b>3.38</b>   | <b>5.27</b>  |          | <b>12.02</b> |        | <b>13.25</b>  | <b>9.68</b>   | <b>16.79</b>  | <b>8.81</b>   | <b>8.62</b>   | <b>6.49</b>   | <b>10.14</b>  |
| <b>4. Office Operating Expenses</b>               | <b>55.04</b>  | <b>1.19</b> | <b>2.53</b> | <b>5.30</b>  | <b>7.93</b>  | <b>11.39</b>  | <b>21.74</b>  | <b>24.87</b>  | <b>7.55</b>   | <b>8.01</b>  |          | <b>12.53</b> |        | <b>14.88</b>  | <b>7.92</b>   | <b>32.10</b>  | <b>7.92</b>   | <b>8.94</b>   | <b>6.11</b>   | <b>12.01</b>  |
| <b>5. Foreign Exchange Loss</b>                   |               |             |             |              |              |               |               |               |               |              |          |              |        |               |               |               |               |               |               |               |
| 5.1 Due to Change in Exchange Rates               |               |             |             |              |              |               |               |               |               |              |          |              |        |               |               |               |               |               |               |               |
| 5.2 Due to Foreign Currency Transaction           |               |             |             |              |              |               |               |               |               |              |          |              |        |               |               |               |               |               |               |               |
| <b>6. Non Operating Expense</b>                   |               | <b>0.00</b> |             |              |              |               |               |               |               |              |          |              |        |               |               |               |               |               |               |               |
| <b>7. Provision for Risk</b>                      | <b>28.99</b>  | <b>0.34</b> | <b>0.56</b> | <b>8.10</b>  | <b>9.37</b>  | <b>105.41</b> | <b>46.05</b>  | <b>159.64</b> | <b>1.72</b>   |              |          | <b>73.20</b> |        | <b>16.64</b>  | <b>4.32</b>   | <b>5.01</b>   | <b>1.27</b>   | <b>1.82</b>   | <b>5.67</b>   | <b>19.53</b>  |
| 7.1 Loan loss Provision                           | 28.99         | 0.34        | 0.56        | 8.10         | 9.37         | 10.60         | 46.05         | 159.64        | 1.72          |              |          | 73.20        |        | 16.64         | 4.32          | 5.01          | 1.27          | 1.82          | 5.67          | 19.53         |
| 7.1.1 General Loan loss Provision                 | 9.11          | 0.34        | 0.56        | -0.20        | 0.12         |               | 4.59          |               |               |              |          |              |        |               |               |               |               | 1.82          | -0.31         | 3.11          |
| 7.1.2 Special Loan Loss Provision                 | 19.88         |             |             | 8.30         | 9.25         |               | 41.46         | 159.64        | 1.72          |              |          | 73.20        |        | 16.64         | 4.32          |               |               |               | 5.98          | 16.43         |
| 7.1.3 Additional Loan Loss Provision              |               |             |             |              |              | 10.60         |               |               |               |              |          |              |        |               |               | 5.01          | 1.27          |               |               |               |
| 7.2. Provision for Non-Banking Assets             |               |             |             |              |              | 94.81         |               |               |               |              |          |              |        |               |               |               |               |               |               |               |
| 7.3. Provision for Loss on Investment             |               |             |             |              |              | 0.00          |               |               |               |              |          |              |        |               |               |               |               |               |               |               |
| 7.5. Provision for Loss of Other Assets           |               |             |             |              |              |               |               |               |               |              |          |              |        |               |               |               |               |               |               |               |
| <b>8. Loan Written Off</b>                        |               |             |             |              |              | <b>38.95</b>  |               |               |               |              |          | <b>0.82</b>  |        |               |               |               |               |               |               |               |
| <b>9. Provision for Staff Bonus</b>               | <b>11.49</b>  |             |             |              |              |               | <b>7.48</b>   |               |               | <b>0.08</b>  |          |              |        | <b>1.91</b>   | <b>0.07</b>   | <b>1.99</b>   |               | <b>3.29</b>   |               | <b>2.43</b>   |
| <b>10. Provision for Income Tax</b>               | <b>34.23</b>  |             |             |              |              |               | <b>22.43</b>  |               |               | <b>0.24</b>  |          |              |        | <b>5.74</b>   | <b>0.21</b>   | <b>5.28</b>   | <b>0.06</b>   | <b>9.87</b>   |               | <b>7.28</b>   |
| <b>11. Others</b>                                 |               |             |             |              |              |               |               | <b>0.01</b>   |               | <b>0.17</b>  |          |              |        |               |               |               |               |               |               |               |
| <b>12. Net Profit</b>                             | <b>80.69</b>  |             |             | <b>10.30</b> | <b>-2.53</b> |               | <b>52.35</b>  |               | <b>259.45</b> | <b>0.56</b>  |          |              |        | <b>13.40</b>  | <b>0.48</b>   | <b>14.62</b>  | <b>22.33</b>  | <b>23.02</b>  |               | <b>16.99</b>  |
| Total Expenses                                    | 613.31        | 5.38        | 5.55        | 66.60        | 62.91        | 284.84        | 430.22        | 259.63        | 281.16        | 56.93        |          | 188.43       |        | 214.78        | 154.28        | 221.45        | 139.89        | 161.10        | 136.46        | 176.92        |
| <b>Income</b>                                     |               |             |             |              |              |               |               |               |               |              |          |              |        |               |               |               |               |               |               |               |
| <b>1. Interest Income</b>                         | <b>572.89</b> | <b>2.15</b> | <b>3.70</b> | <b>58.80</b> | <b>40.02</b> | <b>152.21</b> | <b>407.94</b> | <b>61.65</b>  | <b>73.55</b>  | <b>50.31</b> |          | <b>93.67</b> |        | <b>194.87</b> | <b>140.14</b> | <b>185.02</b> | <b>128.06</b> | <b>145.30</b> | <b>82.69</b>  | <b>159.20</b> |
| 1.1 On Loans and Advances                         | 531.75        | 2.01        | 1.37        | 47.00        | 36.94        | 122.32        | 377.99        | 59.54         | 73.22         | 44.83        |          | 84.40        |        | 179.98        | 130.40        | 166.70        | 104.32        | 134.73        | 68.85         | 141.49        |
| 1.2 On Investment                                 | 11.72         |             |             |              | 0.96         | 0.49          | 10.78         |               |               | 0.23         |          | 1.34         |        |               | 2.73          | 6.68          |               | 1.87          | 2.89          | 2.48          |
| 1.2.1 Government Bonds                            | 11.72         |             |             |              |              | 0.49          | 10.78         |               |               | 0.23         |          | 1.34         |        |               | 2.73          | 6.68          |               | 1.87          | 2.89          | 2.48          |
| 1.2.2 Foreign Bonds                               |               |             |             |              |              |               |               |               |               |              |          |              |        |               |               |               |               |               |               |               |
| 1.2.3 NRB Bonds                                   |               |             |             |              | 0.87         |               |               |               |               |              |          |              |        |               |               |               |               |               | 2.89          |               |
| 1.2.4 Debenture & Bonds                           |               |             |             |              | 0.10         |               |               |               |               |              |          |              |        |               |               |               |               |               |               |               |
| 1.3 On Agency Balance                             |               |             |             |              |              |               |               |               |               |              |          |              |        |               |               |               |               | 8.70          |               |               |
| 1.4 On Call Deposit                               | 28.46         | 0.15        | 2.33        |              | 2.12         | 28.20         | 19.16         | 2.11          | 0.33          | 5.25         |          | 7.85         |        | 14.90         | 7.01          | 11.65         | 15.19         |               | 10.95         | 15.23         |
| 1.5 On Others                                     | 0.96          |             |             | 11.80        |              | 1.19          |               |               |               |              |          | 0.08         |        |               |               |               | 8.55          |               |               |               |
| <b>2. Commission and Discount</b>                 | <b>2.34</b>   | <b>0.13</b> | <b>0.04</b> |              | <b>0.04</b>  | <b>0.53</b>   | <b>1.38</b>   | <b>0.01</b>   |               | <b>0.03</b>  |          | <b>0.30</b>  |        | <b>19.86</b>  | <b>0.16</b>   | <b>1.26</b>   | <b>10.48</b>  |               | <b>0.29</b>   | <b>1.39</b>   |
| 2.1 Bills Purchase and Discount                   |               |             |             |              |              |               |               |               |               |              |          |              |        |               |               |               |               |               |               |               |
| 2.2 Commission                                    | 2.34          | 0.13        | 0.04        |              | 0.04         | 0.41          | 1.38          |               |               | 0.03         |          | 0.30         |        | 0.10          | 0.16          | 1.26          | 0.50          |               | 0.29          | 1.39          |
| 2.3 Others  |               |             |             |              |              | 0.13          |               | 0.01          |               |              |          |              |        | 19.76         |               |               | 9.97          |               |               |               |
| <b>3. Exchange Fluctuation Income</b>             | <b>0.00</b>   |             |             |              |              |               |               |               |               |              |          |              |        |               |               |               |               |               |               |               |
| 3.1 Due to Change in Exchange Rate                |               |             |             |              |              |               |               |               |               |              |          |              |        |               |               |               |               |               |               |               |
| 3.2 Due to Foreign Currency Transaction           | 0.00          |             |             |              |              |               |               |               |               |              |          |              |        |               |               |               |               |               |               |               |
| <b>4. Other Operating Income</b>                  | <b>38.08</b>  | <b>0.83</b> | <b>0.95</b> | <b>2.40</b>  | <b>5.68</b>  | <b>5.57</b>   | <b>18.77</b>  | <b>0.74</b>   | <b>4.06</b>   | <b>4.03</b>  |          | <b>7.01</b>  |        |               | <b>4.54</b>   | <b>22.82</b>  |               | <b>12.86</b>  | <b>4.15</b>   | <b>9.76</b>   |
| <b>5. Non Operating Income</b>                    |               |             |             |              | <b>4.67</b>  | <b>6.92</b>   | <b>2.13</b>   | <b>11.02</b>  |               | <b>0.74</b>  |          | <b>0.44</b>  |        | <b>0.05</b>   | <b>0.80</b>   | <b>8.24</b>   | <b>0.03</b>   | <b>0.06</b>   | <b>3.58</b>   | <b>1.20</b>   |
| <b>6. Write Back from Provisions for loss</b>     |               |             |             | <b>5.40</b>  | <b>12.50</b> | <b>33.69</b>  |               | <b>4.23</b>   | <b>203.55</b> | <b>0.80</b>  |          | <b>8.13</b>  |        |               | <b>8.64</b>   | <b>4.11</b>   | <b>1.34</b>   | <b>2.87</b>   | <b>35.62</b>  | <b>4.94</b>   |
| <b>7. Recovery of written-off Loan</b>            |               |             |             |              |              |               |               |               | <b>0.00</b>   | <b>0.10</b>  |          | <b>0.49</b>  |        |               |               |               |               |               | <b>2.08</b>   | <b>0.44</b>   |
| <b>8. Income from Extra Ordinary transactions</b> |               |             |             |              |              |               |               |               |               | <b>0.92</b>  |          |              |        |               |               |               |               |               |               |               |
| <b>9. Net Loss</b>                                |               | <b>2.27</b> | <b>0.86</b> |              |              | <b>85.93</b>  |               | <b>181.99</b> |               |              |          | <b>78.40</b> |        |               |               |               |               |               |               | <b>8.05</b>   |
| Total Income                                      | 613.31        | 5.38        | 5.55        | 66.60        | 62.91        | 284.84        | 430.22        | 259.63        | 281.16        | 56.93        |          | 188.43       |        | 214.78        | 154.28        | 221.45        | 139.89        | 161.10        | 136.46        | 176.92        |

**Profit and Loss Statement of upto Chait end, 2069 (Rs in million)**

| Bank Name                                | ILFCO         | Mahalaxmi     | Lalitpur      | United FC     | General       | Progressive  | Navadurga     | Janaki        | Pokhara       | Central       | Premier       | Arun         | Multipurpose | Synergy       | Srijana      | Om            | WMBFL         | CMBFL         | Crystal       | Royal         |
|--|---------------|---------------|---------------|---------------|---------------|--------------|---------------|---------------|---------------|---------------|---------------|--------------|--------------|---------------|--------------|---------------|---------------|---------------|---------------|---------------|
| <b>Expenses</b>                          | 0.00          | 0.00          |               | 0.00          |               |              |               |               | 0.00          | 0.00          | 0.00          |              | 0.00         | 0.00          |              |               |               |               |               |               |
| <b>1. Interest Expense</b>               | <b>98.82</b>  | <b>188.04</b> | <b>140.63</b> | <b>189.32</b> | <b>55.56</b>  | <b>16.40</b> | <b>83.07</b>  | <b>81.75</b>  | <b>132.39</b> | <b>138.34</b> | <b>95.88</b>  | <b>14.25</b> | <b>5.07</b>  | <b>224.40</b> | <b>19.11</b> | <b>232.11</b> | <b>46.28</b>  | <b>56.89</b>  | <b>32.67</b>  | <b>206.09</b> |
| 1.1 On Deposit Liabilities               | 98.82         | 188.04        | 140.63        | 189.32        | 54.83         | 16.40        | 83.07         | 81.75         | 132.39        | 136.43        | 95.88         | 14.20        | 5.07         | 222.85        | 19.11        | 232.11        | 43.95         | 55.74         | 26.95         | 194.98        |
| 1.1.1 Saving Account                     | 14.26         | 61.67         | 41.88         | 65.47         | 12.76         | 6.17         | 22.23         | 22.16         | 55.39         | 42.50         | 40.73         | 3.95         | 1.26         | 92.12         | 14.14        | 82.71         | 19.19         | 22.51         | 13.77         | 100.86        |
| 1.1.2 Fixed Account                      | 82.36         | 119.70        | 98.76         | 123.84        | 42.06         | 10.23        | 59.25         | 59.59         | 77.00         | 93.94         | 55.15         | 10.25        | 3.81         | 130.72        | 4.96         | 149.40        | 24.77         | 13.80         | 13.18         | 94.12         |
| 1.1.2.1 Up to 3 months Fixed Account     |               | 0.41          | 0.01          | 0.50          | 2.24          | 0.02         |               |               | 11.55         | 2.30          | 5.05          | 0.10         |              | 6.78          |              | 1.73          | 1.00          |               | 0.45          | 3.05          |
| 1.1.2.2 3 to 6 months Fixed Account      |               | 0.44          | 1.35          | 2.99          | 0.35          |              |               | 0.00          | 19.25         | 7.59          | 1.47          | 4.53         |              | 8.99          |              | 3.88          | 0.12          |               | 0.62          | 6.36          |
| 1.1.2.3 6 months to 1 year Fixed Account | 36.61         | 36.39         | 60.05         | 30.42         |               | 1.38         |               |               | 38.50         | 61.02         | 46.80         | 3.81         |              | 66.95         |              | 108.28        | 11.88         | 0.95          | 9.01          | 65.97         |
| 1.1.2.4 Above 1 year Fixed Account       | 45.75         | 82.46         | 37.35         | 89.93         | 39.48         | 8.83         | 59.25         | 59.59         | 7.70          | 23.02         | 1.83          | 1.82         | 3.81         | 48.00         | 4.96         | 35.51         | 11.77         | 12.86         | 3.10          | 18.74         |
| 1.1.3 Call Deposit                       | 2.19          | 6.52          |               |               |               |              | 1.59          |               |               |               |               |              |              |               |              |               |               |               |               | 19.42         |
| 1.1.4 Certificate of Deposit             |               | 0.15          |               |               |               |              |               |               |               |               |               |              |              |               |              |               |               |               |               |               |
| 1.2 On Borrowing                         |               |               |               |               | 0.73          |              |               |               |               | 1.91          |               | 0.05         |              | 1.56          |              |               | 2.33          | 1.15          | 5.72          | 11.11         |
| <b>2. Commission Expense</b>             |               | <b>2.28</b>   |               | <b>0.04</b>   |               |              |               | <b>0.45</b>   |               |               |               |              |              |               | <b>0.41</b>  |               |               |               |               |               |
| <b>3. Staff Expense</b>                  | <b>28.52</b>  | <b>17.52</b>  | <b>8.15</b>   | <b>31.77</b>  | <b>6.91</b>   | <b>3.08</b>  | <b>5.89</b>   | <b>3.47</b>   | <b>7.83</b>   | <b>10.38</b>  | <b>6.33</b>   | <b>6.43</b>  | <b>1.23</b>  | <b>25.71</b>  | <b>3.55</b>  | <b>15.05</b>  | <b>5.56</b>   | <b>13.79</b>  | <b>4.63</b>   | <b>9.23</b>   |
| <b>4. Office Operating Expenses</b>      | <b>38.19</b>  | <b>16.18</b>  | <b>7.36</b>   | <b>26.83</b>  | <b>5.37</b>   | <b>2.99</b>  | <b>5.99</b>   | <b>2.87</b>   | <b>9.80</b>   | <b>8.39</b>   | <b>11.91</b>  | <b>6.72</b>  | <b>0.62</b>  | <b>33.90</b>  | <b>3.40</b>  | <b>22.96</b>  | <b>8.39</b>   | <b>20.68</b>  | <b>383.14</b> | <b>17.42</b>  |
| <b>5. Foreign Exchange Loss</b>          |               |               |               |               |               |              |               |               |               |               |               |              |              |               |              |               |               |               |               |               |
| 5.1 Due to Change in Exchange Rates      |               |               |               |               |               |              |               |               |               |               |               |              |              |               |              |               |               |               |               |               |
| 5.2 Due to Foreign Currency Transaction  |               |               |               |               |               |              |               |               |               |               |               |              |              |               |              |               |               |               |               |               |
| <b>6. Non Operating Expense</b>          |               | <b>0.03</b>   |               |               |               |              |               |               |               |               |               |              |              | <b>0.09</b>   |              |               |               |               |               |               |
| <b>7. Provision for Risk</b>             | <b>47.69</b>  | <b>19.31</b>  | <b>0.50</b>   | <b>19.61</b>  | <b>377.62</b> | <b>55.78</b> | <b>1.54</b>   | <b>9.41</b>   | <b>129.78</b> | <b>25.44</b>  |               | <b>46.61</b> | <b>3.30</b>  | <b>136.18</b> | <b>3.33</b>  | <b>7.18</b>   | <b>217.67</b> |               |               | <b>6.14</b>   |
| 7.1 Loan loss Provision                  | 47.69         | 15.70         |               | 19.51         | 377.62        | 55.78        | 1.54          | 9.41          | 5.30          | 25.44         |               | 34.61        | 3.30         | 135.01        | 3.33         | 7.18          | 217.67        |               |               | 6.14          |
| 7.1.1 General Loan loss Provision        | 47.69         | 15.70         |               | 3.20          |               |              | 0.19          | 0.66          | 1.91          | 25.44         |               |              | -0.02        | 5.37          | 2.14         | 4.36          |               |               |               | 1.59          |
| 7.1.2 Special Loan Loss Provision        |               |               |               | 16.31         | 377.62        |              | 1.35          | 8.75          | 3.39          |               |               |              |              |               |              |               |               |               |               | 4.55          |
| 7.1.3 Additional Loan Loss Provision     |               |               |               |               |               | 55.78        |               |               |               |               |               |              |              |               |              |               |               |               |               |               |
| 7.2. Provision for Non-Banking Assets    |               | 3.28          |               |               |               |              |               |               | 124.49        |               |               | 12.00        |              | 1.17          |              |               |               |               |               |               |
| 7.3. Provision for Loss on Investment    |               | 0.33          | 0.50          | 0.10          |               |              |               |               |               |               |               |              |              |               |              |               |               |               |               |               |
| 7.5. Provision for Loss of Other Assets  |               |               |               |               |               |              |               |               |               |               |               |              |              |               |              |               |               |               |               |               |
| <b>8. Loan Written Off</b>               |               |               |               | <b>0.46</b>   |               |              |               |               |               |               |               |              |              |               |              |               |               |               |               | <b>0.75</b>   |
| <b>9. Provision for Staff Bonus</b>      | <b>9.96</b>   | <b>7.21</b>   |               |               |               |              |               |               |               |               |               |              |              |               |              | <b>2.42</b>   |               |               |               | <b>0.08</b>   |
| <b>10. Provision for Income Tax</b>      | <b>29.87</b>  | <b>21.64</b>  |               |               |               |              |               |               |               |               |               |              |              |               |              | <b>7.27</b>   |               |               |               | <b>0.25</b>   |
| <b>11. Others</b>                        |               |               |               |               |               |              |               |               |               |               |               |              |              | <b>0.15</b>   |              |               |               |               |               |               |
| <b>12. Net Profit</b>                    | <b>69.70</b>  | <b>50.49</b>  | <b>38.21</b>  | <b>38.57</b>  |               |              | <b>17.69</b>  | <b>50.38</b>  |               |               |               |              | <b>1.60</b>  |               | <b>15.80</b> | <b>16.95</b>  |               |               | <b>251.22</b> | <b>0.57</b>   |
| <b>Total Expenses</b>                    | <b>322.74</b> | <b>322.68</b> | <b>194.85</b> | <b>306.60</b> | <b>445.46</b> | <b>78.25</b> | <b>114.18</b> | <b>148.32</b> | <b>279.81</b> | <b>182.56</b> | <b>114.12</b> | <b>74.01</b> | <b>11.82</b> | <b>420.44</b> | <b>45.59</b> | <b>303.95</b> | <b>277.91</b> | <b>342.58</b> | <b>420.44</b> | <b>240.53</b> |

| Income  | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00         | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00         | 0.00         | 0.00          | 0.00         | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          |
|---|---------------|---------------|---------------|---------------|---------------|--------------|---------------|---------------|---------------|---------------|---------------|--------------|--------------|---------------|--------------|---------------|---------------|---------------|---------------|---------------|
| <b>1. Interest Income</b>                         | <b>308.79</b> | <b>267.13</b> | <b>144.62</b> | <b>280.32</b> | <b>89.84</b>  | <b>11.14</b> | <b>109.05</b> | <b>123.25</b> | <b>167.27</b> | <b>138.09</b> | <b>51.85</b>  | <b>21.47</b> | <b>11.46</b> | <b>219.59</b> | <b>36.82</b> | <b>284.03</b> | <b>38.84</b>  | <b>111.71</b> | <b>52.03</b>  | <b>234.21</b> |
| 1.1 On Loans and Advances                         | 270.64        | 239.08        | 138.29        | 262.12        | 88.51         | 10.74        | 97.75         | 101.79        | 147.68        | 121.48        | 51.76         | 21.03        | 11.46        | 187.49        | 36.50        | 262.50        | 36.91         | 108.73        | 49.79         | 207.22        |
| 1.2 On Investment                                 | 8.07          | 4.12          | 1.36          | 4.20          |               | 0.14         |               | 0.24          |               | 2.11          |               |              |              | 4.51          |              | 6.27          |               |               |               | 5.85          |
| 1.2.1 Government Bonds                            | 8.07          | 4.12          |               | 4.20          |               |              |               |               |               |               |               |              |              | 4.51          |              | 6.27          |               |               |               | 5.85          |
| 1.2.2 Foreign Bonds                               |               |               |               |               |               |              |               |               |               |               |               |              |              |               |              |               |               |               |               |               |
| 1.2.3 NRB Bonds                                   |               |               | 1.36          |               |               |              |               | 0.24          |               |               |               |              |              |               |              |               |               |               |               |               |
| 1.2.4 Debenture & Bonds                           |               |               |               |               |               | 0.14         |               |               |               | 2.11          |               |              |              |               |              |               |               |               |               |               |
| 1.3 On Agency Balance                             |               |               |               |               |               |              |               |               |               |               |               |              |              |               |              |               |               |               |               |               |
| 1.4 On Call Deposit                               |               | 23.87         |               | 13.98         | 1.33          |              |               | 10.84         | 19.59         | 12.59         |               | 0.43         |              | 25.44         | 0.32         | 15.27         |               |               |               | 10.28         |
| 1.5 On Others                                     | 30.09         | 0.06          | 4.98          | 0.02          |               | 0.25         | 11.30         | 10.38         |               | 1.91          | 0.09          |              |              | 2.16          |              |               | 1.93          | 2.98          | 2.24          | 10.85         |
| <b>2. Commission and Discount</b>                 | <b>0.83</b>   | <b>2.00</b>   | <b>0.07</b>   | <b>2.76</b>   | <b>1.47</b>   | <b>0.19</b>  | <b>0.03</b>   | <b>0.05</b>   | <b>11.10</b>  | <b>0.96</b>   | <b>0.54</b>   | <b>0.05</b>  | <b>0.00</b>  | <b>1.76</b>   | <b>0.08</b>  | <b>0.13</b>   | <b>0.00</b>   | <b>0.00</b>   | <b>0.00</b>   | <b>0.32</b>   |
| 2.1 Bills Purchase and Discount                   |               |               |               |               |               |              |               |               |               |               |               |              |              |               |              |               |               |               |               |               |
| 2.2 Commission                                    |               | 1.93          | 0.07          | 1.32          | 0.03          |              | 0.03          | 0.00          |               | 0.96          | 0.03          | 0.05         |              | 1.76          | 0.08         |               | 0.09          |               |               | 0.32          |
| 2.3 Others  | 0.83          | 0.07          |               | 1.45          | 1.44          | 0.19         | 0.00          | 0.04          | 11.10         |               | 0.51          |              | 0.00         |               |              |               | 0.05          | 0.00          |               |               |
| <b>3. Exchange Fluctuation Income</b>             |               |               |               |               |               |              |               |               |               |               |               |              |              |               |              |               |               |               |               |               |
| 3.1 Due to Change in Exchange Rate                |               |               |               |               |               |              |               |               |               |               |               |              |              |               |              |               |               |               |               |               |
| 3.2 Due to Foreign Currency Transaction           |               |               |               |               |               |              |               |               |               |               |               |              |              |               |              |               |               |               |               |               |
| <b>4. Other Operating Income</b>                  | <b>13.00</b>  | <b>10.13</b>  | <b>1.83</b>   | <b>23.52</b>  |               | <b>5.73</b>  | <b>4.97</b>   | <b>1.90</b>   |               | <b>8.49</b>   | <b>6.33</b>   | <b>0.98</b>  | <b>0.36</b>  | <b>9.51</b>   | <b>6.95</b>  | <b>19.79</b>  | <b>0.77</b>   | <b>0.19</b>   |               | <b>6.01</b>   |
| <b>5. Non Operating Income</b>                    | <b>0.12</b>   | <b>14.01</b>  | <b>4.00</b>   |               | <b>0.66</b>   |              | <b>0.02</b>   | <b>0.91</b>   |               | <b>2.40</b>   |               |              |              | <b>1.21</b>   |              | <b>0.13</b>   |               | <b>1.10</b>   |               |               |
| <b>6. Write Back from Provisions for loss</b>     |               | <b>29.41</b>  | <b>44.33</b>  |               | <b>120.22</b> | <b>1.04</b>  | <b>0.10</b>   | <b>16.67</b>  | <b>80.42</b>  |               | <b>5.29</b>   | <b>33.13</b> |              | <b>52.83</b>  | <b>1.74</b>  |               | <b>0.54</b>   | <b>229.58</b> |               |               |
| <b>7. Recovery of written-off Loan</b>            |               |               |               |               |               |              |               | <b>5.54</b>   |               |               |               | <b>0.11</b>  |              |               |              |               |               |               |               |               |
| <b>8. Income from Extra Ordinary transactions</b> |               |               |               |               |               | <b>0.23</b>  |               |               |               |               |               |              |              | <b>1.39</b>   |              |               |               |               |               |               |
| <b>9. Net Loss</b>                                |               |               |               |               | <b>233.28</b> | <b>59.92</b> |               |               | <b>21.01</b>  | <b>32.62</b>  | <b>50.10</b>  | <b>18.28</b> |              | <b>134.16</b> |              |               | <b>237.63</b> |               | <b>368.41</b> |               |
| <b>Total Income</b>                               | <b>322.74</b> | <b>322.68</b> | <b>194.85</b> | <b>306.60</b> | <b>445.46</b> | <b>78.25</b> | <b>114.18</b> | <b>148.32</b> | <b>279.81</b> | <b>182.56</b> | <b>114.12</b> | <b>74.01</b> | <b>11.82</b> | <b>420.44</b> | <b>45.59</b> | <b>303.95</b> | <b>277.91</b> | <b>342.58</b> | <b>420.44</b> | <b>240.53</b> |

Profit and Loss Statement of upto Chait end, 2069 (Rs in million)

| Bank Name   | Ganeshwari    | Patan        | Feewa         | Everest      | Prudential    | ICFC          | Bagarmatha    | Civil        | Prabhu        | Imperial     | Kuber         | NEFL         | Valley        | Seti         | hama         | reliable      | Api           | Namaste      | Kaski         | Zenith        |
|---|---------------|--------------|---------------|--------------|---------------|---------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------|--------------|---------------|---------------|--------------|---------------|---------------|
| <b>Expenses</b>                                   | 0.00          |              |               |              |               |               | 0.00          | 0.00         | 0.00          | 0.00         |               |              | 0.00          |              | 0.00         | 0.00          | 0.00          | 0.00         |               |               |
| <b>1. Interest Expense</b>                        | <b>65.77</b>  | <b>29.16</b> | <b>190.83</b> | <b>34.26</b> | <b>88.04</b>  | <b>245.70</b> | <b>113.99</b> | <b>49.51</b> | <b>406.78</b> | <b>63.28</b> | <b>57.25</b>  | <b>58.60</b> | <b>68.07</b>  | <b>8.42</b>  | <b>25.70</b> | <b>118.55</b> | <b>75.39</b>  | <b>5.59</b>  | <b>105.78</b> | <b>66.45</b>  |
| 1.1 On Deposit Liabilities                        | 65.77         | 29.16        | 190.83        | 34.26        | 85.32         | 229.23        | 113.99        | 49.11        | 406.78        | 63.28        | 57.20         | 51.95        | 67.35         | 8.42         | 25.70        | 113.26        | 75.39         | 5.59         | 105.78        | 66.45         |
| 1.1.1 Saving Account                              | 18.98         | 9.82         | 85.74         | 14.84        | 27.07         | 117.86        | 53.43         | 15.94        | 312.26        | 19.79        | 17.07         | 30.47        | 36.58         | 6.09         | 8.39         | 70.66         | 38.06         | 4.66         | 48.66         | 47.04         |
| 1.1.2 Fixed Account                               | 46.80         | 19.34        | 105.09        | 19.43        | 58.25         | 111.37        | 60.56         | 27.40        | 94.52         | 43.49        | 40.13         | 21.49        | 30.77         | 2.33         | 12.64        | 42.60         | 37.33         | 0.93         | 57.12         | 19.41         |
| 1.1.2.1 Up to 3 months Fixed Account              |               |              | 1.65          | 8.44         | 0.83          | 0.06          | 1.68          | 0.00         | 1.05          | 0.52         |               | 0.01         |               | 0.02         | 0.66         | 0.50          |               |              | 0.44          | 0.36          |
| 1.1.2.2 3 to 6 months Fixed Account               | 1.26          |              | 2.48          | 0.05         | 0.26          | 0.79          | 7.85          | 0.01         | 6.08          | 0.53         |               | 0.70         | 0.60          | 0.02         | 0.09         | 4.21          | 0.86          |              | 0.59          | 0.94          |
| 1.1.2.3 6 months to 1 year Fixed Account          | 5.50          |              | 75.50         | 5.49         | 25.09         | 53.92         | 40.17         | 22.67        | 64.28         | 17.45        | 40.13         | 11.70        | 16.11         | 1.07         | 6.07         | 31.25         | 29.32         | 0.08         | 52.24         | 9.14          |
| 1.1.2.4 Above 1 year Fixed Account                | 40.04         | 19.34        | 25.47         | 5.45         | 32.08         | 56.59         | 10.86         | 4.72         | 23.10         | 24.99        |               | 9.08         | 14.07         | 1.22         | 6.47         | 6.48          | 6.64          | 0.85         | 3.86          | 8.98          |
| 1.1.3 Call Deposit                                |               |              |               |              |               |               |               | 5.77         |               |              |               |              |               |              | 4.67         |               |               |              |               |               |
| 1.1.4 Certificate of Deposit                      |               |              |               |              |               |               |               |              |               |              |               |              |               |              |              |               |               |              |               |               |
| 1.2 On Borrowing                                  |               |              |               |              | 2.72          | 16.47         |               | 0.40         |               |              | 0.05          | 6.65         | 0.72          |              |              | 5.29          |               |              |               |               |
| <b>2. Commission Expense</b>                      |               |              |               |              |               |               |               | <b>0.14</b>  |               |              |               |              |               |              |              |               |               |              |               |               |
| <b>3. Staff Expense</b>                           | <b>4.71</b>   | <b>3.36</b>  | <b>20.95</b>  | <b>4.15</b>  | <b>10.12</b>  | <b>26.57</b>  | <b>13.20</b>  | <b>4.75</b>  | <b>66.28</b>  | <b>5.19</b>  | <b>7.10</b>   | <b>7.83</b>  | <b>8.02</b>   | <b>3.14</b>  | <b>4.37</b>  | <b>16.92</b>  | <b>10.71</b>  | <b>1.70</b>  | <b>11.79</b>  | <b>9.25</b>   |
| <b>4. Office Operating Expenses</b>               | <b>6.07</b>   | <b>3.82</b>  | <b>29.14</b>  | <b>7.95</b>  | <b>13.37</b>  | <b>39.13</b>  | <b>11.23</b>  | <b>3.22</b>  | <b>95.41</b>  | <b>5.03</b>  | <b>15.45</b>  | <b>9.07</b>  | <b>12.30</b>  | <b>1.50</b>  | <b>5.48</b>  | <b>18.46</b>  | <b>11.50</b>  | <b>1.23</b>  | <b>15.38</b>  | <b>8.05</b>   |
| <b>5. Foreign Exchange Loss</b>                   |               |              |               |              |               |               |               |              | <b>2.04</b>   |              |               |              |               |              |              |               |               |              |               |               |
| 5.1 Due to Change in Exchange Rates               |               |              |               |              |               |               |               |              |               |              |               |              |               |              |              |               |               |              |               |               |
| 5.2 Due to Foreign Currency Transaction           |               |              |               |              |               |               |               |              | 2.04          |              |               |              |               |              |              |               |               |              |               |               |
| <b>6. Non Operating Expense</b>                   |               | <b>0.55</b>  |               |              |               |               |               |              | <b>0.20</b>   | <b>0.01</b>  |               | <b>0.00</b>  | <b>0.03</b>   |              |              |               |               |              |               |               |
| <b>7. Provision for Risk</b>                      | <b>0.69</b>   | <b>16.20</b> | <b>17.51</b>  | <b>4.62</b>  | <b>161.29</b> | <b>34.14</b>  | <b>24.83</b>  | <b>29.50</b> | <b>10.93</b>  | <b>17.27</b> | <b>428.69</b> | <b>1.79</b>  | <b>22.66</b>  |              | <b>0.59</b>  | <b>14.73</b>  | <b>5.80</b>   | <b>0.54</b>  | <b>6.95</b>   | <b>7.06</b>   |
| 7.1 Loan loss Provision                           | 0.69          | 16.20        | 17.51         | 4.62         | 113.77        | 33.58         | 16.16         | 29.50        | 10.93         | 17.27        | 428.69        | 1.79         | 22.66         |              | 0.59         | 12.48         | 5.80          | 0.54         | 6.95          | 7.06          |
| 7.1.1 General Loan loss Provision                 | 0.69          | 16.20        | 17.51         | 1.29         | 2.66          |               |               | 4.80         | 10.93         | 17.27        | 428.69        | 1.79         | 0.98          |              |              | 2.32          |               | 0.54         |               | 0.50          |
| 7.1.2 Special Loan Loss Provision                 |               |              |               | 3.33         | 113.77        | 31.21         | 16.16         | 24.70        |               |              |               |              |               |              | 0.59         | 10.16         | 5.80          |              | 6.95          | 6.56          |
| 7.1.3 Additional Loan Loss Provision              |               |              |               |              | -0.30         |               |               |              |               |              |               |              |               |              |              |               |               |              |               |               |
| 7.2. Provision for Non-Banking Assets             |               |              |               |              | 36.60         | 0.56          | 7.53          |              |               |              |               |              |               |              |              | 2.26          |               |              |               |               |
| 7.3. Provision for Loss on Investment             |               |              |               |              | 4.66          |               | 1.14          |              |               |              |               |              |               |              |              |               |               |              |               |               |
| 7.5. Provision for Loss of Other Assets           |               |              |               |              | 6.26          |               |               |              |               |              |               |              |               |              |              |               |               |              |               |               |
| <b>8. Loan Written Off</b>                        |               |              |               |              |               |               | <b>3.66</b>   |              |               |              |               |              |               |              |              |               |               |              |               |               |
| <b>9. Provision for Staff Bonus</b>               |               |              | <b>6.21</b>   | <b>0.30</b>  |               | <b>3.12</b>   | <b>0.60</b>   |              | <b>3.62</b>   |              |               | <b>1.83</b>  | <b>0.23</b>   |              | <b>4.03</b>  | <b>2.88</b>   | <b>1.67</b>   | <b>0.23</b>  | <b>3.25</b>   | <b>2.25</b>   |
| <b>10. Provision for Income Tax</b>               |               |              | <b>18.64</b>  | <b>0.89</b>  |               | <b>9.35</b>   | <b>1.79</b>   | <b>0.02</b>  | <b>10.87</b>  |              |               | <b>5.50</b>  | <b>0.69</b>   |              | <b>12.16</b> | <b>8.63</b>   | <b>5.01</b>   | <b>0.69</b>  | <b>9.76</b>   | <b>7.09</b>   |
| <b>11. Others</b>                                 |               |              |               |              |               |               |               |              |               |              |               |              |               |              |              |               |               |              |               |               |
| <b>12. Net Profit</b>                             | <b>35.67</b>  |              | <b>43.49</b>  | <b>2.07</b>  |               | <b>21.82</b>  | <b>4.18</b>   |              | <b>25.37</b>  |              |               | <b>12.84</b> | <b>1.60</b>   | <b>6.63</b>  | <b>28.14</b> | <b>20.15</b>  | <b>11.70</b>  | <b>3.06</b>  | <b>22.76</b>  | <b>15.36</b>  |
| <b>Total Expenses</b>                             | <b>112.92</b> | <b>53.08</b> | <b>326.78</b> | <b>54.23</b> | <b>272.82</b> | <b>379.83</b> | <b>173.48</b> | <b>87.14</b> | <b>621.51</b> | <b>90.78</b> | <b>508.49</b> | <b>97.48</b> | <b>113.60</b> | <b>19.69</b> | <b>80.48</b> | <b>200.32</b> | <b>121.78</b> | <b>13.05</b> | <b>175.67</b> | <b>115.52</b> |
| <b>Income</b>                                     |               |              |               |              |               |               |               |              |               |              |               |              |               |              |              |               |               |              |               |               |
| <b>1. Interest Income</b>                         | <b>102.50</b> | <b>32.45</b> | <b>299.12</b> | <b>50.07</b> | <b>116.84</b> | <b>356.88</b> | <b>145.31</b> | <b>63.39</b> | <b>567.37</b> | <b>63.62</b> | <b>58.18</b>  | <b>88.12</b> | <b>93.99</b>  | <b>17.69</b> | <b>45.97</b> | <b>181.03</b> | <b>107.59</b> | <b>11.33</b> | <b>163.77</b> | <b>105.79</b> |
| 1.1 On Loans and Advances                         | 91.69         | 29.09        | 281.46        | 46.58        | 111.45        | 306.79        | 134.29        | 52.51        | 463.59        | 54.39        | 56.31         | 68.29        | 87.87         | 15.12        | 38.16        | 163.73        | 100.45        | 10.05        | 151.97        | 90.33         |
| 1.2 On Investment                                 | 1.09          |              | 0.01          | 0.75         | 0.75          | 1.22          | 0.05          | 5.94         |               |              |               | 2.36         | 0.06          | 0.80         | 3.79         |               |               |              |               | 0.36          |
| 1.2.1 Government Bonds                            |               |              | 0.01          | 0.75         | 0.75          | 1.22          |               |              |               |              |               | 2.36         | 0.06          | 0.80         | 3.79         |               |               |              |               | 0.36          |
| 1.2.2 Foreign Bonds                               |               |              |               |              |               |               |               |              |               |              |               |              |               |              |              |               |               |              |               |               |
| 1.2.3 NRB Bonds                                   |               |              |               |              |               |               |               | 0.05         |               |              |               |              | 0.06          |              |              |               |               |              |               |               |
| 1.2.4 Debenture & Bonds                           | 1.09          |              |               |              |               |               |               |              | 5.94          |              |               |              |               |              |              |               |               |              |               |               |
| 1.3 On Agency Balance                             |               |              |               |              |               | 49.67         |               |              | 38.04         |              |               |              |               |              |              |               |               |              |               |               |
| 1.4 On Call Deposit                               | 9.73          |              | 17.65         | 3.49         | 4.47          |               | 8.31          |              |               | 1.87         |               |              |               |              | 7.01         | 13.36         | 7.13          | 1.28         | 11.81         | 15.09         |
| 1.5 On Others                                     |               | 3.37         |               | 0.17         | 0.42          | 9.81          | 2.51          | 59.79        | 9.24          |              | 17.47         | 6.12         | 2.50          | 0.00         | 0.15         | 0.02          |               |              |               |               |
| <b>2. Commission and Discount</b>                 | <b>0.40</b>   | <b>0.00</b>  | <b>18.65</b>  | <b>0.43</b>  | <b>3.68</b>   | <b>3.98</b>   | <b>11.72</b>  | <b>0.03</b>  | <b>14.10</b>  | <b>0.15</b>  | <b>0.20</b>   | <b>1.97</b>  | <b>1.63</b>   | <b>0.08</b>  | <b>0.09</b>  | <b>9.04</b>   | <b>2.30</b>   | <b>0.16</b>  |               | <b>0.81</b>   |
| 2.1 Bills Purchase and Discount                   |               |              |               |              |               |               |               |              |               |              |               |              |               |              |              |               |               |              |               |               |
| 2.2 Commission                                    | 0.37          | 0.00         | 18.65         | 0.43         | 0.06          | 3.98          | 0.88          | 0.02         | 14.10         | 0.15         | 0.20          | 1.56         |               | 0.08         | 0.09         | 9.04          | 2.30          | 0.16         |               | 0.81          |
| 2.3 Others  | 0.03          | 0.00         |               |              | 3.62          |               | 10.84         | 0.01         |               |              |               | 0.41         | 1.63          |              |              |               |               |              |               |               |
| <b>3. Exchange Fluctuation Income</b>             |               |              |               |              |               |               |               |              |               |              |               |              |               |              |              | <b>0.77</b>   |               |              |               |               |
| 3.1 Due to Change in Exchange Rate                |               |              |               |              |               |               |               |              |               |              |               |              |               |              |              | 0.77          |               |              |               |               |
| 3.2 Due to Foreign Currency Transaction           |               |              |               |              |               |               |               |              |               |              |               |              |               |              |              |               |               |              |               |               |
| <b>4. Other Operating Income</b>                  | <b>8.88</b>   | <b>0.39</b>  | <b>9.01</b>   | <b>3.74</b>  | <b>0.27</b>   | <b>18.97</b>  |               | <b>3.67</b>  | <b>32.24</b>  | <b>2.78</b>  | <b>2.60</b>   | <b>6.79</b>  | <b>17.50</b>  | <b>1.27</b>  | <b>1.75</b>  | <b>9.33</b>   | <b>11.89</b>  | <b>1.56</b>  | <b>11.90</b>  | <b>8.62</b>   |
| <b>5. Non Operating Income</b>                    | <b>0.52</b>   | <b>10.23</b> |               |              | <b>0.14</b>   |               | <b>16.45</b>  |              | <b>6.07</b>   | <b>0.22</b>  |               | <b>0.60</b>  | <b>0.47</b>   |              | <b>0.00</b>  | <b>0.15</b>   |               |              |               |               |
| <b>6. Write Back from Provisions for loss</b>     | <b>0.62</b>   | <b>1.16</b>  |               |              | <b>85.23</b>  |               |               | <b>16.13</b> | <b>1.73</b>   |              | <b>1.40</b>   |              |               | <b>0.66</b>  | <b>32.67</b> |               |               |              |               | <b>0.30</b>   |
| <b>7. Recovery of written-off Loan</b>            |               |              |               |              | <b>1.40</b>   |               |               |              |               |              |               |              |               |              |              |               |               |              |               |               |
| <b>8. Income from Extra Ordinary transactions</b> |               |              |               |              |               |               |               |              |               |              |               |              |               |              |              |               |               |              |               |               |
| <b>9. Net Loss</b>                                |               | <b>8.85</b>  |               |              | <b>65.26</b>  |               |               | <b>3.92</b>  |               | <b>24.01</b> | <b>446.11</b> |              |               |              |              |               |               |              |               |               |
| <b>Total Income</b>                               | <b>112.92</b> | <b>53.08</b> | <b>326.78</b> | <b>54.23</b> | <b>272.82</b> | <b>379.83</b> | <b>173.48</b> | <b>87.14</b> | <b>621.51</b> | <b>90.78</b> | <b>508.49</b> | <b>97.48</b> | <b>113.60</b> | <b>19.69</b> | <b>80.48</b> | <b>200.32</b> | <b>121.78</b> | <b>13.05</b> | <b>175.67</b> | <b>115.52</b> |

| Bank Name                                | Unique       | Manushree     | Pudhacham    | Jeblis       | Reliance     | Lotus        | Baibhav      | Bhaktapur    |
|--|--------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|
| <b>Expenses</b>                          |              | 0.00          |              | 0.00         | 0.00         |              |              | 0.00         |
| <b>1. Interest Expense</b>               | <b>31.68</b> | <b>73.87</b>  | <b>52.05</b> | <b>38.48</b> | <b>71.12</b> | <b>27.37</b> | <b>11.72</b> | <b>14.08</b> |
| 1.1 On Deposit Liabilities               | 31.68        | 73.87         | 52.05        | 38.48        | 71.12        | 27.37        | 11.72        | 14.08        |
| 1.1.1 Saving Account                     | 15.00        | 32.49         | 8.65         | 8.11         | 33.48        | 11.87        | 7.56         | 6.05         |
| 1.1.2 Fixed Account                      | 16.68        | 41.38         | 38.28        | 19.80        | 37.64        | 15.50        | 4.16         | 5.41         |
| 1.1.2.1 Up to 3 months Fixed Account     | 0.73         | 0.35          | 1.36         | 0.19         | 4.90         | 0.26         |              |              |
| 1.1.2.2 3 to 6 months Fixed Account      | 1.31         | 5.29          | 1.01         | 0.98         | 1.72         | 0.02         |              | 0.01         |
| 1.1.2.3 6 months to 1 year Fixed Account | 11.97        | 20.28         | 12.05        | 14.07        | 14.39        | 13.05        | 2.75         | 2.43         |
| 1.1.2.4 Above 1 year Fixed Account       | 2.67         | 15.45         | 23.86        | 4.57         | 16.64        | 2.17         | 1.41         | 2.97         |
| 1.1.3 Call Deposit                       |              |               | 5.13         | 10.57        |              |              |              | 2.63         |
| 1.1.4 Certificate of Deposit             |              |               |              |              |              |              |              |              |
| 1.2 On Borrowing                         |              |               |              |              |              |              |              |              |
| <b>2. Commission Expense</b>             |              |               |              |              |              |              |              |              |
| <b>3. Staff Expense</b>                  | <b>3.52</b>  | <b>5.71</b>   | <b>7.05</b>  | <b>6.49</b>  | <b>5.83</b>  | <b>3.06</b>  | <b>3.38</b>  | <b>3.05</b>  |
| <b>4. Office Operating Expenses</b>      | <b>5.30</b>  | <b>10.82</b>  | <b>10.39</b> | <b>7.58</b>  | <b>10.24</b> | <b>5.97</b>  | <b>4.35</b>  | <b>4.25</b>  |
| <b>5. Foreign Exchange Loss</b>          |              |               |              |              |              |              |              |              |
| 5.1 Due to Change in Exchange Rates      |              |               |              |              |              |              |              |              |
| 5.2 Due to Foreign Currency Transaction  |              |               |              |              |              |              |              |              |
| <b>6. Non Operating Expense</b>          |              |               |              |              | <b>0.08</b>  |              |              |              |
| <b>7. Provision for Risk</b>             | <b>1.26</b>  | <b>3.67</b>   | <b>3.51</b>  | <b>29.20</b> | <b>8.76</b>  | <b>4.18</b>  | <b>0.83</b>  | <b>2.37</b>  |
| 7.1 Loan loss Provision                  | 1.26         | 3.67          | 3.51         | 29.20        | 8.58         | 4.18         | 0.83         | 2.37         |
| 7.1.1 General Loan loss Provision        |              | 3.67          |              | 2.96         | 8.58         | 0.91         | 0.83         | 0.63         |
| 7.1.2 Special Loan Loss Provision        |              |               | 3.51         | 26.25        |              | 2.00         |              | 1.74         |
| 7.1.3 Additional Loan Loss Provision     | 1.26         |               |              |              |              | 1.27         |              |              |
| 7.2. Provision for Non-Banking Assets    |              |               |              |              |              |              |              |              |
| 7.3. Provision for Loss on Investment    |              |               |              |              | 0.17         |              |              |              |
| 7.5. Provision for Loss of Other Assets  |              |               |              |              |              |              |              |              |
| <b>8. Loan Written Off</b>               |              |               |              |              |              |              |              |              |
| <b>9. Provision for Staff Bonus</b>      | <b>2.34</b>  | <b>1.63</b>   | <b>0.94</b>  |              | <b>0.32</b>  |              |              | <b>0.09</b>  |
| <b>10. Provision for Income Tax</b>      | <b>7.03</b>  | <b>4.88</b>   | <b>2.81</b>  | <b>-4.11</b> | <b>1.13</b>  |              |              | <b>0.28</b>  |
| <b>11. Others</b>                        |              |               |              |              |              |              |              |              |
| <b>12. Net Profit</b>                    | <b>16.40</b> | <b>11.38</b>  | <b>6.56</b>  |              | <b>2.06</b>  | <b>8.38</b>  | <b>10.13</b> | <b>0.66</b>  |
| <b>Total Expenses</b>                    | <b>67.55</b> | <b>111.94</b> | <b>83.31</b> | <b>77.64</b> | <b>99.55</b> | <b>48.96</b> | <b>30.41</b> | <b>24.80</b> |

| Income  |              |               |              |              |              |              |              |              |
|---|--------------|---------------|--------------|--------------|--------------|--------------|--------------|--------------|
| <b>1. Interest Income</b>                         | <b>64.54</b> | <b>106.08</b> | <b>77.91</b> | <b>50.64</b> | <b>91.30</b> | <b>41.43</b> | <b>26.56</b> | <b>23.03</b> |
| 1.1 On Loans and Advances                         | 55.68        | 96.56         | 77.91        | 45.51        | 79.98        | 35.65        | 19.17        | 16.02        |
| 1.2 On Investment                                 | 1.15         | 0.31          |              | 0.43         |              | 0.28         |              | 0.32         |
| 1.2.1 Government Bonds                            | 1.15         |               |              | 0.43         |              | 0.28         |              | 0.32         |
| 1.2.2 Foreign Bonds                               |              |               |              |              |              |              |              |              |
| 1.2.3 NRB Bonds                                   |              | 0.31          |              |              |              |              |              |              |
| 1.2.4 Debenture & Bonds                           |              |               |              |              |              |              |              |              |
| 1.3 On Agency Balance                             |              |               |              |              | 11.11        |              |              |              |
| 1.4 On Call Deposit                               | 5.45         |               |              | 4.69         |              |              | 2.81         |              |
| 1.5 On Others                                     | 2.26         | 9.21          |              | 0.00         | 0.21         | 5.50         | 4.57         | 6.69         |
| <b>2. Commission and Discount</b>                 | <b>3.01</b>  | <b>5.87</b>   | <b>0.16</b>  | <b>0.09</b>  | <b>0.16</b>  | <b>0.06</b>  |              | <b>0.01</b>  |
| 2.1 Bills Purchase and Discount                   |              |               |              |              |              |              |              |              |
| 2.2 Commission                                    |              | 0.49          | 0.16         | 0.09         | 0.16         | 0.04         |              | 0.01         |
| 2.3 Others  | 3.01         | 5.38          |              |              |              | 0.02         |              |              |
| <b>3. Exchange Fluctuation Income</b>             |              |               |              |              |              |              |              |              |
| 3.1 Due to Change in Exchange Rate                |              |               |              |              |              |              |              |              |
| 3.2 Due to Foreign Currency Transaction           |              |               |              |              |              |              |              |              |
| <b>4. Other Operating Income</b>                  |              |               | <b>5.23</b>  | <b>5.61</b>  | <b>8.09</b>  | <b>2.66</b>  | <b>1.86</b>  | <b>1.76</b>  |
| <b>5. Non Operating Income</b>                    |              |               |              | <b>1.95</b>  |              |              |              |              |
| <b>6. Write Back from Provisions for loss</b>     |              |               |              | <b>0.60</b>  |              | <b>4.81</b>  | <b>1.99</b>  |              |
| <b>7. Recovery of written-off Loan</b>            |              |               |              |              |              |              |              |              |
| <b>8. Income from Extra Ordinary transactions</b> |              |               |              |              |              |              |              |              |
| <b>9. Net Loss</b>                                |              |               |              | <b>18.75</b> |              |              |              |              |
| <b>Total Income</b>                               | <b>67.55</b> | <b>111.94</b> | <b>83.31</b> | <b>77.64</b> | <b>99.55</b> | <b>48.96</b> | <b>30.41</b> | <b>24.80</b> |

## Statement of Credit as on Chait 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        |
|---------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <b>Sector Wise</b>                    |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                |                 |                 |                 |                 |                 |                 |                 |
| Agricultural and Forest Related       | 823.66          | 1065.98         | 771.60          | 930.70          | 166.09          | 711.13          | 999.59          | 202.97          | 2837.16         | 406.95          | 529.89          | 176.14          | 383.56         | 145.09          | 445.51          | 543.83          | 423.87          | 11716.48        | 679.37          | 71.41           |
| Fishery Related                       | 1.60            | 2.04            | 24.99           |                 |                 |                 |                 | 9.45            |                 |                 |                 | 0.76            |                |                 |                 | 14.48           |                 | 1053.76         | 17.86           |                 |
| Mining Related                        | 187.04          | 1042.94         | 558.25          | 22.83           |                 |                 |                 | 80.81           | 15.96           |                 | 10.32           |                 |                | 44.02           | 724.04          |                 | 72.00           |                 | 6.49            | 10.23           |
| Manufacturing (Producing) Related     | 6219.81         | 6604.00         | 12323.67        | 16456.31        | 6622.27         | 13172.35        | 6205.18         | 2381.25         | 7156.59         | 6544.81         | 4037.62         | 6515.78         | 964.07         | 4654.60         | 4934.64         | 4338.48         | 4580.40         | 6544.66         | 3913.72         | 4249.19         |
| Construction                          | 2410.81         | 5388.80         | 3997.44         | 1328.85         | 5279.08         | 2714.80         | 2722.45         | 3103.85         | 4989.73         | 1561.37         | 1402.67         | 2901.66         | 985.76         | 1839.65         | 2481.99         | 2962.35         | 2219.06         | 2567.97         | 1778.75         | 606.63          |
| Electricity,Gas and Water             | 48.51           | 871.50          | 2349.48         | 561.36          | 500.00          | 707.11          | 185.26          | 3.42            | 2097.87         | 1113.57         | 436.37          | 119.18          | 178.74         | 1463.55         | 572.75          | 428.21          | 691.28          | 118.95          | 59.11           | 846.09          |
| Metal Products, Mach. & Ele. Eqp.     | 1652.63         | 675.17          | 266.77          | 361.13          | 346.01          | 56.80           | 659.15          | 429.42          | 1249.80         | 404.71          | 357.81          | 38.08           | 14.78          | 242.57          | 588.51          | 91.05           | 163.11          | 761.20          | 242.12          | 50.20           |
| Tras., Com. and Public Utilities      | 981.91          | 1336.90         | 731.27          | 1622.06         | 154.06          | 1919.96         | 855.10          | 339.87          | 2662.85         | 266.04          | 699.86          | 378.17          | 345.68         | 713.69          | 858.49          | 893.89          | 1186.51         | 270.40          | 224.43          | 85.88           |
| Wholesaler & Retailer                 | 6058.41         | 11951.22        | 9180.99         | 7928.35         | 3776.54         | 7658.68         | 8952.26         | 2956.07         | 11782.03        | 5507.66         | 3030.62         | 3657.09         | 2061.28        | 3450.54         | 3227.98         | 4579.77         | 4007.68         | 11050.10        | 6066.23         | 3031.06         |
| Finance, Insurance and Real Estate    | 1375.93         | 2486.49         | 4016.13         | 5039.44         | 554.73          | 4246.55         | 1945.14         | 820.04          | 5260.92         | 2199.70         | 2058.51         | 1782.33         | 445.78         | 2004.77         | 2141.69         | 2707.27         | 2912.98         | 233.10          | 1203.69         | 2940.90         |
| Hotel or Restaurant                   | 713.63          | 1344.43         | 1191.06         | 1712.15         | 116.81          | 934.97          | 288.98          | 272.10          | 708.62          | 292.14          | 502.87          | 153.69          | 824.30         | 327.10          | 322.47          | 84.41           | 440.74          | 1699.93         | 1067.23         | 332.19          |
| Other Services                        | 1113.24         | 1361.95         | 2376.87         | 3426.14         | 91.34           | 3950.11         | 260.47          | 553.26          | 1476.32         | 1290.38         | 871.36          | 419.92          | 835.10         | 725.60          | 1276.65         | 706.92          | 1163.38         | 2891.62         | 891.94          | 932.50          |
| Consumption Loans                     | 10279.39        | 8405.61         | 2377.20         | 1500.30         | 2668.92         | 707.91          | 279.32          | 622.16          | 1300.20         | 1195.56         | 1217.04         | 1455.93         | 46.48          | 1083.84         | 485.93          | 1105.81         | 137.19          | 483.79          | 395.44          | 1752.80         |
| Local Government                      | 2.16            | 223.27          |                 |                 | 138.81          |                 |                 |                 |                 |                 |                 |                 | 57.29          |                 |                 | 134.63          | 135.05          |                 |                 |                 |
| Others                                | 3339.56         | 2336.58         | 4934.74         | 6040.13         | 1158.99         | 3400.62         | 5603.30         | 1039.70         | 316.42          | 843.75          | 760.44          | 1550.14         | 1839.42        | 3374.74         | 1700.98         | 559.77          | 4680.82         | 12852.78        | 8360.67         | 3155.30         |
| <b>TOTAL sectorwise</b>               | <b>35208.30</b> | <b>45096.88</b> | <b>45100.47</b> | <b>46929.74</b> | <b>21573.64</b> | <b>40180.99</b> | <b>28956.20</b> | <b>12814.37</b> | <b>41854.47</b> | <b>21626.64</b> | <b>15915.38</b> | <b>19148.89</b> | <b>8982.25</b> | <b>20069.77</b> | <b>19761.62</b> | <b>19150.87</b> | <b>22814.07</b> | <b>52272.14</b> | <b>24907.04</b> | <b>18064.41</b> |
| <b>Product Wise</b>                   |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                |                 |                 |                 |                 |                 |                 |                 |
| Term Loan                             | 6636.43         | 4098.96         | 6643.50         | 6446.97         | 2462.08         | 6150.65         | 1513.17         | 718.40          | 4756.70         | 3135.86         | 2360.68         | 1085.34         | 1178.44        | 2893.87         | 3174.81         | 3062.81         | 4009.91         | 15549.36        | 1752.23         | 2950.03         |
| Overdraft                             | 4206.24         | 6799.42         | 10618.31        | 9852.08         | 3811.37         | 7033.37         | 1960.57         | 3449.62         | 13054.99        | 5061.50         | 5331.48         | 1520.73         | 1402.93        | 4390.42         | 6316.69         | 2660.81         | 6025.72         | 5393.88         | 9060.84         | 4210.59         |
| Trust Receipt Loan / Import Loan      | 1144.68         | 1231.21         | 4776.54         | 5792.19         | 1874.67         | 4930.05         | 1382.12         | 971.55          | 2651.52         | 1436.19         | 832.96          | 1731.13         | 287.42         | 1653.36         | 901.49          | 1066.38         | 792.33          |                 | 1452.94         | 561.43          |
| Demand & Other Working Capital Loan   | 6522.47         | 15487.21        | 7761.61         | 12047.56        | 3677.58         | 10405.11        | 13890.90        | 3506.68         | 5287.92         | 5212.06         | 1727.80         | 5565.66         | 2548.82        | 2189.31         | 3288.57         | 5992.07         | 3601.41         | 22134.74        | 6763.18         | 2640.62         |
| Res. Per. H. Loan (Up to Rs. 10 mil.) |                 | 3280.87         | 2753.00         | 1301.48         | 3816.49         | 2421.91         | 2338.86         | 649.47          | 4989.73         | 1396.37         | 732.87          | 1724.62         | 222.61         | 980.89          | 1621.86         | 673.33          | 1151.43         | 2054.11         | 875.13          | 689.44          |
| Real Estate Loan                      | 1180.88         | 1844.67         | 4370.59         | 6929.56         | 1369.22         | 3126.36         | 1055.92         | 761.32          | 1978.26         | 1247.21         | 1478.51         | 2274.70         | 1255.63        | 2691.33         | 2311.05         | 2163.80         | 4066.31         | 513.86          | 2431.23         | 2802.78         |
| Margin Nature Loan                    | 1477.43         | 669.21          |                 | 49.10           |                 | 626.82          |                 | 0.30            | 2.95            | 155.49          | 113.21          | 89.28           | 17.60          | 97.24           | 318.55          | 194.49          | 365.09          |                 | 207.26          | 94.46           |
| Hire Purchase Loan                    | 1317.94         | 1117.76         | 2790.92         | 1328.25         | 2580.28         | 2008.36         | 342.99          | 1012.68         | 1802.63         | 1311.49         | 774.23          | 1865.61         | 615.94         | 1017.04         | 672.77          | 788.21          | 1222.63         | 107.17          | 1089.01         | 853.32          |
| Deprived Sector Loan                  | 480.71          | 1654.17         | 1595.09         | 1621.27         | 693.77          | 1378.11         | 1044.25         | 448.23          | 1440.47         | 805.80          | 615.75          | 647.02          | 301.98         | 641.17          | 726.73          | 618.27          | 770.56          | 6297.21         | 626.08          | 626.08          |
| Bills Purchased                       | 17.41           | 71.97           | 104.16          | 337.99          | 127.73          | 1106.11         | 85.70           | 146.10          | 375.93          | 1303.36         | 20.32           | 20.73           | 0.39           | 26.15           | 38.44           | 596.55          | 510.84          |                 | 106.61          | 136.90          |
| Other Product                         | 12224.11        | 8841.43         | 3686.75         | 1223.30         | 1160.45         | 994.15          | 5341.72         | 1150.02         | 5513.37         | 561.30          | 1927.57         | 2624.07         | 1150.49        | 3488.99         | 390.65          | 1334.14         | 297.85          | 221.81          | 542.54          | 2498.77         |
| <b>Total Product wise Loan</b>        | <b>35208.30</b> | <b>45096.88</b> | <b>45100.47</b> | <b>46929.74</b> | <b>21573.64</b> | <b>40180.99</b> | <b>28956.20</b> | <b>12814.37</b> | <b>41854.47</b> | <b>21626.64</b> | <b>15915.38</b> | <b>19148.89</b> | <b>8982.25</b> | <b>20069.77</b> | <b>19761.62</b> | <b>19150.87</b> | <b>22814.07</b> | <b>52272.14</b> | <b>24907.04</b> | <b>18064.41</b> |
| <b>Collateral Wise</b>                |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                 |                |                 |                 |                 |                 |                 |                 |                 |
| Gold and Silver                       | 8252.74         | 7690.63         | 19.44           | 1118.84         |                 |                 |                 | 245.39          |                 | 7.63            | 719.82          | 5.88            |                | 21.44           |                 | 254.09          |                 |                 |                 | 1365.96         |
| Government Securities                 | 814.57          | 232.50          | 669.83          | 39.61           | 214.85          | 0.24            | 942.69          |                 | 101.49          | 6.91            |                 |                 | 57.29          |                 |                 | 0.80            |                 |                 |                 |                 |
| Non Governmental Securities           | 279.56          | 385.66          |                 | 49.10           |                 | 579.45          |                 |                 | 465.65          |                 | 211.11          | 112.14          | 241.87         | 108.54          | 98.32           | 10.15           |                 | 33.15           | 95.47           |                 |
| Fixed Deposit Receipts                | 313.05          | 297.42          | 371.63          | 146.42          | 234.26          | 354.69          | 1080.65         | 169.09          | 733.06          | 244.54          | 216.10          | 304.16          | 41.01          | 630.78          | 86.10           | 51.29           | 299.04          | 276.65          | 54.11           | 117.28          |
| Own                                   | 312.78          | 297.42          | 339.22          | 146.42          | 50.31           | 354.69          | 1080.65         | 169.09          | 733.06          | 244.54          | 216.10          | 304.16          | 41.01          | 569.79          | 86.10           | 51.29           | 293.60          | 276.65          | 54.11           | 117.28          |
| Other Licences Institutions           | 0.27            |                 | 32.40           |                 | 183.95          |                 |                 |                 |                 |                 |                 |                 | 60.99          |                 |                 | 5.45            |                 |                 |                 |                 |
| Collateral of Properties              | 19687.12        | 35387.31        | 38426.83        | 38666.45        | 19013.77        | 36670.00        | 24485.23        | 11146.44        | 37644.23        | 19000.67        | 13556.54        | 17995.16        | 7632.18        | 18623.71        | 18303.61        | 18157.56        | 20720.52        | 51995.48        | 6600.57         | 14726.10        |
| Fixed Assets                          | 16630.51        | 35209.69        | 23071.31        | 31454.73        | 14705.27        | 35371.65        | 21209.43        | 10240.27        | 18063.11        | 15467.13        | 10639.57        | 11901.81        | 7284.90        | 13943.01        | 17885.66        | 12094.39        | 13425.70        | 51995.48        | 5739.68         | 9248.19         |
| Current Assets                        | 3056.61         | 177.62          | 15355.52        | 7211.72         | 4308.50         | 1298.36         | 3275.80         | 906.17          | 19581.12        | 3533.53         | 2916.97         | 6093.34         | 347.28         | 4680.70         | 417.95          | 6063.18         | 7294.82         |                 | 860.89          | 5477.91         |
| Against security of Bill              | 358.27          | 115.71          | 2302.97         | 376.47          | 1106.11         | 296.60          | 202.58          | 135.14          | 1357.26         | 130.70          | 23.18           | 391.14          | 4.21           |                 |                 | 109.76          |                 |                 | 17.50           | 281.97          |
| Domestic Bills                        | 0.03            | 26.66           | 3.78            | 332.14          |                 | 103.70          | 21.27           | 106.22          | 0.87            |                 |                 | 20.40           |                |                 |                 | 2.39            |                 | 2.74            |                 | 17.50           |
| Foreign Bills                         | 358.24          | 89.05           | 2299.19         | 44.33           |                 | 1002.41         | 275.33          | 96.36           | 134.27          | 1357.26         | 130.70          | 2.78            | 391.14         | 1.82            |                 |                 | 107.02          |                 |                 | 155.58          |
| Against Guarantee                     | 511.97          | 398.29          | 1149.12         | 1688.96         | 382.46          | 1410.30         | 862.70          | 857.04          | 2443.36         | 997.97          | 636.83          | 636.86          | 195.43         | 564.55          | 510.44          | 135.00          | 486.18          |                 | 140.27          | 9.31            |
| Government Guarantee                  | 260.69          | 9.83            | 798.53          | 368.27          | 138.81          |                 | 156.12          | 91.30           | 198.83          | 2.17            | 71.84           | 139.16          |                | 134.65          |                 | 134.63          | 135.05          |                 | 0.26            |                 |
| Institutional Guarantee               | 173.53          | 369.74          | 282.09          | 1250.22         | 243.65          |                 | 706.57          | 347.41          | 1728.97         | 466.46          | 529.03          | 497.70          | 114.53         | 394.45          | 510.44          |                 | 351.13          |                 |                 | 11.00           |
| Personal Guarantee                    | 0.03            | 16.90           | 15.97           | 69.76           |                 |                 |                 | 372.85          | 93.33           |                 | 35.66           |                 |                |                 | 35.44           |                 | 0.36            |                 |                 | 10.00           |
| Collective Guarantee                  | 0.92            | 1.82            |                 |                 |                 |                 |                 |                 |                 | 12.16           |                 |                 |                |                 |                 |                 |                 |                 |                 | 90.00           |
| Int. Rtd. Foreign Bank's Guarantee    | 0.03            |                 | 52.54           |                 |                 | 30.37           |                 |                 |                 |                 |                 |                 |                |                 |                 |                 |                 |                 |                 | -6.35           |
| Other Guarantee                       | 76.78           |                 |                 | 0.70            |                 | 1379.93         |                 | 45.48           | 422.23          | 517.18          | 0.30            |                 | 80.90          |                 |                 |                 |                 |                 |                 | 35.37           |
| Credit Card                           |                 |                 | 181.38          | 22.24           | 109.35          | 60.20           |                 |                 |                 | 11.66           |                 |                 |                |                 |                 | 11.95           |                 |                 |                 | 30.87           |
| Others                                | 4991.01         | 589.36          | 1979.28         | 4821.64         | 1618.96         |                 | 1288.34         | 193.83          | 331.54          |                 | 444.28          | 71.52           | 423.34         | 116.53          | 763.15          | 540.18          | 1188.43         |                 | 18030.57        | 1468.32         |
| <b>Total</b>                          | <b>35208.30</b> | <b>45096.88</b> | <b>45100.47</b> | <b>46929.74</b> | <b>21573.64</b> | <b>40180.99</b> | <b>28956.20</b> | <b>12814.37</b> | <b>41854.47</b> | <b>21626.64</b> | <b>15915.38</b> | <b>19148.89</b> | <b>8982.25</b> | <b>20069.77</b> | <b>19761.62</b> | <b>19150.87</b> | <b>22814.07</b> | <b>52272.14</b> | <b>24907.04</b> | <b>18064.41</b> |

Statement of Credit as on Chait end, 2069 (Rs in million)

| Bank Name                          | Prime           | BOA             | Sunrise         | Grand           | NIMB            | Kist            | Janata          | Mega            | CTBNL          | Civil           | Century        | Sanima          | NIDC           | Malika         | Bidhartha      | UDBL         | Manakamana     | Narayani      | PDBL           | Sahayogi       | Axis           | Karnali       |  |
|------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|----------------|----------------|--------------|----------------|---------------|----------------|----------------|----------------|---------------|--|
| <b>Sector Wise</b>                 |                 |                 |                 |                 |                 |                 |                 |                 |                |                 |                |                 |                |                |                |              |                |               |                |                |                |               |  |
| Agricultural and Forest Related    | 561.20          | 128.70          | 164.40          | 540.44          | 277.52          | 524.11          | 422.39          | 112.44          | 560.58         | 261.39          | 135.73         | 162.10          | 76.40          | 27.29          | 205.26         | 23.81        | 63.05          | 9.86          | 215.55         | 69.19          | 105.11         | 104.05        |  |
| Fishery Related                    | 2.84            |                 | 0.79            |                 |                 | 0.26            |                 |                 | 0.09           |                 |                | 2.25            |                | 3.74           | 2.15           |              |                |               | 1.73           | 3.17           | 0.44           |               |  |
| Mining Related                     | 1.99            | 160.32          | 114.67          | 375.77          | 55.47           |                 |                 | 221.86          | 38.65          | 1.79            |                |                 |                |                | 20.54          |              | 12.11          |               |                |                |                |               |  |
| Manufacturing (Producing) Related  | 5500.97         | 3065.33         | 4533.30         | 3133.34         | 4277.29         | 2399.46         | 4175.67         | 3795.99         | 2067.77        | 3246.32         | 1787.03        | 3494.13         | 551.99         | 216.14         | 344.47         | 0.25         | 178.35         | 12.01         | 223.68         | 56.55          | 174.47         | 39.84         |  |
| Construction                       | 1675.81         | 2227.12         | 792.51          | 831.67          | 2015.97         | 2591.18         | 249.70          | 458.17          | 424.33         | 949.36          | 808.01         | 1097.21         |                | 38.56          | 366.86         | 2.07         | 609.66         | 96.05         | 396.03         | 143.31         | 210.16         | 64.74         |  |
| Electricity, Gas and Water         | 570.40          | 1004.66         | 452.19          | 198.57          | 379.05          | 451.39          | 73.57           | 86.46           | 480.40         | 107.92          | 30.73          | 495.90          | 57.46          | 1.15           | 13.78          |              | 9.00           |               | 0.60           |                |                | 2.29          |  |
| Metal Products, Mach. & Ele. Eqp.  | 116.90          | 390.03          | 274.49          | 290.95          | 225.95          | 94.62           | 285.59          | 475.54          | 567.60         | 50.22           | 12.67          | 98.95           | 44.00          |                | 222.92         |              | 7.48           |               | 24.73          |                |                | 5.93          |  |
| Tras., Com. and Public Utilities   | 259.54          | 1620.05         | 560.95          | 917.54          | 718.51          | 429.54          | 469.19          | 1199.42         | 572.15         | 249.77          | 77.19          | 1044.73         |                | 74.36          | 334.93         | 0.95         | 42.00          | 25.73         | 232.60         | 3.50           | 163.74         | 79.27         |  |
| Wholesaler & Retailer              | 3156.57         | 2878.28         | 4288.65         | 1791.58         | 3180.64         | 4304.53         | 1697.09         | 3238.73         | 1579.04        | 2493.56         | 2264.25        | 3505.54         | 97.38          | 650.11         | 519.79         | 17.88        | 644.38         | 151.86        | 590.09         | 440.20         | 336.14         | 121.18        |  |
| Finance, Insurance and Real Estate | 2947.03         | 1078.67         | 3303.50         | 3158.13         | 1612.26         | 2024.05         | 1225.52         | 572.14          | 560.20         | 1558.62         | 657.01         | 988.20          | 301.62         | 37.50          | 294.68         |              | 529.84         | 64.49         | 141.24         |                |                | 177.77        |  |
| Hotel or Restaurant                | 194.51          | 117.44          | 474.52          | 543.34          | 459.94          | 1022.07         | 683.00          | 361.05          | 248.47         | 449.35          | 208.19         | 410.16          | 451.94         | 37.71          | 255.90         |              | 91.83          | 19.92         | 79.38          |                |                | 28.49         |  |
| Other Services                     | 542.90          | 591.39          | 767.72          | 1008.96         | 1266.21         | 1912.40         | 243.02          | 281.26          | 288.68         | 795.38          | 172.65         | 1038.72         | 208.58         | 92.08          | 265.26         |              | 157.71         |               | 54.13          | 58.83          | 73.51          | 279.76        |  |
| Consumption Loans                  | 915.19          | 346.35          | 1307.95         | 64.08           | 677.47          | 736.67          | 980.73          | 537.79          | 289.20         | 456.06          | 1757.17        | 902.74          | 1.70           | 16.92          | 352.70         |              | 799.10         | 56.67         | 47.38          | 18.91          | 55.89          | 10.20         |  |
| Local Government                   |                 | 77.18           |                 |                 |                 |                 |                 |                 |                |                 |                |                 |                |                |                |              |                |               |                |                |                | 1.50          |  |
| Others                             | 5476.13         | 884.46          | 1395.35         | 1181.57         | 747.95          | 640.57          | 609.73          | 534.79          | 793.41         | 58.75           | 303.81         | 1107.99         | 125.60         | 439.10         | 398.97         | 17.74        | 107.62         | 161.99        | 359.48         | 428.74         | 300.41         |               |  |
| <b>TOTAL sectorwise</b>            | <b>21921.96</b> | <b>14569.98</b> | <b>18430.98</b> | <b>14035.92</b> | <b>15894.23</b> | <b>17130.85</b> | <b>11115.20</b> | <b>11875.73</b> | <b>8470.47</b> | <b>10678.47</b> | <b>8214.43</b> | <b>14348.61</b> | <b>1916.67</b> | <b>1634.65</b> | <b>3598.23</b> | <b>62.70</b> | <b>3252.13</b> | <b>598.56</b> | <b>2366.64</b> | <b>1222.40</b> | <b>1635.86</b> | <b>699.04</b> |  |

| <b>Product Wise</b>                   |                 |                 |                 |                 |                 |                 |                 |                 |                |                 |                |                 |                |                |                |              |                |               |                |                |                |               |  |
|---------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|----------------|----------------|--------------|----------------|---------------|----------------|----------------|----------------|---------------|--|
| Term Loan                             | 2196.10         | 1862.34         | 1952.23         | 2327.76         | 2417.16         | 3263.44         | 2119.65         | 1070.68         | 1353.28        | 1476.24         | 759.75         | 2292.01         | 1020.44        | 81.55          | 796.43         |              | 292.90         | 27.01         | 172.29         |                | 240.75         | 161.02        |  |
| Overdraft                             | 5087.30         | 3685.58         | 3377.62         | 1626.96         | 871.04          | 5851.88         | 2594.79         | 1203.70         | 2465.43        | 2329.30         | 2659.12        | 2221.31         | 278.64         | 270.36         |                |              | 73.24          | 161.73        | 1041.42        |                | 582.53         |               |  |
| Trust Receipt Loan / Import Loan      | 833.10          | 240.37          | 1542.17         | 637.62          | 467.00          | 616.09          | 445.96          | 914.23          | 498.92         | 1023.53         | 253.25         | 454.73          |                |                |                |              |                |               |                |                |                |               |  |
| Demand & Other Working Capital Loan   | 1734.20         | 2852.63         | 5402.51         | 4486.92         | 4095.97         | 1425.64         | 3145.74         | 5654.33         | 2535.21        | 2530.12         | 1514.92        | 3923.18         | 211.78         | 992.74         | 1205.12        |              | 1547.44        | 151.56        |                | 466.80         | 260.48         |               |  |
| Res. Per. H. Loan (Up to Rs. 10 mil.) | 906.65          | 1194.80         | 792.93          | 218.91          | 1409.59         | 1594.29         | 192.80          | 218.20          | 209.42         | 188.61          | 656.67         | 736.79          | 10.23          | 38.56          | 350.04         | 2.07         | 216.47         | 92.41         | 93.14          | 110.95         | 195.34         |               |  |
| Real Estate Loan                      | 3805.03         | 1553.56         | 2640.04         | 2882.95         | 1188.80         | 2268.89         | 608.23          | 272.09          | 487.20         | 1547.96         | 360.37         | 905.99          | 298.34         |                | 219.21         |              | 441.08         | 64.49         | 403.85         | 50.58          | 171.37         | 64.74         |  |
| Margin Nature Loan                    | 782.64          | 135.07          | 62.81           | 184.06          | 292.18          | 256.92          | 269.77          |                 | 131.75         | 133.44          | 12.65          | 54.97           |                | 2.18           | 73.59          |              | 479.94         | 44.13         | 3.15           |                | 0.46           |               |  |
| Hire Purchase Loan                    | 453.62          | 1407.85         | 750.89          | 148.63          | 1031.14         | 858.41          | 627.12          | 1101.36         | 330.79         | 342.98          | 256.88         | 1202.12         | 35.57          | 80.06          | 376.75         | 0.95         | 107.80         | 25.73         | 189.15         | 3.50           | 124.43         | 79.27         |  |
| Deprived Sector Loan                  | 785.90          | 517.61          | 677.46          | 468.86          | 570.43          | 630.32          | 404.33          | 396.50          | 283.75         | 388.29          | 266.77         | 474.07          | 45.78          | 41.30          | 125.05         | 0.54         | 92.15          | 18.96         | 70.30          | 36.28          | 51.51          | 17.47         |  |
| Bills Purchased                       | 141.98          | 518.69          | 50.59           | 377.85          | 666.31          | 37.53           | 1.74            | 1.85            | 82.33          | 21.79           |                | 0.75            |                |                | 1.00           |              |                |               |                |                |                |               |  |
| Other Product                         | 5195.45         | 601.48          | 1181.74         | 675.40          | 2884.62         | 327.44          | 705.06          | 1042.80         | 92.38          | 696.21          | 1474.05        | 2082.67         | 15.89          | 127.90         | 451.03         | 59.14        | 1.12           | 12.54         | 393.33         | 554.28         | 8.98           | 376.54        |  |
| <b>Total Product wise Loan</b>        | <b>21921.96</b> | <b>14569.98</b> | <b>18430.98</b> | <b>14035.92</b> | <b>15894.23</b> | <b>17130.85</b> | <b>11115.20</b> | <b>11875.73</b> | <b>8470.47</b> | <b>10678.47</b> | <b>8214.43</b> | <b>14348.61</b> | <b>1916.67</b> | <b>1634.65</b> | <b>3598.23</b> | <b>62.70</b> | <b>3252.13</b> | <b>598.56</b> | <b>2366.64</b> | <b>1222.40</b> | <b>1635.86</b> | <b>699.04</b> |  |

| <b>Collateral Wise</b>             |                 |                 |                 |                 |                 |                 |                 |                 |                |                 |                |                 |                |                |                |              |                |               |                |                |                |               |  |
|------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|----------------|----------------|--------------|----------------|---------------|----------------|----------------|----------------|---------------|--|
| Gold and Silver                    | 3399.46         | 57.95           | 852.46          | 23.00           |                 |                 | 341.59          | 0.20            | 45.24          | 257.51          | 1460.82        | 55.04           |                |                |                |              | 205.94         |               |                |                |                |               |  |
| Government Securities              |                 |                 |                 |                 |                 |                 | 0.00            |                 |                |                 | 0.63           | 0.27            |                |                | 16.00          |              |                |               |                |                |                |               |  |
| Non Governmental Securities        | 811.75          | 135.07          |                 |                 | 336.37          | 256.92          | 284.77          | 36.16           | 15.00          | 133.44          | 12.65          |                 |                | 73.59          |                |              | 467.75         | 44.13         | 3.15           |                |                |               |  |
| Fixed Deposit Receipts             | 101.80          | 153.33          | 36.55           | 13.13           | 69.88           | 170.83          | 197.93          | 22.88           | 27.65          | 69.79           | 26.30          | 99.09           | 0.56           | 11.22          | 65.35          |              | 11.15          | 12.54         | 12.75          | 18.91          | 5.70           | 10.20         |  |
| Own                                | 101.80          | 148.84          | 36.55           | 13.13           | 69.88           | 170.83          | 27.03           | 22.88           | 26.92          | 69.79           | 26.30          | 99.09           | 0.56           | 11.22          | 65.35          |              | 11.15          | 12.54         | 12.75          | 18.91          | 5.70           | 10.20         |  |
| Other Licences Institutions        |                 | 4.49            |                 |                 |                 |                 | 170.90          |                 | 0.73           |                 |                |                 |                |                |                |              |                |               |                |                |                |               |  |
| Collateral of Properties           | 15566.08        | 13629.26        | 16720.66        | 13029.49        | 15105.20        | 16191.57        | 9590.07         | 11101.04        | 7898.22        | 9731.48         | 6445.66        | 13310.24        | 1870.33        | 1583.48        | 3382.69        | 34.42        | 2500.67        | 541.89        | 2336.95        | 1201.48        | 1609.79        | 688.85        |  |
| Fixed Assets                       | 15222.54        | 8534.65         | 11881.37        | 10190.97        | 10659.12        | 14776.31        | 6841.90         | 7122.54         | 2518.17        | 6546.97         | 2322.75        | 10658.87        | 1870.33        | 1583.48        | 3382.69        | 34.42        | 2500.67        | 541.89        | 2336.95        | 1201.48        | 1609.79        | 688.85        |  |
| Current Assets                     | 343.54          | 5094.61         | 4839.29         | 2838.52         | 4446.08         | 1415.26         | 2748.18         | 3978.50         | 5380.05        | 3184.51         | 4122.92        | 2651.37         |                |                |                |              |                |               |                |                |                |               |  |
| Against security of Bill           | 2.98            | 517.19          |                 | 179.62          | 47.23           | 36.76           | 92.88           | 322.14          |                | 21.79           | 1.60           | 231.38          |                |                | 1.00           |              |                |               |                |                |                |               |  |
| Domestic Bills                     |                 | 0.00            |                 | 157.17          |                 | 36.76           | 13.43           |                 |                | 21.79           | 1.60           | 0.75            |                |                | 1.00           |              |                |               |                |                |                |               |  |
| Foreign Bills                      | 2.98            | 517.19          |                 | 22.46           | 47.23           |                 | 79.46           | 322.14          |                |                 |                | 230.63          |                |                |                |              |                |               |                |                |                |               |  |
| Against Guarantee                  | 1026.12         | 77.19           | 46.77           | 245.18          | 470.64          |                 | 228.76          | 268.75          | 461.41         | 266.77          | 4.94           |                 |                | 1.15           | 59.60          | 28.28        | 65.86          |               | 13.79          |                | 19.90          |               |  |
| Government Guarantee               | 117.80          | 77.19           |                 | 52.81           | 34.91           |                 |                 |                 |                |                 |                |                 |                |                |                |              |                |               | 0.01           |                |                | 1.90          |  |
| Institutional Guarantee            | 904.73          |                 | 46.74           | 145.39          | 415.81          |                 |                 | 268.75          | 461.18         | 266.77          |                |                 |                |                | 57.90          |              | 65.86          |               |                |                |                | 15.00         |  |
| Personal Guarantee                 | 3.44            |                 | 0.03            | 35.32           | 18.83           |                 |                 |                 |                |                 | 4.94           |                 |                |                | 1.70           | 28.28        |                |               | 11.45          |                |                | 2.86          |  |
| Collective Guarantee               |                 |                 |                 | 11.66           | 1.09            |                 |                 | 179.43          |                |                 |                |                 |                | 1.15           |                |              |                |               |                | 2.33           |                |               |  |
| Int. Rtd. Foreign Bank's Guarantee |                 |                 |                 |                 |                 |                 |                 |                 |                |                 |                |                 |                |                |                |              |                |               | 0.00           |                |                |               |  |
| Other Guarantee                    | 0.15            |                 |                 |                 |                 |                 | 49.33           |                 |                | 0.23            |                |                 |                |                |                |              |                |               |                |                |                | 0.15          |  |
| Credit Card                        |                 |                 |                 |                 |                 |                 |                 |                 |                |                 |                |                 |                |                |                |              |                |               |                |                |                |               |  |
| Others                             | 1013.77         |                 | 821.31          | 743.92          | 90.37           | 4.13            | 607.96          | 164.54          | 215.61         | 3.06            |                | 647.66          | 45.78          | 38.79          |                |              | 0.75           |               |                | 2.01           | 0.46           |               |  |
| <b>Total</b>                       | <b>21921.96</b> | <b>14569.98</b> | <b>18430.98</b> | <b>14035.92</b> | <b>15894.23</b> | <b>17130.85</b> | <b>11115.20</b> | <b>11875.73</b> | <b>8470.47</b> | <b>10678.47</b> | <b>8214.43</b> | <b>14348.61</b> | <b>1916.67</b> | <b>1634.65</b> | <b>3598.23</b> | <b>62.70</b> | <b>3252.13</b> | <b>598.56</b> | <b>2366.64</b> | <b>1222.40</b> | <b>1635.86</b> | <b>699.04</b> |  |

Statement of Credit as on Chait end, 2069 (Rs in million)

| Bank Name                             | Triveni        | Suprim         | Bhrikuti       | Suvechha      | Bageshwori     | Chaurshankar  | Gurkha         | Gandaki        | Infrastructure | Business       | Biratnaxmi     | Excel          | Western       | H & B          | Araniko       | NDEP           | CEDBL          | Miteri        | Tnau           | Rising         | Muktnath       | Sewa           |  |
|---------------------------------------|----------------|----------------|----------------|---------------|----------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|----------------|---------------|----------------|----------------|---------------|----------------|----------------|----------------|----------------|--|
| <b>Sector Wise</b>                    |                |                |                |               |                |               |                |                |                |                |                |                |               |                |               |                |                |               |                |                |                |                |  |
| Agricultural and Forest Related       | 472.66         | 228.56         | 111.05         | 44.80         | 41.23          | 39.00         | 11.50          | 63.76          | 30.04          | 105.67         | 163.27         | 149.19         | 8.69          | 52.33          | 36.63         | 133.07         | 64.83          | 48.84         | 78.47          | 69.61          | 619.14         | 69.09          |  |
| Fishery Related                       | 16.25          |                | 1.63           | 0.27          | 1.88           | 0.33          |                | 6.94           |                | 1.39           |                |                |               | 8.00           | 5.74          |                |                | 0.44          |                |                |                | 30.33          |  |
| Mining Related                        | 8.98           | 0.98           |                |               | 9.95           | 0.15          | 33.81          | 6.50           |                | 0.20           |                | 5.49           |               | 9.49           |               |                |                | 1.27          |                |                |                | 9.48           |  |
| Manufacturing (Producing) Related     | 174.55         | 125.81         | 318.46         | 5.86          | 113.64         | 22.27         | 2.03           | 114.17         | 219.80         | 153.37         | 146.00         | 109.96         | 37.09         | 300.60         | 20.46         | 139.20         | 591.91         | 49.35         | 52.64          | 77.42          |                | 141.37         |  |
| Construction                          | 259.92         | 158.64         | 323.13         | 99.42         | 168.90         | 91.71         | 35.42          | 278.68         | 133.54         | 573.00         | 139.94         | 29.78          | 24.62         | 674.72         | 61.64         | 510.40         | 649.71         | 89.20         | 91.89          | 245.60         | 551.49         | 220.79         |  |
| Electricity, Gas and Water            |                |                | 2.80           |               | 5.79           |               |                | 13.19          |                |                |                |                |               | 23.61          | 0.82          | 1.18           | 985.28         | 33.70         |                |                |                |                |  |
| Metal Products, Mach. & Ele. Eqp.     | 28.51          | 7.85           | 7.58           |               | 87.38          | 0.13          |                | 10.46          | 0.06           | 104.00         |                | 5.46           |               | 27.93          | 5.70          | 0.22           | 516.48         | 13.87         | 12.38          |                |                | 36.71          |  |
| Tras., Com. and Public Utilities      | 169.24         | 115.40         | 511.21         | 264.05        | 146.72         | 45.77         | 57.17          | 169.26         | 130.04         | 468.42         |                | 71.54          | 35.54         | 410.88         | 37.72         | 113.30         | 509.96         | 86.41         | 157.00         |                | 625.96         | 228.58         |  |
| Wholesaler & Retailer                 | 90.50          | 296.28         | 1004.61        | 426.04        | 604.10         | 33.30         | 155.45         | 368.23         | 766.80         | 598.13         | 853.77         | 553.44         | 167.93        | 1402.38        | 83.39         | 350.22         | 984.81         | 167.95        | 319.80         | 66.85          | 564.13         | 387.99         |  |
| Finance, Insurance and Real Estate    | 178.92         | 169.82         | 102.38         |               | 0.36           | 110.51        | 1023.82        | 117.04         | 93.81          | 822.54         |                | 180.40         |               | 429.23         | 15.73         | 267.23         | 582.37         | 59.83         | 133.36         | 4.88           | 18.85          | 105.43         |  |
| Hotel or Restaurant                   | 31.70          | 69.02          | 17.31          |               | 171.58         | 8.29          | 17.83          | 55.25          | 8.40           | 63.81          |                | 102.71         | 23.13         | 214.14         | 30.03         | 167.53         | 41.85          | 22.54         | 15.32          |                |                | 32.61          |  |
| Other Services                        | 67.98          | 148.84         | 185.40         | 17.84         | 118.72         | 13.57         | 53.29          | 50.29          | 48.38          | 104.54         | 96.33          | 73.83          | 38.00         | 318.00         | 12.83         | 460.07         | 289.83         | 16.47         | 119.42         | 11.48          | 9.63           | 44.84          |  |
| Consumption Loans                     | 88.92          | 53.16          | 46.87          | 100.12        | 25.17          | 26.20         | 104.05         | 53.16          | 68.85          | 229.73         | 290.89         | 106.25         | 16.31         | 393.01         | 45.76         | 658.69         | 141.72         | 87.91         | 21.45          | 21.66          | 29.30          | 144.88         |  |
| Local Government                      |                |                |                |               | 0.00           |               |                |                |                |                |                |                |               |                |               |                |                | 1.50          |                |                |                | 1.37           |  |
| Others                                | 697.19         | 505.19         | 387.66         | 41.05         | 105.67         | 538.09        | 413.36         | 646.18         | 769.00         | 270.22         | 671.41         | 78.60          | 247.48        | 1178.74        | 169.58        | 676.54         | 728.28         | 132.51        | 98.14          | 521.14         | 412.95         | 269.55         |  |
| <b>TOTAL sectorwise</b>               | <b>2285.31</b> | <b>1879.54</b> | <b>3020.09</b> | <b>999.44</b> | <b>1601.07</b> | <b>929.33</b> | <b>1907.74</b> | <b>1939.93</b> | <b>2281.91</b> | <b>3495.02</b> | <b>2361.62</b> | <b>1466.66</b> | <b>598.79</b> | <b>5443.07</b> | <b>526.02</b> | <b>3477.65</b> | <b>6087.04</b> | <b>811.80</b> | <b>1099.87</b> | <b>1018.64</b> | <b>2831.44</b> | <b>1723.02</b> |  |
| <b>Product Wise</b>                   |                |                |                |               |                |               |                |                |                |                |                |                |               |                |               |                |                |               |                |                |                |                |  |
| Term Loan                             | 224.08         | 207.59         | 33.45          | 119.98        | 381.66         | 239.75        | 21.47          | 59.41          | 151.45         | 468.11         | 441.67         | 54.00          | 155.99        | 322.17         | 105.62        | 431.12         | 1250.65        | 33.03         | 65.03          |                | 90.54          | 160.22         |  |
| Overdraft                             | 678.35         |                | 1229.23        | 263.55        | 823.89         | 364.42        | 248.22         | 858.06         | 1374.72        | 618.20         | 896.56         | 233.36         | 203.65        | 2034.47        | 240.85        | 1166.66        | 1856.99        | 195.36        | 585.98         | 258.59         | 473.59         | 738.40         |  |
| Trust Receipt Loan / Import Loan      |                |                |                |               | 0.00           |               |                |                |                |                |                |                |               |                |               |                |                |               |                |                |                |                |  |
| Demand & Other Working Capital Loan   |                | 601.12         |                |               | 0.00           |               | 273.70         | 11.91          | 75.59          | 282.24         | 776.40         | 139.01         | 177.39        | 11.57          |               |                | 946.08         | 1.00          |                |                |                | 121.30         |  |
| Res. Per. H. Loan (Up to Rs. 10 mil.) | 305.27         | 154.02         | 269.96         | 90.36         | 162.29         | 100.29        | 35.37          | 233.67         | 105.94         | 568.97         | 139.94         | 134.68         | 24.62         | 467.58         | 48.32         | 140.49         | 423.37         | 80.12         |                | 245.60         | 551.49         | 261.15         |  |
| Real Estate Loan                      | 175.24         | 146.64         | 182.06         | 106.34        | 0.00           | 108.77        | 1065.71        | 181.23         | 239.90         | 789.14         | 68.29          | 50.70          |               | 682.86         | 11.65         | 534.20         | 854.83         | 51.93         | 124.95         | 4.88           | 18.85          | 22.57          |  |
| Margin Nature Loan                    | 8.79           | 73.20          |                | 45.40         | 0.00           |               | 99.12          |                | 126.10         | 59.47          |                |                |               | 79.06          | 32.99         | 237.67         | 201.24         |               |                |                |                |                |  |
| Hire Purchase Loan                    | 276.74         | 92.86          | 514.21         | 296.63        | 142.77         | 52.47         | 35.70          | 177.25         | 130.04         | 534.68         | 33.87          | 35.70          | 35.54         | 459.81         | 51.14         | 129.38         | 360.57         | 86.89         | 129.98         | 37.70          | 625.96         | 194.77         |  |
| Deprived Sector Loan                  | 81.39          | 49.54          | 97.90          | 41.05         | 56.50          | 41.51         | 5.36           | 53.91          | 40.06          | 53.39          | 78.76          | 51.34          | 22.58         | 200.37         | 15.75         | 100.32         | 174.07         | 23.95         | 38.75          | 27.36          | 581.43         | 72.13          |  |
| Bills Purchased                       |                |                |                |               | 0.00           |               |                |                |                |                |                |                |               | 3.20           |               | 3.96           |                |               |                |                |                |                |  |
| Other Product                         | 535.45         | 554.56         | 693.28         | 36.13         | 33.97          | 22.11         | 123.08         | 364.50         | 113.71         | 327.47         | 420.29         | 130.48         | 17.40         | 1016.17        | 8.14          | 733.85         | 19.23          | 339.53        | 155.18         | 444.51         | 489.58         | 152.47         |  |
| <b>Total Product wise Loan</b>        | <b>2285.31</b> | <b>1879.54</b> | <b>3020.09</b> | <b>999.44</b> | <b>1601.07</b> | <b>929.33</b> | <b>1907.74</b> | <b>1939.93</b> | <b>2281.91</b> | <b>3495.02</b> | <b>2361.62</b> | <b>1466.66</b> | <b>598.79</b> | <b>5443.07</b> | <b>526.02</b> | <b>3477.65</b> | <b>6087.04</b> | <b>811.80</b> | <b>1099.87</b> | <b>1018.64</b> | <b>2831.44</b> | <b>1723.02</b> |  |
| <b>Collateral Wise</b>                |                |                |                |               |                |               |                |                |                |                |                |                |               |                |               |                |                |               |                |                |                |                |  |
| Gold and Silver                       |                |                | 14.03          |               | 1.87           |               |                | 20.74          | 51.19          | 30.87          | 195.03         | 67.87          |               | 8.65           |               |                | 332.11         |               | 65.15          | 11.15          | 1.09           | 10.64          |  |
| Government Securities                 |                |                |                |               |                |               |                |                |                |                |                |                |               |                |               |                | 5.40           |               |                |                |                |                |  |
| Non Governmental Securities           |                | 73.20          |                | 45.40         |                |               | 99.12          |                |                | 59.47          |                |                |               | 78.81          | 32.99         | 231.14         | 201.24         |               |                |                |                |                |  |
| Fixed Deposit Receipts                | 33.07          | 10.69          | 17.39          | 22.14         | 23.30          | 14.59         | 4.93           | 16.96          | 17.66          | 26.02          | 61.99          | 15.04          | 16.31         | 234.29         | 1.99          | 51.21          | 54.69          | 11.48         | 8.95           | 20.58          | 18.65          | 14.04          |  |
| Own                                   | 33.07          | 10.69          | 17.39          | 22.14         | 23.30          | 14.59         | 4.93           | 16.96          | 17.66          | 26.02          | 61.99          | 15.04          | 16.31         | 234.29         | 1.99          | 51.21          | 54.69          | 11.48         | 8.95           | 20.58          | 18.65          | 14.04          |  |
| Other Licences Institutions           |                |                |                |               |                |               |                |                |                |                |                |                |               |                |               |                |                |               |                |                |                |                |  |
| Collateral of Properties              | 2131.06        | 1769.90        | 2965.92        | 931.89        | 1575.90        | 906.30        | 1799.13        | 1902.24        | 2086.91        | 3358.31        | 2104.59        | 1379.38        | 582.48        | 5012.79        | 490.57        | 2755.88        | 5448.79        | 733.67        | 1078.21        | 996.98         | 2220.71        | 1700.33        |  |
| Fixed Assets                          | 2131.06        | 1769.90        | 2965.92        | 931.89        | 1575.90        | 906.30        | 1799.13        | 1902.24        | 2086.91        | 3358.31        | 2104.59        | 1379.38        | 582.48        | 5012.79        | 490.57        | 2752.90        | 5089.39        | 733.67        | 1078.21        | 996.98         | 2220.71        | 1700.33        |  |
| Current Assets                        |                |                |                |               |                |               |                |                |                |                |                |                |               |                |               | 2.98           | 359.40         |               |                |                |                |                |  |
| Against security of Bill              |                |                |                |               |                |               |                |                |                |                |                |                |               | 3.20           |               |                |                |               |                |                |                |                |  |
| Domestic Bills                        |                |                |                |               |                |               |                |                |                |                |                |                |               | 3.20           |               |                |                |               |                |                |                |                |  |
| Foreign Bills                         |                |                |                |               |                |               |                |                |                |                |                |                |               |                |               |                |                |               |                |                |                |                |  |
| Against Guarantee                     |                | 22.00          |                |               |                | 7.72          |                |                | 0.06           | 4.81           |                | 2.85           |               | 105.08         | 0.08          | 4.39           | 78.80          |               | 1.57           |                | 581.43         | 6.08           |  |
| Government Guarantee                  |                |                |                |               |                |               |                |                |                |                |                | 2.85           |               | 12.07          |               |                | 15.88          |               |                |                |                | 1.37           |  |
| Institutional Guarantee               |                |                |                |               |                |               |                |                | 0.06           |                |                |                |               | 86.14          | 0.08          |                | 62.93          |               | 1.57           |                |                |                |  |
| Personal Guarantee                    |                |                |                |               |                | 0.01          |                |                | 4.81           |                |                |                |               | 4.75           |               | 4.39           |                |               |                |                |                |                |  |
| Collective Guarantee                  |                |                |                |               |                | 7.71          |                |                |                |                |                |                |               | 2.12           |               |                |                |               |                |                | 581.43         | 4.71           |  |
| Int. Rtd. Foreign Bank's Guarantee    |                |                |                |               |                |               |                |                |                |                |                |                |               |                |               |                |                |               |                |                |                |                |  |
| Other Guarantee                       |                | 22.00          |                |               |                |               |                |                |                |                |                |                |               |                |               |                |                |               |                |                |                |                |  |
| Credit Card                           |                |                |                |               |                |               |                |                |                |                |                |                |               |                |               |                |                |               |                |                |                |                |  |
| Others                                | 121.19         | 3.75           | 22.74          |               |                | 0.73          | 4.55           |                | 126.10         | 15.53          |                | 1.51           |               | 0.25           | 0.40          | 97.51          | 303.52         | 1.50          |                |                |                | 2.57           |  |
| <b>Total</b>                          | <b>2285.31</b> | <b>1879.54</b> | <b>3020.09</b> | <b>999.44</b> | <b>1601.07</b> | <b>929.33</b> | <b>1907.74</b> | <b>1939.93</b> | <b>2281.91</b> | <b>3495.02</b> | <b>2361.62</b> | <b>1466.66</b> | <b>598.79</b> | <b>5443.07</b> | <b>526.02</b> | <b>3477.65</b> | <b>6087.04</b> | <b>811.80</b> | <b>1099.87</b> | <b>1018.64</b> | <b>2831.44</b> | <b>1723.02</b> |  |

Statement of Credit as on Chait end, 2069 (Rs in million)

| Bank Name                             | Kankai        | Public        | Mahakali      | Ace            | Bhargav       | Shangrila      | Rara          | diyalo        | Country        | Alpine        | Nigri         | Karamandap     | Garima         | City           | Bishow         | Professional  | Kabeli        | Kamana         | Corporate      | Pathibhara    | Purnima       | Jyoti          |
|---------------------------------------|---------------|---------------|---------------|----------------|---------------|----------------|---------------|---------------|----------------|---------------|---------------|----------------|----------------|----------------|----------------|---------------|---------------|----------------|----------------|---------------|---------------|----------------|
| <b>Sector Wise</b>                    |               |               |               |                |               |                |               |               |                |               |               |                |                |                |                |               |               |                |                |               |               |                |
| Agricultural and Forest Related       | 18.79         | 41.28         | 18.78         | 97.18          | 9.49          | 30.59          | 5.10          | 83.34         | 67.71          | 65.25         | 7.40          | 43.70          | 51.45          | 117.88         | 80.52          | 75.17         | 12.51         | 96.48          | 121.41         | 15.22         | 46.88         | 40.31          |
| Fishery Related                       |               | 0.21          |               |                |               | 0.03           |               |               |                |               |               |                |                |                |                |               |               | 3.28           | 2.65           |               |               |                |
| Mining Related                        |               | 11.12         |               |                |               |                |               | 1.00          |                |               |               | 4.81           |                |                |                | 0.37          |               |                |                |               |               |                |
| Manufacturing (Producing) Related     | 23.40         | 107.89        | 13.11         | 778.53         |               | 127.68         |               | 30.11         | 72.79          | 9.47          |               | 318.30         | 63.11          | 43.87          |                | 21.67         | 0.16          | 48.68          | 233.44         | 27.03         | 75.04         | 220.72         |
| Construction                          | 49.57         | 154.16        | 29.68         | 484.77         | 45.71         | 223.51         | 46.44         | 22.20         | 50.68          |               |               | 384.43         | 398.92         | 566.08         | 237.76         | 5.55          | 19.71         | 423.76         | 151.70         | 106.49        | 37.87         | 497.92         |
| Electricity,Gas and Water             |               | 2.69          |               | 273.17         |               | 3.24           |               | 1.80          | 0.10           |               |               | 97.41          | 19.82          |                |                |               |               |                |                |               |               | 240.89         |
| Metal Products, Mach. & Ele. Eqp.     |               | 25.09         |               | 55.57          |               | 13.51          |               | 5.00          | 12.90          |               |               | 50.78          | 7.02           | 28.81          |                |               |               | 12.93          | 17.41          |               |               | 80.66          |
| Tras., Com. and Public Utilities      | 12.89         | 103.84        | 8.10          | 249.62         | 53.80         | 297.87         |               | 56.75         | 8.52           | 80.17         | 20.09         | 203.17         | 333.68         | 515.00         |                | 14.68         | 6.41          | 191.81         | 120.00         |               | 70.93         | 334.52         |
| Wholesaler & Retailer                 | 143.97        | 95.55         | 79.90         | 554.13         | 120.75        | 380.49         | 338.01        | 105.60        | 371.14         | 137.08        | 115.98        | 521.50         | 327.84         | 359.33         | 1253.19        | 50.58         | 33.73         | 306.91         | 220.50         | 312.24        | 250.14        | 290.15         |
| Finance, Insurance and Real Estate    |               | 88.47         |               | 903.64         |               | 152.64         |               | 65.96         | 39.97          | 80.26         | 14.48         | 954.84         | 63.79          | 97.78          | 178.76         | 0.90          |               | 84.39          | 90.07          |               | 39.60         | 289.75         |
| Hotel or Restaurant                   | 1.55          | 7.77          | 15.93         | 320.31         | 8.82          | 139.59         | 11.37         | 10.02         | 39.59          | 8.27          |               | 177.54         | 85.17          | 107.66         | 71.11          |               | 5.13          | 53.45          | 11.29          | 13.07         |               | 65.28          |
| Other Services                        | 13.39         | 26.05         |               | 363.53         | 4.36          | 252.34         | 4.59          | 3.75          | 11.23          |               |               | 116.42         | 135.15         | 172.88         | 25.86          | 4.54          | 8.56          | 88.46          | 0.98           | 26.94         | 30.79         | 85.40          |
| Consumption Loans                     | 7.45          | 61.78         | 25.61         | 46.59          | 2.58          | 154.15         | 30.57         | 26.76         | 68.65          | 5.88          | 72.04         | 121.79         | 276.37         | 148.23         | 646.54         | 5.08          | 75.84         | 139.38         | 34.62          | 204.24        | 38.60         | 456.41         |
| Local Government                      |               |               |               | 15.16          |               |                |               | 2.04          |                |               |               | 4.85           | 0.03           |                |                |               |               |                |                |               |               | 4.60           |
| Others                                | 184.26        | 24.61         | 76.41         | 570.27         | 60.82         | 804.67         |               | 81.03         | 421.26         | 214.37        | 224.65        | 596.46         | 554.24         | 52.52          | 112.67         | 58.32         | 59.74         | 222.18         | 113.89         | 217.91        | 210.29        | 728.49         |
| <b>TOTAL sectorwise</b>               | <b>455.26</b> | <b>750.49</b> | <b>267.53</b> | <b>4712.48</b> | <b>306.34</b> | <b>2580.31</b> | <b>436.09</b> | <b>495.37</b> | <b>1164.54</b> | <b>600.75</b> | <b>454.64</b> | <b>3595.98</b> | <b>2316.59</b> | <b>2210.03</b> | <b>2606.40</b> | <b>236.86</b> | <b>221.79</b> | <b>1671.70</b> | <b>1117.96</b> | <b>923.13</b> | <b>800.13</b> | <b>3335.10</b> |
| <b>Product Wise</b>                   |               |               |               |                |               |                |               |               |                |               |               |                |                |                |                |               |               |                |                |               |               |                |
| Term Loan                             | 180.27        | 11.51         |               | 980.32         | 96.61         | 387.88         |               |               | 25.19          | 260.94        |               | 263.26         | 367.46         | 320.17         | 413.92         |               | 45.81         | 315.50         | 101.87         |               |               | 548.42         |
| Overdraft                             | 181.97        | 276.95        | 58.98         | 1675.89        | 86.96         | 328.47         | 251.87        | 198.75        | 517.60         | 127.44        |               | 1327.34        | 794.51         | 310.13         | 889.51         |               |               | 556.90         | 305.12         | 313.75        | 120.09        | 701.95         |
| Trust Receipt Loan / Import Loan      |               |               |               |                |               |                |               |               |                |               |               |                |                |                |                |               |               |                |                |               |               |                |
| Demand & Other Working Capital Loan   |               |               | 93.02         | 257.32         |               | 885.44         | 95.94         | 100.24        | 301.51         |               |               | 346.11         | 10.32          |                |                | 76.88         | 57.29         |                | 252.29         | 96.64         | 280.93        | 353.74         |
| Res. Per. H. Loan (Up to Rs. 10 mil.) | 49.57         | 82.57         | 29.68         | 373.53         | 45.71         | 202.77         | 39.96         | 8.63          | 45.28          | 53.41         |               | 328.65         | 370.02         | 529.90         | 237.76         | 3.81          | 16.42         | 318.77         | 83.19          | 105.87        | 37.87         | 360.72         |
| Real Estate Loan                      | 6.20          | 55.48         |               | 753.57         |               | 122.82         |               | 33.81         | 32.10          | 26.85         |               | 848.72         | 85.42          | 92.01          | 178.76         | 1.57          |               | 74.01          | 70.30          |               | 39.60         | 383.51         |
| Margin Nature Loan                    |               | 3.48          |               | 28.45          |               |                |               | 15.08         |                |               |               | 192.61         |                | 19.13          |                |               |               | 1.16           | 9.68           |               |               | 109.89         |
| Hire Purchase Loan                    | 20.09         | 129.46        | 32.03         | 266.74         | 53.80         | 459.06         | 29.34         | 49.37         | 70.14          | 101.93        |               | 153.36         | 393.93         | 565.41         | 285.25         | 15.98         | 6.48          | 230.04         | 131.65         | 32.62         | 97.62         | 355.41         |
| Deprived Sector Loan                  | 15.37         | 29.52         | 9.53          | 151.97         | 8.40          | 96.68          | 13.14         | 16.53         | 44.42          | 25.54         |               | 123.38         | 88.12          | 114.07         | 112.67         | 7.25          | 11.66         | 49.65          | 39.12          | 32.08         | 25.18         | 113.34         |
| Bills Purchased                       |               |               |               |                |               |                |               |               |                |               |               |                |                |                |                |               |               |                |                |               |               | 1.00           |
| Other Product                         | 1.79          | 161.52        | 44.30         | 224.68         | 14.86         | 97.18          | 5.83          | 72.95         | 128.30         | 4.63          | 454.64        | 12.57          | 206.81         | 259.23         | 488.54         | 131.38        | 84.13         | 125.68         | 123.74         | 342.18        | 198.84        | 408.12         |
| <b>Total Product wise Loan</b>        | <b>455.26</b> | <b>750.49</b> | <b>267.53</b> | <b>4712.48</b> | <b>306.34</b> | <b>2580.31</b> | <b>436.09</b> | <b>495.37</b> | <b>1164.54</b> | <b>600.75</b> | <b>454.64</b> | <b>3595.98</b> | <b>2316.59</b> | <b>2210.03</b> | <b>2606.40</b> | <b>236.86</b> | <b>221.79</b> | <b>1671.70</b> | <b>1117.96</b> | <b>923.13</b> | <b>800.13</b> | <b>3335.10</b> |
| <b>Collateral Wise</b>                |               |               |               |                |               |                |               |               |                |               |               |                |                |                |                |               |               |                |                |               |               |                |
| Gold and Silver                       |               |               |               | 0.89           |               | 25.48          |               |               |                |               | 65.60         | 84.32          | 171.51         | 65.43          | 321.33         |               | 72.79         | 89.89          |                | 166.76        |               | 126.08         |
| Government Securities                 |               |               |               | 0.07           |               |                |               |               |                |               |               |                |                |                |                |               |               |                |                |               |               |                |
| Non Governmental Securities           |               |               |               | 30.52          |               |                |               | 0.37          |                |               |               |                |                | 19.13          |                |               |               |                |                |               |               | 109.89         |
| Fixed Deposit Receipts                | 0.25          | 6.87          | 1.68          | 16.84          | 2.58          | 19.54          | 1.23          | 2.35          | 9.31           | 4.63          | 6.44          | 22.59          | 29.32          | 24.25          | 39.96          | 2.08          | 2.79          | 18.99          | 12.04          | 4.86          | 11.91         | 14.77          |
| Own                                   | 0.25          | 6.87          | 1.68          | 16.84          | 2.58          | 19.54          | 1.23          | 2.35          | 9.31           | 4.63          | 6.44          | 22.59          | 29.32          | 24.25          | 39.96          | 2.08          | 2.79          | 18.99          | 12.04          | 4.86          | 11.91         | 14.77          |
| Other Licences Institutions           |               |               |               |                |               |                |               |               |                |               |               |                |                |                |                |               |               |                |                |               |               |                |
| Collateral of Properties              | 453.60        | 739.90        | 265.85        | 4502.68        | 303.76        | 2462.49        | 434.85        | 490.60        | 1143.38        | 572.14        | 382.59        | 3170.93        | 2027.64        | 2000.16        | 2132.44        | 234.78        | 146.21        | 1545.65        | 1090.42        | 750.98        | 788.22        | 2997.21        |
| Fixed Assets                          | 453.60        | 739.90        | 265.85        | 4502.68        | 303.76        | 2462.49        | 434.85        | 490.60        | 1143.38        | 572.14        | 382.59        | 3170.93        | 2027.64        | 2000.16        | 2132.44        | 234.78        | 146.21        | 1545.65        | 1090.42        | 750.98        | 788.22        | 2967.91        |
| Current Assets                        |               |               |               |                |               |                |               |               |                |               |               |                |                |                |                |               |               |                |                |               |               | 29.31          |
| Against security of Bill              |               |               |               |                |               |                |               |               |                |               |               | 8.00           |                |                |                |               |               |                |                | 1.00          |               |                |
| Domestic Bills                        |               |               |               |                |               |                |               |               |                |               |               |                |                |                |                |               |               |                |                | 1.00          |               |                |
| Foreign Bills                         |               |               |               |                |               |                |               |               |                |               |               | 8.00           |                |                |                |               |               |                |                |               |               |                |
| Against Guarantee                     |               |               |               | 161.48         |               | 72.80          |               | 2.04          | 11.86          | 23.97         |               | 201.86         | 88.12          | 101.06         | 112.67         |               |               | 6.04           |                |               |               | 86.02          |
| Government Guarantee                  |               |               |               | 15.16          |               |                |               | 2.04          | 11.86          | 1.97          |               |                |                | 4.07           | 2.69           |               |               |                |                |               |               | 4.60           |
| Institutional Guarantee               |               |               |               | 135.53         |               |                |               |               |                | 10.00         |               | 128.83         |                |                |                |               |               |                |                |               |               | 49.75          |
| Personal Guarantee                    |               |               |               | 10.80          |               |                |               |               |                |               |               | 73.03          |                | 6.90           |                |               |               | 6.04           |                |               |               | 17.97          |
| Collective Guarantee                  |               |               |               |                |               | 72.80          |               |               | 12.01          |               |               |                | 88.12          | 90.09          | 109.99         |               |               |                |                |               |               | 13.70          |
| Int. Rtd. Foreign Bank's Guarantee    |               |               |               |                |               |                |               |               |                |               |               |                |                |                |                |               |               |                |                |               |               |                |
| Other Guarantee                       |               |               |               |                |               |                |               |               |                |               |               |                |                |                |                |               |               |                |                |               |               |                |
| Credit Card                           |               |               |               |                |               |                |               |               |                |               |               |                |                |                |                |               |               |                |                |               |               |                |
| Others                                | 1.41          | 3.72          |               |                |               |                |               |               |                |               |               | 108.28         |                |                |                |               |               | 11.14          | 14.50          | 0.53          |               | 1.13           |
| <b>Total</b>                          | <b>455.26</b> | <b>750.49</b> | <b>267.53</b> | <b>4712.48</b> | <b>306.34</b> | <b>2580.31</b> | <b>436.09</b> | <b>495.37</b> | <b>1164.54</b> | <b>600.75</b> | <b>454.64</b> | <b>3595.98</b> | <b>2316.59</b> | <b>2210.03</b> | <b>2606.40</b> | <b>236.86</b> | <b>221.79</b> | <b>1671.70</b> | <b>1117.96</b> | <b>923.13</b> | <b>800.13</b> | <b>3335.10</b> |



Statement of Credit as on Chait end, 2069 (Rs in million)

| Bank Name                             | Bagnati       | Hamro         | Kakre         | Shine          | Pacific       | Civic         | IDBL           | Gulmi         | Kanchan       | Martibhumi    | Bright        | Innovative    | Jhimruk       | Metro         | Vibor          | Gaumukhi      | Raptiveri     | Consumer      | Khadbari      | Tourism        | Mission       | Surya        |  |
|---------------------------------------|---------------|---------------|---------------|----------------|---------------|---------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|---------------|---------------|---------------|----------------|---------------|--------------|--|
| <b>Sector Wise</b>                    |               |               |               |                |               |               |                |               |               |               |               |               |               |               |                |               |               |               |               |                |               |              |  |
| Agricultural and Forest Related       | 19.00         | 22.27         | 28.52         | 58.86          | 58.31         | 23.96         | 14.50          | 4.59          | 11.33         | 8.41          | 25.15         | 72.04         | 10.85         | 10.76         | 15.10          | 49.76         | 33.70         | 35.52         | 1.40          | 102.49         | 70.90         | 5.16         |  |
| Fishery Related                       |               |               |               | 0.25           |               | 0.15          | 11.80          |               | 0.15          |               | 0.20          | 4.12          | 0.18          |               |                | 0.21          |               | 0.90          |               | 2.00           | 0.01          |              |  |
| Mining Related                        |               |               |               |                |               |               | 19.75          | 9.26          |               |               |               |               |               |               | 6.95           |               |               |               |               | 2.39           | 5.90          |              |  |
| Manufacturing (Producing) Related     | 15.98         |               | 7.21          | 185.53         | 38.17         |               | 218.24         | 2.96          | 42.45         | 5.18          | 34.68         | 127.63        | 5.18          |               | 63.80          | 4.89          | 7.09          | 30.82         | 16.93         | 286.30         | 16.38         | 2.83         |  |
| Construction                          | 32.95         | 11.69         | 27.31         | 202.53         | 88.62         | 28.54         | 179.05         | 49.79         | 104.80        | 32.05         | 22.72         | 93.57         | 7.14          | 145.02        | 213.09         | 17.39         | 14.07         | 104.57        | 19.38         | 297.38         | 33.70         | 10.36        |  |
| Electricity, Gas and Water            |               |               |               |                |               |               |                | 9.63          |               | 0.46          |               | 5.66          |               |               | 22.49          |               |               |               |               | 6.09           |               |              |  |
| Metal Products, Mach. & Ele. Eqp.     |               |               | 1.47          |                | 3.98          |               | 2.27           | 7.18          |               |               | 6.38          | 12.30         |               | 20.04         | 155.09         | 1.70          | 17.78         | 13.74         |               | 97.84          | 11.50         | 0.28         |  |
| Tras., Com. and Public Utilities      |               | 2.25          |               | 577.26         | 38.25         | 8.23          | 32.84          | 41.63         | 39.63         | 24.63         | 45.51         | 72.69         | 52.21         | 203.89        | 186.84         | 26.58         |               | 76.27         | 1.65          | 123.78         | 58.84         | 22.36        |  |
| Wholesaler & Retailer                 | 54.74         | 125.27        | 86.82         | 806.74         | 90.40         | 42.63         | 436.00         | 83.72         | 209.22        | 43.93         | 59.25         | 132.77        | 61.03         | 319.58        | 52.69          | 75.45         | 97.78         | 50.17         | 52.39         | 531.90         | 275.88        | 29.77        |  |
| Finance, Insurance and Real Estate    | 7.99          |               |               | 183.45         | 1.77          |               | 443.95         |               | 40.85         | 8.60          | 6.20          | 24.00         |               | 77.78         | 532.82         |               | 14.25         | 20.86         |               | 22.52          | 2.62          |              |  |
| Hotel or Restaurant                   |               |               | 7.14          | 38.00          | 4.71          | 3.50          | 15.48          | 2.10          | 8.68          | 1.24          | 16.30         | 13.58         | 5.85          |               | 41.58          |               | 2.65          | 21.28         | 7.78          | 268.23         | 7.14          | 5.61         |  |
| Other Services                        |               | 0.60          | 6.48          | 144.26         | 29.88         | 0.48          | 203.95         | 12.43         | 40.45         | 3.40          | 11.16         | 19.35         | 0.64          | 15.23         | 105.23         | 4.91          | 7.64          | 32.62         | 4.91          | 99.32          | 26.66         |              |  |
| Consumption Loans                     | 15.86         | 62.07         | 1.92          | 160.73         | 48.72         | 6.67          | 196.47         | 13.32         | 3.34          | 5.94          | 19.65         | 47.46         | 61.06         | 43.31         | 143.67         | 16.95         | 13.08         | 137.08        | 16.45         | 328.46         | 0.96          | 6.82         |  |
| Local Government                      |               |               |               |                |               |               |                |               |               |               |               |               |               |               |                |               |               |               |               |                |               |              |  |
| Others                                | 30.09         | 76.52         | 134.39        | 682.13         | 85.86         | 67.35         | 578.58         | 91.30         | 154.74        | 48.07         | 125.88        | 109.95        | 40.44         | 69.45         | 170.48         | 13.88         | 19.81         | 84.62         | 10.40         | 524.41         | 157.04        | 12.91        |  |
| <b>TOTAL sectorwise</b>               | <b>176.62</b> | <b>300.68</b> | <b>301.26</b> | <b>3039.75</b> | <b>488.67</b> | <b>181.50</b> | <b>2352.90</b> | <b>327.91</b> | <b>655.63</b> | <b>181.90</b> | <b>373.09</b> | <b>735.10</b> | <b>244.58</b> | <b>905.08</b> | <b>1709.83</b> | <b>211.72</b> | <b>227.85</b> | <b>608.45</b> | <b>131.30</b> | <b>2693.11</b> | <b>667.51</b> | <b>96.09</b> |  |
| <b>Product Wise</b>                   |               |               |               |                |               |               |                |               |               |               |               |               |               |               |                |               |               |               |               |                |               |              |  |
| Term Loan                             | 16.87         | 2.25          | 81.48         | 140.52         | 3.34          |               | 44.97          | 7.53          | 17.89         | 40.16         | 36.05         | 54.79         | 27.06         | 66.32         | 179.13         | 33.86         | 143.06        | 89.51         |               | 148.10         | 129.56        | 11.37        |  |
| Overdraft                             |               | 30.31         | 148.42        | 519.25         | 20.18         | 1.00          | 575.83         |               | 167.96        | 78.23         | 242.39        | 240.31        | 47.07         | 280.42        | 336.54         | 62.04         | 16.49         | 143.09        | 41.17         | 1332.68        | 290.20        | 35.70        |  |
| Trust Receipt Loan / Import Loan      |               |               |               |                |               |               |                |               |               |               |               |               |               |               |                |               |               |               |               |                |               |              |  |
| Demand & Other Working Capital Loan   | 100.52        | 71.24         |               | 1003.43        | 142.58        | 110.21        | 183.80         | 107.22        | 119.22        |               | 14.56         | 124.71        | 34.59         |               | 198.44         |               |               | 124.03        | 43.53         | 247.56         |               | 6.51         |  |
| Res. Per. H. Loan (Up to Rs. 10 mil.) | 30.71         | 8.70          |               | 164.53         | 88.62         | 27.75         | 137.18         | 89.84         | 100.89        | 19.78         | 13.56         | 55.52         | 7.14          | 145.02        | 41.63          | 16.80         | 12.34         | 71.09         | 14.09         | 254.33         | 29.60         | 10.36        |  |
| Real Estate Loan                      | 7.99          |               | 27.31         | 221.45         |               |               | 324.84         |               | 40.85         | 8.60          | 5.20          | 12.19         |               | 77.78         | 487.28         | 0.59          | 13.83         | 26.31         | 4.80          | 98.63          | 5.75          |              |  |
| Margin Nature Loan                    |               | 34.27         |               | 7.67           |               |               | 100.68         |               | 27.70         |               |               |               |               |               | 14.78          | 0.22          |               | 21.14         |               | 1.06           |               |              |  |
| Hire Purchase Loan                    | 13.08         | 14.86         | 3.07          | 700.96         | 49.47         | 9.67          | 156.02         | 45.76         | 39.63         | 24.06         | 34.72         | 111.83        | 53.62         | 236.50        | 213.61         | 27.76         | 7.40          | 84.14         | 2.99          | 272.38         | 31.32         | 26.90        |  |
| Deprived Sector Loan                  | 4.67          | 9.97          | 28.52         | 95.26          | 14.22         | 6.66          | 95.32          | 50.99         | 22.75         | 5.67          | 12.26         | 28.52         | 5.98          | 29.92         | 64.46          | 6.53          | 15.59         | 17.49         | 4.44          | 77.92          | 22.13         | 2.97         |  |
| Bills Purchased                       |               |               |               |                |               |               |                |               |               |               |               |               |               |               |                |               |               |               |               |                |               |              |  |
| Other Product                         | 2.78          | 129.08        | 12.47         | 186.68         | 170.24        | 26.21         | 734.25         | 26.58         | 118.74        | 5.41          | 14.36         | 107.23        | 69.11         | 69.10         | 173.95         | 63.92         | 19.14         | 31.67         | 20.28         | 260.46         | 158.95        | 2.29         |  |
| <b>Total Product wise Loan</b>        | <b>176.62</b> | <b>300.68</b> | <b>301.26</b> | <b>3039.75</b> | <b>488.67</b> | <b>181.50</b> | <b>2352.90</b> | <b>327.91</b> | <b>655.63</b> | <b>181.90</b> | <b>373.09</b> | <b>735.10</b> | <b>244.58</b> | <b>905.08</b> | <b>1709.83</b> | <b>211.72</b> | <b>227.85</b> | <b>608.45</b> | <b>131.30</b> | <b>2693.11</b> | <b>667.51</b> | <b>96.09</b> |  |
| <b>Collateral Wise</b>                |               |               |               |                |               |               |                |               |               |               |               |               |               |               |                |               |               |               |               |                |               |              |  |
| Gold and Silver                       |               | 9.04          |               |                | 36.43         | 4.71          | 182.63         |               |               |               |               |               | 54.45         |               |                | 15.33         |               | 96.51         | 12.52         | 241.50         |               |              |  |
| Government Securities                 |               |               |               |                |               |               |                |               |               |               |               |               |               |               |                |               |               |               |               |                |               |              |  |
| Non Governmental Securities           |               | 34.27         |               |                |               |               | 100.68         |               |               |               |               |               |               | 1.22          | 14.78          | 0.07          |               | 21.14         |               | 1.06           |               |              |  |
| Fixed Deposit Receipts                | 2.78          | 3.90          | 1.92          | 29.37          | 1.07          | 0.52          | 13.85          | 0.30          | 3.34          | 3.61          | 3.94          | 9.38          | 1.48          | 9.48          | 99.36          | 0.15          | 5.68          | 7.67          | 0.93          | 17.97          | 4.24          | 2.29         |  |
| Own                                   | 2.78          | 3.90          | 1.92          | 29.37          | 1.07          | 0.52          | 13.85          | 0.30          | 3.34          | 3.61          | 3.94          | 9.38          | 1.48          | 9.48          | 99.36          | 0.15          | 5.68          | 7.67          | 0.93          | 17.97          | 4.24          | 2.29         |  |
| Other Licences Institutions           |               |               |               |                |               |               |                |               |               |               |               |               |               |               |                |               |               |               |               |                |               |              |  |
| Collateral of Properties              | 173.84        | 253.46        | 299.34        | 2963.15        | 451.18        | 176.27        | 1968.49        | 277.41        | 624.60        | 177.16        | 368.15        | 725.72        | 188.64        | 894.37        | 1456.79        | 194.07        | 219.09        | 477.09        | 113.48        | 2416.49        | 644.90        | 93.80        |  |
| Fixed Assets                          | 173.84        | 253.46        | 299.34        | 2963.15        | 451.18        | 176.27        | 1968.49        | 277.41        | 624.60        | 177.16        | 368.15        | 725.72        | 188.64        | 894.37        | 1456.79        | 194.07        | 219.09        | 477.09        | 113.48        | 2416.49        | 644.90        | 93.80        |  |
| Current Assets                        |               |               |               |                |               |               |                |               |               |               |               |               |               |               |                |               |               |               |               |                |               |              |  |
| Against security of Bill              |               |               |               |                |               |               |                |               |               |               |               |               |               |               |                |               |               |               |               |                |               |              |  |
| Domestic Bills                        |               |               |               |                |               |               |                |               |               |               |               |               |               |               |                |               |               |               |               |                |               |              |  |
| Foreign Bills                         |               |               |               |                |               |               |                |               |               |               |               |               |               |               |                |               |               |               |               |                |               |              |  |
| Against Guarantee                     |               |               |               | 39.56          |               |               | 87.25          | 50.21         |               | 1.13          |               |               |               |               | 64.46          | 2.10          | 3.08          | 6.05          |               | 16.10          | 18.37         |              |  |
| Government Guarantee                  |               |               |               |                |               |               |                |               |               |               |               |               |               |               | 5.12           |               |               |               |               |                |               |              |  |
| Institutional Guarantee               |               |               |               | 39.00          |               |               | 87.10          |               |               |               |               |               |               |               | 59.34          |               |               | 6.00          |               | 15.00          | 2.58          |              |  |
| Personal Guarantee                    |               |               |               |                |               |               | 0.15           | 0.37          |               |               |               |               |               |               |                |               | 3.08          |               |               |                | 0.38          |              |  |
| Collective Guarantee                  |               |               |               | 0.56           |               |               | 49.84          |               | 1.13          |               |               |               |               |               |                | 2.10          |               | 0.05          |               | 0.72           | 15.79         |              |  |
| Int. Rtd. Foreign Bank's Guarantee    |               |               |               |                |               |               |                |               |               |               |               |               |               |               |                |               |               |               |               |                |               |              |  |
| Other Guarantee                       |               |               |               |                |               |               |                |               |               |               |               |               |               |               |                |               |               |               |               |                |               |              |  |
| Credit Card                           |               |               |               |                |               |               |                |               |               |               |               |               |               |               |                |               |               |               |               |                |               |              |  |
| Others                                |               |               |               | 7.67           |               |               |                |               | 27.70         |               | 1.00          |               |               |               | 74.45          |               |               |               |               | 4.36           |               |              |  |
| <b>Total</b>                          | <b>176.62</b> | <b>300.68</b> | <b>301.26</b> | <b>3039.75</b> | <b>488.67</b> | <b>181.50</b> | <b>2352.90</b> | <b>327.91</b> | <b>655.63</b> | <b>181.90</b> | <b>373.09</b> | <b>735.10</b> | <b>244.58</b> | <b>905.08</b> | <b>1709.83</b> | <b>211.72</b> | <b>227.85</b> | <b>608.45</b> | <b>131.30</b> | <b>2693.11</b> | <b>667.51</b> | <b>96.09</b> |  |

Statement of Credit as on Chait end, 2069 (Rs in million)

| Bank Name                             | Mt. Makalu   | Sindhu        | Sahara        | Social        | N.Community   | Cosmos        | Manaslu       | Bamairidhi    | Eketa         | Kalinchowk   | Kailash        | Salpa        | Bapatkoshi   | Nepal Awaz | NFL           | NBC Capital   | NINFL          | NSMFL          | Peoples       | KFL           | Himalaya | Union         |  |
|---------------------------------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------|----------------|--------------|--------------|------------|---------------|---------------|----------------|----------------|---------------|---------------|----------|---------------|--|
| <b>Sector Wise</b>                    |              |               |               |               |               |               |               |               |               |              |                |              |              |            |               |               |                |                |               |               |          |               |  |
| Agricultural and Forest Related       | 6.10         | 3.23          | 2.09          |               | 59.45         | 1.88          | 14.13         | 49.02         | 13.22         | 6.88         | 16.12          |              | 4.64         |            | 34.80         | 9.32          | 123.38         | 41.33          | 6.02          | 43.08         |          | 0.22          |  |
| Fishery Related                       |              |               |               |               |               |               |               | 0.40          |               |              | 14.70          |              |              |            |               |               | 2.41           |                |               |               |          |               |  |
| Mining Related                        |              |               |               |               |               |               |               | 0.30          |               | 1.46         |                |              |              |            |               | 7.50          |                |                | 51.00         |               |          |               |  |
| Manufacturing (Producing) Related     | 0.92         | 12.87         | 3.98          | 12.10         | 43.18         | 1.46          | 11.23         | 12.54         | 46.97         | 8.02         | 318.37         | 0.38         |              |            | 36.74         | 40.31         | 225.53         | 97.12          | 1.00          | 2.24          |          | 81.33         |  |
| Construction                          | 3.53         | 36.76         | 0.75          | 44.83         | 55.63         | 9.69          | 63.99         | 14.25         | 48.60         | 9.00         | 642.28         |              | 4.58         |            | 89.52         | 74.24         | 636.98         | 196.86         | 179.26        | 58.50         |          | 187.12        |  |
| Electricity, Gas and Water            |              |               |               |               |               |               | 1.20          |               |               |              | 12.87          |              |              |            | 22.46         | 8.10          |                | 21.06          |               |               |          |               |  |
| Metal Products, Mach. & Ele. Eqp.     |              |               | 1.00          | 10.20         | 10.05         |               | 3.17          | 0.88          | 29.57         |              | 89.44          |              | 2.44         |            |               |               | 24.66          | 3.45           |               |               |          | 54.90         |  |
| Tras., Com. and Public Utilities      | 2.52         | 171.06        | 0.31          |               | 6.12          | 16.96         | 39.95         | 16.67         | 127.00        | 7.69         | 792.94         | 0.38         | 1.75         |            | 1.36          | 46.34         | 104.99         |                | 0.82          | 13.16         |          | 61.97         |  |
| Wholesaler & Retailer                 | 4.18         | 151.02        | 38.07         | 64.78         | 69.77         | 19.34         | 84.79         | 46.80         | 53.34         | 24.34        | 819.87         | 19.58        | 10.67        |            | 148.37        | 294.71        | 383.72         | 67.28          | 80.72         | 73.10         |          | 20.64         |  |
| Finance, Insurance and Real Estate    |              | 18.42         |               | 67.04         | 10.91         |               |               | 0.28          |               |              | 693.80         |              |              |            |               | 116.61        | 248.81         | 202.87         |               | 46.60         |          | 61.97         |  |
| Hotel or Restaurant                   | 0.38         | 3.50          | 0.23          | 79.39         | 23.36         |               | 3.69          | 5.42          | 6.50          | 4.35         | 319.69         | 2.27         |              |            | 17.48         | 57.85         | 44.93          | 39.70          | 41.36         | 3.87          |          | 4.83          |  |
| Other Services                        | 16.09        | 0.20          | 1.01          | 6.07          | 19.63         | 25.63         | 7.96          | 3.91          | 23.98         |              | 386.15         | 11.60        | 0.37         |            | 1.24          | 5.27          | 108.80         |                |               | 10.21         |          | 54.37         |  |
| Consumption Loans                     | 13.94        | 64.48         | 1.50          | 133.15        | 8.52          | 20.20         | 120.32        | 11.64         | 60.41         | 7.44         | 173.56         | 0.03         | 1.60         |            | 78.48         | 159.69        | 80.36          | 267.65         | 14.55         | 91.55         |          | 160.81        |  |
| Local Government                      |              |               |               |               |               |               |               |               |               |              |                |              |              |            |               |               |                | 33.18          |               |               | 7.65     |               |  |
| Others                                | 2.49         | 37.98         | 54.07         | 129.94        | 89.98         | 23.82         | 28.20         | 54.26         | 136.73        | 21.54        | 944.67         |              | 29.51        |            | 134.49        | 98.23         | 1577.49        | 2058.64        | 17.20         | 72.82         |          | 142.52        |  |
| <b>TOTAL sectorwise</b>               | <b>50.15</b> | <b>499.52</b> | <b>103.00</b> | <b>547.50</b> | <b>396.61</b> | <b>118.99</b> | <b>378.63</b> | <b>216.36</b> | <b>546.31</b> | <b>90.71</b> | <b>5224.45</b> | <b>34.23</b> | <b>55.56</b> |            | <b>564.95</b> | <b>918.19</b> | <b>3562.05</b> | <b>3029.13</b> | <b>391.92</b> | <b>422.77</b> |          | <b>830.69</b> |  |
| <b>Product Wise</b>                   |              |               |               |               |               |               |               |               |               |              |                |              |              |            |               |               |                |                |               |               |          |               |  |
| Term Loan                             | 1.13         | 61.16         |               | 53.42         |               | 30.67         | 23.31         | 17.20         | 4.96          | 39.96        | 528.89         | 2.28         | 26.35        |            | 0.94          | 308.37        | 154.63         | 217.62         | 93.36         | 116.18        |          | 181.64        |  |
| Overdraft                             | 0.80         | 139.88        | 1.85          | 207.57        | 74.22         | 18.02         | 70.54         | 22.13         | 171.67        | 22.12        | 1290.15        | 31.17        | 22.56        |            |               |               |                |                |               |               |          |               |  |
| Trust Receipt Loan / Import Loan      |              |               | 92.60         |               | 3.99          |               | 10.63         | 32.24         | 1.00          |              | 723.90         |              | 1.45         |            | 258.92        | 204.78        | 737.26         | 356.91         |               | 72.82         |          | 151.77        |  |
| Demand & Other Working Capital Loan   | 20.94        |               |               |               |               |               |               |               |               |              |                |              |              |            |               |               |                |                |               |               |          |               |  |
| Res. Per. H. Loan (Up to Rs. 10 mil.) | 2.40         |               |               | 14.42         | 46.38         | 5.98          | 48.63         | 6.86          | 48.60         | 9.00         | 642.28         |              |              |            | 69.17         | 103.73        | 649.15         | 34.72          | 13.43         | 58.50         |          | 97.50         |  |
| Real Estate Loan                      |              | 45.96         |               | 106.72        | 8.50          |               |               | 8.43          | 42.85         |              | 625.67         |              |              |            | 20.35         | 67.49         | 345.07         | 2039.73        | 259.98        | 46.60         |          | 113.57        |  |
| Margin Nature Loan                    |              | 13.48         |               | 130.31        |               |               |               | 2.13          |               |              | 15.93          |              |              |            | 32.75         | 105.57        | 62.60          | 64.13          | 5.61          | 91.55         |          | 114.34        |  |
| Hire Purchase Loan                    | 1.69         | 171.06        | 0.31          | 20.19         | 21.44         | 22.33         | 39.24         | 19.78         | 157.00        | 13.40        | 875.54         |              | 3.35         |            | 1.42          | 51.61         | 136.53         | 190.31         | 4.92          | 13.16         |          | 70.34         |  |
| Deprived Sector Loan                  | 5.68         | 16.77         | 4.60          | 12.69         | 16.77         | 13.85         | 14.06         | 8.89          | 6.95          | 2.25         | 132.52         | 0.76         | 1.85         |            | 16.46         | 22.52         | 98.52          | 71.18          | 6.02          | 7.65          |          | 25.63         |  |
| Bills Purchased                       |              |               |               |               |               |               |               |               |               |              |                |              |              |            |               |               |                |                |               |               |          |               |  |
| Other Product                         | 17.52        | 51.20         | 3.64          | 2.18          | 225.31        | 28.14         | 172.23        | 98.70         | 113.29        | 3.98         | 389.57         | 0.03         |              |            | 164.94        | 54.12         | 1378.29        | 54.53          | 8.61          | 16.32         |          | 75.89         |  |
| <b>Total Product wise Loan</b>        | <b>50.15</b> | <b>499.52</b> | <b>103.00</b> | <b>547.50</b> | <b>396.61</b> | <b>118.99</b> | <b>378.63</b> | <b>216.36</b> | <b>546.31</b> | <b>90.71</b> | <b>5224.45</b> | <b>34.23</b> | <b>55.56</b> |            | <b>564.95</b> | <b>918.19</b> | <b>3562.05</b> | <b>3029.13</b> | <b>391.92</b> | <b>422.77</b> |          | <b>830.69</b> |  |
| <b>Collateral Wise</b>                |              |               |               |               |               |               |               |               |               |              |                |              |              |            |               |               |                |                |               |               |          |               |  |
| Gold and Silver                       | 30.78        | 46.86         |               |               |               | 14.38         | 117.09        |               | 27.78         |              | 59.62          |              |              |            |               |               |                |                |               |               |          |               |  |
| Government Securities                 |              |               |               |               |               |               |               |               |               |              |                |              |              |            |               |               |                |                |               |               |          |               |  |
| Non Governmental Securities           |              |               |               | 130.31        |               |               |               |               |               |              | 15.93          |              |              |            |               |               |                | 64.13          | 5.61          | 78.45         |          | 114.34        |  |
| Fixed Deposit Receipts                | 0.18         | 4.14          | 1.50          | 2.18          | 0.78          | 0.45          | 1.36          | 0.83          | 2.64          | 1.73         | 43.28          | 0.03         |              |            | 45.66         | 48.84         | 58.15          | 13.21          | 4.84          | 13.10         |          | 39.08         |  |
| Own                                   | 0.18         | 4.14          | 1.50          | 2.18          | 0.78          | 0.45          | 1.36          | 0.83          | 2.64          | 1.73         | 43.28          | 0.03         |              |            | 45.66         | 48.84         | 58.15          | 13.21          | 4.84          | 13.10         |          | 39.08         |  |
| Other Licences Institutions           |              |               |               |               |               |               |               |               |               |              |                |              |              |            |               |               |                |                |               |               |          |               |  |
| Collateral of Properties              | 17.91        | 448.52        | 101.50        | 407.02        | 390.05        | 90.34         | 260.19        | 211.40        | 515.35        | 88.98        | 5014.16        | 34.21        | 55.56        |            | 463.07        | 799.40        | 3431.02        | 1157.82        | 381.45        | 331.22        |          | 615.16        |  |
| Fixed Assets                          | 17.91        | 448.52        | 101.50        | 407.02        | 390.05        | 90.34         | 260.19        | 211.40        | 515.35        | 88.98        | 5014.16        | 34.21        | 55.56        |            | 463.07        | 799.40        | 3431.02        | 1157.82        | 381.45        | 331.22        |          | 615.16        |  |
| Current Assets                        |              |               |               |               |               |               |               |               |               |              |                |              |              |            |               |               |                |                |               |               |          |               |  |
| Against security of Bill              |              |               |               |               |               |               |               |               |               |              |                |              |              |            |               |               |                |                |               |               |          |               |  |
| Domestic Bills                        |              |               |               |               |               |               |               |               |               |              |                |              |              |            |               |               |                |                |               |               |          |               |  |
| Foreign Bills                         |              |               |               |               |               |               |               |               |               |              |                |              |              |            |               |               |                |                |               |               |          |               |  |
| Against Guarantee                     | 1.29         |               |               | 7.99          | 5.78          | 13.82         |               |               | 0.55          |              | 89.28          |              |              |            |               |               |                | 71.18          |               |               |          | 62.11         |  |
| Government Guarantee                  |              |               |               |               |               |               |               |               |               |              | 13.15          |              |              |            |               |               |                | 33.18          |               |               |          | 3.25          |  |
| Institutional Guarantee               |              |               |               | 7.99          |               |               |               |               | 0.55          |              | 75.00          |              |              |            |               |               |                |                |               |               |          | 22.16         |  |
| Personal Guarantee                    |              |               |               |               |               |               |               |               |               |              | 1.13           |              |              |            |               |               |                |                |               |               |          | 36.70         |  |
| Collective Guarantee                  |              |               |               |               | 5.78          | 13.82         |               |               |               |              |                |              |              |            |               |               |                |                |               |               |          |               |  |
| Int. Rtd. Foreign Bank's Guarantee    |              |               |               |               |               |               |               |               |               |              |                |              |              |            |               |               |                |                |               |               |          |               |  |
| Other Guarantee                       | 1.29         |               |               |               |               |               |               |               |               |              |                |              |              |            |               |               |                | 38.00          |               |               |          |               |  |
| Credit Card                           |              |               |               |               |               |               |               |               |               |              |                |              |              |            |               |               |                |                |               |               |          |               |  |
| Others                                |              |               |               |               |               |               |               | 4.14          |               |              | 2.18           |              |              |            | 56.21         | 69.94         | 72.88          | 1722.80        | 0.02          |               |          |               |  |
| <b>Total</b>                          | <b>50.15</b> | <b>499.52</b> | <b>103.00</b> | <b>547.50</b> | <b>396.61</b> | <b>118.99</b> | <b>378.63</b> | <b>216.36</b> | <b>546.31</b> | <b>90.71</b> | <b>5224.45</b> | <b>34.23</b> | <b>55.56</b> |            | <b>564.95</b> | <b>918.19</b> | <b>3562.05</b> | <b>3029.13</b> | <b>391.92</b> | <b>422.77</b> |          | <b>830.69</b> |  |

Statement of Credit as on Chait end, 2069 (Rs in million)

| Bank Name                             | Gorkha | IFCL           | NHMFL          | Goodwill       | SFL            | SIFCL          | Lumbini        | YFL            | ILFCO          | Mahalaxmi      | Lalitpur       | United FC      | General       | Progressive   | Nawadurga     | Janaki        | Pokhara        | Central        | Premier       | Arun          | Multipurpose  | Synergy        |  |
|---------------------------------------|--------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|---------------|---------------|---------------|----------------|----------------|---------------|---------------|---------------|----------------|--|
| <b>Sector Wise</b>                    |        |                |                |                |                |                |                |                |                |                |                |                |               |               |               |               |                |                |               |               |               |                |  |
| Agricultural and Forest Related       |        | 162.29         | 94.52          | 113.34         |                | 65.19          | 2.00           | 25.23          | 8.85           | 21.83          |                |                | 3.42          |               | 55.27         | 18.07         | 28.45          | 36.91          | 6.45          | 26.02         | 22.12         | 82.38          |  |
| Fishery Related                       |        |                |                |                |                |                |                |                |                | 16.55          |                |                |               |               |               |               |                |                |               |               |               | 1.48           |  |
| Mining Related                        |        | 3.70           |                |                |                | 1.41           | 0.85           |                | 9.03           |                | 3.39           | 2.80           |               |               | 0.35          |               |                | 18.10          | 1.33          | 14.30         |               | 10.26          |  |
| Manufacturing (Producing) Related     |        | 121.42         | 52.96          |                | 116.66         | 161.44         | 192.61         | 333.26         | 324.73         | 155.41         |                | 26.65          | 8.28          | 13.30         | 324.96        | 90.17         | 149.28         | 93.62          | 127.17        |               | 6.13          | 229.82         |  |
| Construction                          |        | 463.05         | 202.03         | 446.38         | 138.07         | 315.00         | 195.76         | 102.39         | 100.11         | 488.49         | 56.48          | 691.08         | 92.34         | 15.96         | 11.64         | 128.19        | 39.76          | 94.65          | 133.30        | 30.92         | 24.73         | 274.98         |  |
| Electricity, Gas and Water            |        | 0.55           |                |                |                | 0.60           | 4.98           |                | 10.31          |                |                |                |               |               | 2.00          |               | 3.21           | 3.56           | 26.63         |               |               | 92.92          |  |
| Metal Products, Mach. & Ele. Eqp.     |        | 9.27           | 4.96           | 97.63          |                | 4.51           | 0.86           | 1.00           | 150.85         | 6.58           |                | 244.27         |               | 1.41          | 5.22          |               |                | 4.22           | 49.34         | 9.31          |               | 18.72          |  |
| Tras., Com. and Public Utilities      |        | 124.36         | 177.20         | 117.03         | 126.79         | 54.33          | 132.60         | 208.17         | 775.25         | 291.05         |                | 24.17          |               | 25.74         | 5.12          |               | 262.72         | 81.01          | 109.71        |               |               | 302.58         |  |
| Wholesaler & Retailer                 |        | 319.31         | 68.06          | 747.21         | 414.75         | 188.24         | 217.39         | 218.58         | 229.92         | 446.27         | 335.92         | 16.05          | 198.69        | 7.60          | 260.56        | 293.98        | 329.54         | 91.04          | 65.98         | 48.87         | 23.61         | 271.70         |  |
| Finance, Insurance and Real Estate    |        | 54.49          | 259.28         |                |                | 93.66          | 87.44          | 52.04          | 396.99         | 417.41         | 674.67         | 119.93         |               | 25.65         | 64.39         | 35.61         | 154.94         | 241.05         | 180.30        |               |               | 164.84         |  |
| Hotel or Restaurant                   |        | 23.05          | 32.34          |                |                | 47.10          | 202.09         | 26.58          | 14.78          | 66.35          |                |                |               |               | 54.75         | 8.41          | 48.49          | 5.25           | 9.51          | 11.30         |               | 73.31          |  |
| Other Services                        |        | 22.23          | 40.64          | 53.28          | 11.03          | 207.42         | 176.36         | 13.91          | 244.80         | 58.22          | 141.11         |                | 13.82         | 20.13         | 22.83         | 59.09         | 68.97          | 41.08          | 7.76          | 0.13          | 8.21          | 343.52         |  |
| Consumption Loans                     |        | 105.63         | 169.19         | 123.73         | 23.01          | 125.82         | 33.88          | 173.80         | 67.85          | 118.92         | 123.13         | 909.60         | 30.65         | 16.68         | 64.08         | 62.64         | 14.67          | 73.98          | 30.61         | 8.60          | 18.85         | 122.85         |  |
| Local Government                      |        |                |                |                |                |                |                |                |                |                |                |                |               |               | 1.52          | 2.24          |                |                |               |               |               |                |  |
| Others                                |        | 420.60         | 275.95         | 51.74          | 228.45         | 1.40           | 199.57         | 276.31         | 172.32         | 261.62         | 120.71         | 381.95         | 245.19        | 17.21         | 81.05         | 75.11         | 423.57         | 438.75         | 187.91        | 53.64         | 3.19          | 302.83         |  |
| <b>TOTAL sectorwise</b>               |        | <b>1829.95</b> | <b>1377.12</b> | <b>1750.35</b> | <b>1058.76</b> | <b>1266.13</b> | <b>1446.39</b> | <b>1431.27</b> | <b>2505.79</b> | <b>2348.68</b> | <b>1455.41</b> | <b>2416.50</b> | <b>592.38</b> | <b>143.67</b> | <b>953.74</b> | <b>773.51</b> | <b>1523.59</b> | <b>1223.21</b> | <b>936.00</b> | <b>203.09</b> | <b>106.83</b> | <b>2292.18</b> |  |
| <b>Product Wise</b>                   |        |                |                |                |                |                |                |                |                |                |                |                |               |               |               |               |                |                |               |               |               |                |  |
| Term Loan                             |        | 828.49         | 262.17         | 768.90         |                | 166.51         |                | 114.72         | 632.55         | 240.89         | 335.92         | 1.47           |               | 2.20          | 1.50          | 384.15        | 190.61         | 8.25           | 40.71         |               | 59.09         | 798.44         |  |
| Overdraft                             |        |                |                |                |                |                |                |                |                |                |                |                |               |               |               |               |                |                |               |               |               |                |  |
| Trust Receipt Loan / Import Loan      |        |                |                |                |                |                |                |                |                |                |                |                |               |               |               |               |                |                |               |               |               |                |  |
| Demand & Other Working Capital Loan   |        | 369.41         |                |                | 591.97         | 388.12         | 826.53         | 845.23         | 378.80         | 719.32         |                | 160.30         |               | 37.69         | 815.60        |               | 494.38         | 768.98         | 318.91        | 83.67         |               | 293.68         |  |
| Res. Per. H. Loan (Up to Rs. 10 mil.) |        | 139.19         | 171.31         | 319.90         | 78.50          | 238.99         | 95.21          | 28.33          | 40.39          | 302.65         | 56.48          | 454.35         |               | 7.71          | 5.14          | 128.19        |                | 94.65          | 289.29        | 30.92         | 24.73         | 426.77         |  |
| Real Estate Loan                      |        | 106.05         | 262.27         | 302.21         | 59.57          | 157.48         | 199.89         | 50.05          | 435.50         | 447.69         | 674.67         | 115.05         | 92.34         | 21.66         | 68.11         | 35.61         | 194.70         | 218.55         | 172.96        | 14.92         |               | 396.30         |  |
| Margin Nature Loan                    |        | 2.00           | 52.65          | 51.74          | 18.18          | 97.05          | 8.30           | 13.01          | 23.25          | 61.85          | 20.54          | 224.62         | 10.46         | 12.56         | 30.87         |               |                | 34.18          | 13.28         |               |               | 38.53          |  |
| Hire Purchase Loan                    |        | 169.85         | 177.20         | 135.69         | 126.79         | 45.47          | 78.80          | 276.07         | 784.77         | 306.71         | 25.96          | 933.33         | 9.26          | 23.58         | 1.35          | 7.11          | 262.72         | 50.71          | 34.57         | 5.65          | 6.44          | 116.50         |  |
| Deprived Sector Loan                  |        | 48.52          | 41.90          | 93.57          | 33.05          | 37.23          | 29.00          | 36.30          | 70.25          | 58.88          | 45.67          | 60.80          | 11.60         | 6.60          | 31.16         | 21.25         | 45.70          | 47.89          | 30.11         | 4.50          | 3.19          | 68.39          |  |
| Bills Purchased                       |        |                |                |                |                |                |                |                |                |                |                |                |               |               |               |               |                |                |               |               |               |                |  |
| Other Product                         |        | 166.45         | 409.61         | 78.34          | 150.70         | 135.26         | 208.66         | 67.56          | 140.27         | 210.70         | 296.18         | 466.59         | 468.71        | 31.66         |               | 197.20        | 335.48         |                | 36.17         | 63.43         | 13.37         | 153.57         |  |
| <b>Total Product wise Loan</b>        |        | <b>1829.95</b> | <b>1377.12</b> | <b>1750.35</b> | <b>1058.76</b> | <b>1266.13</b> | <b>1446.39</b> | <b>1431.27</b> | <b>2505.79</b> | <b>2348.68</b> | <b>1455.41</b> | <b>2416.50</b> | <b>592.38</b> | <b>143.67</b> | <b>953.74</b> | <b>773.51</b> | <b>1523.59</b> | <b>1223.21</b> | <b>936.00</b> | <b>203.09</b> | <b>106.83</b> | <b>2292.18</b> |  |
| <b>Collateral Wise</b>                |        |                |                |                |                |                |                |                |                |                |                |                |               |               |               |               |                |                |               |               |               |                |  |
| Gold and Silver                       |        | 15.21          |                | 25.06          |                |                |                | 25.43          |                |                |                | 30.76          |               |               |               |               |                |                |               |               |               |                |  |
| Government Securities                 |        | 0.01           |                |                |                |                |                |                |                |                |                |                |               |               |               |               |                |                |               |               |               |                |  |
| Non Governmental Securities           |        |                |                |                |                | 97.05          |                |                | 23.25          | 61.85          | 20.54          |                | 10.46         | 12.56         | 30.87         |               |                | 34.18          | 13.28         |               |               |                |  |
| Fixed Deposit Receipts                |        | 0.81           | 128.68         | 98.67          | 23.01          | 28.77          | 28.79          | 42.12          | 50.17          | 47.66          | 76.63          | 28.38          | 30.65         | 4.12          | 33.21         | 51.65         | 14.67          | 28.42          | 10.33         | 2.95          | 12.41         | 58.97          |  |
| Own                                   |        | 0.81           | 128.68         | 98.67          | 23.01          | 28.77          | 28.79          | 42.12          | 50.17          | 47.66          | 76.63          | 28.38          | 30.65         | 4.12          | 33.21         | 51.65         | 14.67          | 28.42          | 10.33         | 2.95          | 12.41         | 58.97          |  |
| Other Licences Institutions           |        |                |                |                |                |                |                |                |                |                |                |                |               |               |               |               |                |                |               |               |               |                |  |
| Collateral of Properties              |        | 1723.92        | 1180.21        | 1477.25        | 1035.75        | 1140.11        | 1348.09        | 1350.70        | 2350.47        | 2195.28        | 1142.09        | 1911.22        | 551.27        | 115.99        | 807.08        | 715.80        | 1508.93        | 1160.61        | 895.56        | 146.50        | 94.42         | 1926.81        |  |
| Fixed Assets                          |        | 1721.84        | 1180.21        | 1477.25        | 1035.75        | 1140.11        | 1348.09        | 1350.70        | 2350.47        | 2195.28        | 757.11         | 1911.22        | 551.27        | 115.99        | 807.08        | 715.80        | 1508.93        | 1160.61        | 895.56        | 146.50        | 94.42         | 1926.81        |  |
| Current Assets                        |        | 2.08           |                |                |                |                |                |                |                |                | 384.98         |                |               |               |               |               |                |                |               |               |               |                |  |
| Against security of Bill              |        |                |                |                |                |                |                |                |                |                |                |                |               |               |               |               |                |                |               |               |               |                |  |
| Domestic Bills                        |        |                |                |                |                |                |                |                |                |                |                |                |               |               |               |               |                |                |               |               |               |                |  |
| Foreign Bills                         |        |                |                |                |                |                |                |                |                |                |                |                |               |               |               |               |                |                |               |               |               |                |  |
| Against Guarantee                     |        | 5.20           |                | 97.63          |                | 0.20           | 29.00          |                | 70.69          | 40.27          |                | 24.14          |               | 11.00         |               |               |                |                | 16.83         |               |               | 4.02           |  |
| Government Guarantee                  |        |                |                |                |                |                |                |                | 15.25          |                |                |                |               |               |               |               |                |                | 2.00          |               |               | 4.02           |  |
| Institutional Guarantee               |        |                |                |                |                | 29.00          |                |                | 35.00          | 40.02          |                | 24.04          |               | 3.98          |               |               |                |                | 14.00         |               |               |                |  |
| Personal Guarantee                    |        | 3.62           |                |                |                | 0.20           |                |                | 0.44           | 0.25           |                | 0.10           |               | 7.01          |               |               |                |                | 0.83          |               |               |                |  |
| Collective Guarantee                  |        | 0.59           |                |                |                |                |                |                |                |                |                |                |               |               |               |               |                |                |               |               |               |                |  |
| Int. Rtd. Foreign Bank's Guarantee    |        |                |                |                |                |                |                |                |                |                |                |                |               |               |               |               |                |                |               |               |               |                |  |
| Other Guarantee                       |        | 1.00           |                | 97.63          |                |                |                |                | 20.00          |                |                |                |               |               |               |               |                |                |               |               |               |                |  |
| Credit Card                           |        |                |                |                |                |                |                |                |                |                |                |                |               |               |               |               |                |                |               |               |               |                |  |
| Others                                |        | 84.80          | 68.23          | 51.74          |                |                | 40.51          | 13.01          | 11.21          | 3.62           | 216.15         | 422.01         |               |               | 82.58         | 6.06          |                |                |               | 53.64         |               | 302.39         |  |
| <b>Total</b>                          |        | <b>1829.95</b> | <b>1377.12</b> | <b>1750.35</b> | <b>1058.76</b> | <b>1266.13</b> | <b>1446.39</b> | <b>1431.27</b> | <b>2505.79</b> | <b>2348.68</b> | <b>1455.41</b> | <b>2416.50</b> | <b>592.38</b> | <b>143.67</b> | <b>953.74</b> | <b>773.51</b> | <b>1523.59</b> | <b>1223.21</b> | <b>936.00</b> | <b>203.09</b> | <b>106.83</b> | <b>2292.18</b> |  |

Statement of Credit as on Chait end, 2069 (Rs in million)

| Bank Name                             | Srijana       | Om             | WMBFL         | CMBFCL         | Crystal       | Royal          | Emileshwori   | Patan         | Fewa           | Everest       | Prudential    | ICFC           | Bajramatha     | Civil         | Prabhu         | Imperial      | Kuber         | NEFL          | Valley        | Seti          | hama          | reliable       |       |
|---------------------------------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|---------------|----------------|---------------|---------------|----------------|----------------|---------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|-------|
| <b>Sector Wise</b>                    |               |                |               |                |               |                |               |               |                |               |               |                |                |               |                |               |               |               |               |               |               |                |       |
| Agricultural and Forest Related       | 8.91          | 21.31          |               | 368.46         |               | 69.52          | 0.38          | 7.49          | 26.43          | 33.37         | 2.64          | 56.16          | 86.80          |               | 183.45         |               |               | 4.13          | 0.36          | 19.45         | 2.91          | 17.54          |       |
| Fishery Related                       |               |                |               |                |               |                |               |               | 2.00           | 1.61          |               |                | 0.30           | 2.50          |                |               |               |               |               |               |               |                |       |
| Mining Related                        |               |                |               |                |               | 34.75          |               |               |                |               |               | 0.70           |                |               | 44.00          | 6.50          | 4.98          |               |               |               |               |                |       |
| Manufacturing (Producing) Related     |               | 152.91         | 54.58         | 806.48         |               | 249.89         | 46.83         | 8.82          | 141.34         | 11.56         | 33.02         | 324.09         | 43.00          |               | 230.45         | 21.65         | 16.52         | 34.68         |               | 14.92         |               |                |       |
| Construction                          | 18.21         | 417.36         | 52.92         | 2.26           | 200.46        | 62.77          | 229.80        | 41.27         | 477.86         | 92.11         | 62.00         | 149.14         | 170.22         | 29.92         | 389.02         | 40.10         | 44.12         | 47.34         | 39.33         | 4.05          | 7.80          | 261.93         |       |
| Electricity, Gas and Water            |               |                |               |                |               |                |               |               |                | 0.40          |               | 38.16          | 0.54           |               | 72.06          |               |               |               |               |               |               |                |       |
| Metal Products, Mach. & Ele. Eqp.     |               | 5.00           |               |                |               | 51.36          | 2.69          | 0.29          | 51.65          | 0.69          | 0.13          | 58.53          | 20.53          |               | 13.05          |               | 0.48          | 0.38          |               |               |               |                |       |
| Tras., Com. and Public Utilities      |               | 210.04         | 29.98         | 6.54           |               | 42.64          | 7.96          |               | 460.40         | 183.27        | 48.03         | 6.40           | 184.54         | 315.48        | 212.56         | 33.49         | 6.16          | 128.59        |               |               | 57.18         | 89.25          |       |
| Wholesaler & Retailer                 | 160.16        | 592.07         | 62.93         | 175.40         |               | 236.57         | 5.29          | 6.70          | 367.37         | 22.11         | 124.02        | 534.61         | 89.22          |               | 605.09         | 117.83        | 55.05         | 58.35         | 233.93        | 68.78         | 15.77         | 387.39         |       |
| Finance, Insurance and Real Estate    |               | 187.87         | 234.36        | 12.71          |               | 349.90         | 85.52         | 21.67         | 7.43           | 0.60          | 179.31        | 768.37         | 53.49          | 65.71         | 1099.11        | 76.58         | 285.31        | 39.42         | 27.11         |               | 76.49         | 94.49          |       |
| Hotel or Restaurant                   | 16.39         | 136.19         | 0.60          | 84.28          |               | 55.22          | 1.05          | 0.31          | 122.61         | 2.85          | 20.48         | 115.12         | 2.95           |               | 438.75         | 8.00          | 9.83          | 2.10          |               |               | 4.00          |                |       |
| Other Services                        | 10.31         | 28.40          | 23.98         | 2.15           |               | 17.89          | 58.00         | 12.82         | 95.48          | 4.51          | 35.04         | 52.61          | 72.21          | 0.05          | 426.23         | 22.60         | 59.42         | 15.46         | 1.71          | 10.95         | 41.85         | 2.26           |       |
| Consumption Loans                     | 14.14         | 313.42         | 29.18         | 11.13          | 11.29         | 75.34          | 65.18         | 62.77         | 114.73         | 26.32         | 98.45         | 116.94         | 146.54         | 9.81          | 369.16         | 22.55         | 36.93         | 109.99        | 143.15        | 3.44          | 3.29          | 214.99         |       |
| Local Government                      |               |                |               |                |               |                |               |               |                |               |               |                |                |               |                |               |               | 1.30          |               |               |               |                |       |
| Others                                | 230.69        | 1054.05        | 225.73        | 857.79         | 463.40        | 817.70         | 234.42        | 62.56         | 816.06         | 66.10         | 323.92        | 831.41         | 333.34         | 115.00        | 936.51         | 237.51        | 201.44        | 189.45        | 301.07        | 22.43         | 101.15        | 531.15         |       |
| <b>TOTAL sectorwise</b>               | <b>458.81</b> | <b>3118.61</b> | <b>714.26</b> | <b>2327.20</b> | <b>675.15</b> | <b>2063.55</b> | <b>737.13</b> | <b>224.70</b> | <b>2683.36</b> | <b>445.50</b> | <b>927.03</b> | <b>3052.24</b> | <b>1203.67</b> | <b>538.47</b> | <b>5019.43</b> | <b>586.81</b> | <b>720.25</b> | <b>631.16</b> | <b>746.66</b> | <b>144.03</b> | <b>310.44</b> | <b>1598.99</b> |       |
| <b>Product Wise</b>                   |               |                |               |                |               |                |               |               |                |               |               |                |                |               |                |               |               |               |               |               |               |                |       |
| Term Loan                             | 160.16        | 367.68         | 156.52        | 1302.59        | 522.57        | 107.69         | 199.62        |               | 92.25          | 183.13        |               | 30.19          | 34.45          | 0.03          | 330.28         |               | 12.78         | 203.06        | 267.00        | 2.58          | 10.82         | 81.34          |       |
| Overdraft                             |               |                |               |                |               |                |               |               |                |               |               |                |                |               |                |               |               |               |               |               |               |                |       |
| Trust Receipt Loan / Import Loan      |               |                |               |                |               |                |               |               |                |               |               |                |                |               |                |               | 0.09          |               |               |               |               |                |       |
| Demand & Other Working Capital Loan   |               | 667.78         | 111.88        | 175.90         | 16.76         | 690.99         |               | 46.13         | 727.89         |               | 510.58        | 1868.58        | 174.12         | 421.28        | 2037.83        | 307.24        | 275.36        | 80.36         | 216.37        | 113.48        | 142.71        | 325.28         |       |
| Res. Per. H. Loan (Up to Rs. 10 mil.) |               | 205.68         | 0.07          | 2.41           |               | 72.52          | 127.11        | 16.06         | 346.44         |               | 43.88         | 169.46         | 158.87         | 29.92         | 137.38         | 34.60         | 35.59         | 46.29         | 28.72         | 4.05          | 3.85          | 92.94          |       |
| Real Estate Loan                      |               | 304.71         | 226.78        | 704.86         | 131.36        | 285.22         | 183.04        | 17.17         | 135.57         | 100.91        | 170.11        | 496.46         | 46.10          | 62.01         | 947.08         | 109.46        | 78.14         | 38.02         | 48.73         |               | 61.39         | 149.91         |       |
| Margin Nature Loan                    |               | 10.02          | 49.15         |                |               | 47.81          | 30.94         | 47.52         |                |               | 76.31         | 275.35         | 168.02         | 7.80          | 188.16         | 64.28         | 7.05          | 93.28         | 21.53         |               | 5.58          | 81.91          |       |
| Hire Purchase Loan                    | 7.83          | 212.03         | 32.76         | 9.71           | 4.35          | 35.83          | 16.39         | 1.11          | 501.11         | 71.09         | 57.57         | 87.89          | 213.44         | 7.95          | 396.22         | 37.26         | 24.57         | 142.71        | 29.24         | 2.65          | 67.44         | 128.44         |       |
| Deprived Sector Loan                  | 13.21         | 74.89          | 4.94          | 12.00          | 0.10          | 87.52          | 22.71         | 6.51          | 73.58          | 37.98         | 35.39         | 69.83          | 65.47          | 9.43          | 119.41         | 15.19         | 1.71          | 19.88         | 19.46         | 6.37          | 15.10         | 44.12          |       |
| Bills Purchased                       |               |                |               |                |               |                |               | 3.80          |                |               | 0.55          |                |                |               | 4.65           |               | 2.60          |               |               |               |               |                |       |
| Other Product                         | 277.61        | 1275.81        | 132.16        | 119.74         |               | 735.97         | 157.32        | 86.41         | 806.51         | 52.39         | 32.63         | 54.49          | 343.19         | 0.05          | 858.42         | 18.79         | 282.36        | 7.56          | 115.62        | 14.91         | 3.54          | 695.05         |       |
| <b>Total Product wise Loan</b>        | <b>458.81</b> | <b>3118.61</b> | <b>714.26</b> | <b>2327.20</b> | <b>675.15</b> | <b>2063.55</b> | <b>737.13</b> | <b>224.70</b> | <b>2683.36</b> | <b>445.50</b> | <b>927.03</b> | <b>3052.24</b> | <b>1203.67</b> | <b>538.47</b> | <b>5019.43</b> | <b>586.81</b> | <b>720.25</b> | <b>631.16</b> | <b>746.66</b> | <b>144.03</b> | <b>310.44</b> | <b>1598.99</b> |       |
| <b>Collateral Wise</b>                |               |                |               |                |               |                |               |               |                |               |               |                |                |               |                |               |               |               |               |               |               |                |       |
| Gold and Silver                       |               | 212.95         |               |                |               |                |               |               | 11.61          |               |               |                |                |               | 35.73          |               |               |               | 99.01         |               |               |                | 77.47 |
| Government Securities                 |               |                |               |                |               |                |               |               |                |               |               | 11.79          |                |               |                |               |               |               |               |               |               |                |       |
| Non Governmental Securities           |               | 10.02          | 18.59         |                |               | 47.81          |               | 47.52         |                |               | 76.31         |                | 168.02         |               |                |               | 4.78          | 93.28         |               |               |               |                | 81.91 |
| Fixed Deposit Receipts                | 6.30          | 68.21          | 14.77         | 5.74           | 6.70          | 27.52          | 17.86         | 13.89         | 26.21          | 21.52         | 12.73         | 109.74         | 23.42          | 9.81          | 39.30          | 18.79         | 13.04         | 2.58          | 14.90         | 1.01          | 3.29          | 16.41          |       |
| Own                                   | 6.30          | 68.21          | 14.77         | 5.74           | 6.70          | 27.52          | 17.86         | 13.89         | 26.21          | 21.52         | 12.73         | 109.74         | 23.42          | 9.81          | 39.30          | 18.79         | 13.04         | 2.58          | 14.90         | 1.01          | 3.29          | 16.41          |       |
| Other Licences Institutions           |               |                |               |                |               |                |               |               |                |               |               |                |                |               |                |               |               |               |               |               |               |                |       |
| Collateral of Properties              | 7.83          | 2827.42        | 623.22        | 2309.46        | 668.21        | 1902.09        | 658.48        | 151.44        | 2645.53        | 423.79        | 823.49        | 2554.25        | 995.71         | 496.82        | 4296.67        | 488.56        | 692.00        | 517.00        | 632.75        | 143.02        | 280.50        | 880.98         |       |
| Fixed Assets                          | 7.83          | 2827.42        | 623.22        | 2309.46        | 668.21        | 1902.09        | 658.48        | 151.41        | 2645.53        | 423.79        | 823.49        | 2554.25        | 995.71         | 496.82        | 4296.67        | 488.56        | 692.00        | 517.00        | 632.75        | 143.02        | 280.50        | 863.46         |       |
| Current Assets                        |               |                |               |                |               |                |               | 0.03          |                |               |               |                |                |               |                |               |               |               |               |               |               |                | 17.52 |
| Against security of Bill              |               |                |               |                |               |                |               |               |                |               |               |                |                |               |                |               |               |               |               |               |               |                |       |
| Domestic Bills                        |               |                |               |                |               |                |               |               |                |               |               |                |                |               |                |               |               |               |               |               |               |                |       |
| Foreign Bills                         |               |                |               |                |               |                |               |               |                |               |               |                |                |               |                |               |               |               |               |               |               |                |       |
| Against Guarantee                     |               |                | 45.01         | 12.00          |               | 39.82          | 6.22          | 7.74          |                |               |               | 56.95          | 16.53          | 2.78          | 251.43         |               | 2.85          |               |               |               |               | 21.07          |       |
| Government Guarantee                  |               |                |               |                |               |                |               |               |                |               |               |                | 4.85           |               |                |               |               |               |               |               |               |                |       |
| Institutional Guarantee               |               |                | 34.22         | 12.00          |               | 36.70          | 5.00          | 4.51          |                |               |               | 13.00          | 4.20           |               | 7.19           |               | 0.35          |               |               |               |               | 15.10          |       |
| Personal Guarantee                    |               |                | 10.78         |                |               | 3.12           | 1.22          | 3.24          |                |               |               | 40.59          | 7.48           | 2.78          | 227.52         |               | 2.49          |               |               |               |               | 5.97           |       |
| Collective Guarantee                  |               |                |               |                |               |                |               |               |                |               |               | 3.36           |                |               | 16.73          |               |               |               |               |               |               |                |       |
| Int. Rtd. Foreign Bank's Guarantee    |               |                |               |                |               |                |               |               |                |               |               |                |                |               |                |               |               |               |               |               |               |                |       |
| Other Guarantee                       |               |                |               |                |               |                |               |               |                |               |               |                |                |               |                |               |               |               |               |               |               |                |       |
| Credit Card                           |               |                |               |                |               |                |               |               |                |               |               |                |                |               |                |               |               |               |               |               |               |                |       |
| Others                                | 444.67        |                | 12.67         |                | 0.23          | 46.31          | 54.57         | 4.12          |                | 0.18          | 14.50         | 319.51         |                | 29.06         | 396.30         | 79.47         | 7.59          | 18.30         |               |               | 5.58          | 542.22         |       |
| <b>Total</b>                          | <b>458.81</b> | <b>3118.61</b> | <b>714.26</b> | <b>2327.20</b> | <b>675.15</b> | <b>2063.55</b> | <b>737.13</b> | <b>224.70</b> | <b>2683.36</b> | <b>445.50</b> | <b>927.03</b> | <b>3052.24</b> | <b>1203.67</b> | <b>538.47</b> | <b>5019.43</b> | <b>586.81</b> | <b>720.25</b> | <b>631.16</b> | <b>746.66</b> | <b>144.03</b> | <b>310.44</b> | <b>1598.99</b> |       |

Statement of Credit as on Chait end, 2069 (Rs in million)

| Bank Name                             | Api            | Namaste      | Kaski          | Zenith        | Unique        | Mangshree     | Balharani     | Jebils        | Reliance      | Lotus         | Balbhav       | Bhaktapur     |
|---------------------------------------|----------------|--------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| <b>Sector Wise</b>                    |                |              |                |               |               |               |               |               |               |               |               |               |
| Agricultural and Forest Related       | 29.58          | 5.89         | 44.45          | 13.29         | 7.50          | 19.38         | 11.53         | 20.20         | 7.00          | 0.70          | 4.67          | 20.80         |
| Fishery Related                       |                | 0.17         |                | 2.00          |               |               |               | 0.05          |               |               | 0.15          |               |
| Mining Related                        |                |              |                | 12.70         |               |               |               |               |               |               |               |               |
| Manufacturing (Producing) Related     | 88.95          | 2.00         | 47.78          | 36.30         | 42.25         | 90.27         | 43.98         | 2.47          | 13.47         | 11.50         | 4.50          | 27.67         |
| Construction                          | 87.92          | 27.73        | 194.59         | 100.98        | 19.64         | 66.73         | 41.45         | 64.97         | 167.17        | 31.45         | 6.30          | 56.18         |
| Electricity, Gas and Water            |                |              |                |               |               |               |               |               | 4.40          |               | 3.50          |               |
| Metal Products, Mach. & Ele. Eqp.     |                | 0.75         |                | 8.00          |               | 26.86         | 1.25          | 0.30          | 9.16          |               |               |               |
| Tras., Com. and Public Utilities      | 154.68         | 1.00         | 293.23         | 42.78         | 40.68         | 78.34         | 63.05         | 46.34         | 136.09        | 78.07         |               | 11.65         |
| Wholesaler & Retailer                 | 383.49         | 10.12        | 271.01         | 76.43         | 27.64         | 89.38         | 86.29         | 68.15         | 46.85         | 35.98         | 35.04         | 38.93         |
| Finance, Insurance and Real Estate    |                | 0.38         | 69.58          | 61.99         | 10.90         | 66.77         | 9.00          | 6.97          | 12.50         | 5.30          | 8.90          | 5.00          |
| Hotel or Restaurant                   |                |              | 66.13          | 21.15         | 50.00         | 13.05         | 11.15         | 6.55          | 9.89          |               |               | 2.70          |
| Other Services                        | 12.94          | 0.10         | 4.24           | 41.16         | 14.40         | 25.17         | 58.95         | 15.03         | 5.77          | 12.62         | 9.90          | 9.40          |
| Consumption Loans                     | 77.47          | 2.50         | 27.08          | 89.06         | 31.30         | 137.86        | 86.03         | 129.93        | 91.03         | 43.52         | 14.29         | 24.22         |
| Local Government                      |                |              |                | 1.49          |               |               |               |               |               |               |               |               |
| Others                                | 219.36         | 43.24        | 452.57         | 281.49        | 184.89        | 310.96        | 228.53        | 139.64        | 308.75        | 106.18        | 83.52         | 17.78         |
| <b>TOTAL sectorwise</b>               | <b>1054.39</b> | <b>93.86</b> | <b>1470.66</b> | <b>788.83</b> | <b>429.20</b> | <b>924.75</b> | <b>641.20</b> | <b>500.60</b> | <b>812.07</b> | <b>325.32</b> | <b>170.77</b> | <b>214.32</b> |
| <b>Product Wise</b>                   |                |              |                |               |               |               |               |               |               |               |               |               |
| Term Loan                             | 30.83          | 14.80        | 38.84          | 43.90         |               | 36.69         |               | 5.80          |               | 20.83         |               | 21.83         |
| Overdraft                             |                |              |                |               |               |               |               |               |               |               |               |               |
| Trust Receipt Loan / Import Loan      |                |              |                |               |               |               |               |               |               |               |               |               |
| Demand & Other Working Capital Loan   | 612.90         |              | 349.69         | 169.02        | 148.79        | 527.82        | 206.52        | 93.70         |               | 40.21         | 49.70         | 80.28         |
| Res. Per. H. Loan (Up to Rs. 10 mil.) | 87.92          | 27.73        | 179.59         |               | 25.27         | 45.10         | 41.45         | 55.66         | 156.73        |               | 7.30          | 31.04         |
| Real Estate Loan                      | 25.91          | 0.38         | 84.58          | 139.27        | 73.09         | 83.12         | 36.50         | 21.50         | 44.99         | 31.45         | 6.40          |               |
| Margin Nature Loan                    |                |              | 8.20           | 58.77         | 46.79         | 125.80        | 57.18         | 107.25        | 56.01         | 11.14         | 3.13          |               |
| Hire Purchase Loan                    | 165.64         | 2.22         | 293.23         | 34.05         | 56.00         | 71.04         | 103.80        | 56.05         | 151.38        | 99.07         | 0.51          | 48.34         |
| Deprived Sector Loan                  | 20.97          | 3.81         | 40.85          | 30.94         | 11.13         | 22.10         | 21.94         | 13.40         | 17.04         | 11.08         | 6.60          | 5.00          |
| Bills Purchased                       |                |              |                |               |               |               |               |               |               |               |               |               |
| Other Product                         | 110.21         | 44.93        | 475.68         | 312.88        | 68.13         | 13.08         | 173.81        | 147.24        | 385.92        | 111.54        | 97.13         | 27.83         |
| <b>Total Product wise Loan</b>        | <b>1054.39</b> | <b>93.86</b> | <b>1470.66</b> | <b>788.83</b> | <b>429.20</b> | <b>924.75</b> | <b>641.20</b> | <b>500.60</b> | <b>812.07</b> | <b>325.32</b> | <b>170.77</b> | <b>214.32</b> |
| <b>Collateral Wise</b>                |                |              |                |               |               |               |               |               |               |               |               |               |
| Gold and Silver                       | 38.84          |              |                |               |               |               |               |               |               |               | 0.03          | 6.05          |
| Government Securities                 |                |              |                |               |               |               |               |               |               |               |               |               |
| Non Governmental Securities           |                |              |                | 58.77         | 34.83         | 125.80        |               |               |               |               |               |               |
| Fixed Deposit Receipts                | 27.67          | 1.27         | 18.88          | 14.24         | 17.99         | 12.05         | 31.17         | 9.13          | 38.81         | 6.33          | 4.54          | 1.68          |
| Own                                   | 27.67          | 1.27         | 18.88          | 14.24         | 17.99         | 12.05         | 31.17         | 9.13          | 38.81         | 6.33          | 4.54          | 1.68          |
| Other Licences Institutions           |                |              |                |               |               |               |               |               |               |               |               |               |
| Collateral of Properties              | 987.88         | 92.49        | 1430.32        | 710.00        | 351.78        | 735.24        | 541.25        | 365.58        | 654.87        | 288.52        | 111.56        | 199.79        |
| Fixed Assets                          | 987.88         | 92.49        | 1430.32        | 710.00        | 351.78        | 735.24        | 541.25        | 365.58        | 654.87        | 288.52        | 111.56        | 199.79        |
| Current Assets                        |                |              |                |               |               |               |               |               |               |               |               |               |
| Against security of Bill              |                |              |                |               |               |               |               |               | 14.36         |               |               |               |
| Domestic Bills                        |                |              |                |               |               |               |               |               | 14.36         |               |               |               |
| Foreign Bills                         |                |              |                |               |               |               |               |               |               |               |               |               |
| Against Guarantee                     |                |              | 13.26          | 5.82          | 5.35          |               |               | 17.30         | 19.46         | 25.52         | 5.00          | 4.30          |
| Government Guarantee                  |                |              | 1.60           | 1.49          |               |               |               |               |               |               |               |               |
| Institutional Guarantee               |                |              |                | 4.33          |               |               |               | 4.00          | 13.29         | 5.30          | 5.00          | 2.50          |
| Personal Guarantee                    |                |              |                |               |               |               |               | 13.14         | 3.02          | 9.08          |               | 1.80          |
| Collective Guarantee                  |                |              | 11.66          |               |               |               |               | 0.16          | 3.15          |               |               |               |
| Int. Rtd. Foreign Bank's Guarantee    |                |              |                |               |               |               |               |               |               |               |               |               |
| Other Guarantee                       |                |              |                |               | 5.35          |               |               |               |               | 11.14         |               |               |
| Credit Card                           |                |              |                |               |               |               |               |               |               |               |               |               |
| Others                                |                | 0.10         | 8.20           |               | 19.26         | 51.65         | 68.78         | 108.59        | 84.56         | 4.95          | 49.63         | 2.50          |
| <b>Total</b>                          | <b>1054.39</b> | <b>93.86</b> | <b>1470.66</b> | <b>788.83</b> | <b>429.20</b> | <b>924.75</b> | <b>641.20</b> | <b>500.60</b> | <b>812.07</b> | <b>325.32</b> | <b>170.77</b> | <b>214.32</b> |

## Major Financial Indicators of Micro-credit Development Banks

Rs in million

| Liabilities   |   | Mid-July       |                |                | Mid-Mar        | Mid-Apr        | % Change |         |         |        |
|---------------|---|----------------|----------------|----------------|----------------|----------------|----------|---------|---------|--------|
|               |   | 2010           | 2011           | 2012           | 2013           | 2013           |          |         |         |        |
|               |   | 1              | 2              | 3              | 4              | 5              | 2/1      | 3/2     | 4/3     | 5/4    |
| <b>1</b>      | <b>CAPITAL FUND</b>                           | 2174.7         | 2408.8         | 2816.6         | 3452.6         | 3471.4         | 10.8%    | 16.9%   | 22.6%   | 0.5%   |
|               | a. Paid-up Capital                            | 1272.7         | 1546.3         | 1717.2         | 1895.2         | 1925.4         | 21.5%    | 11.1%   | 10.4%   | 1.6%   |
|               | b. Statutory Reserves                         | 162.9          | 245.6          | 288.3          | 383.7          | 383.7          | 50.7%    | 17.4%   | 33.1%   | 0.0%   |
|               | c. Retained Earning                           | 125.2          | -25.6          | 107.6          | 223.6          | 227.6          | -120.4%  | -520.7% | 107.8%  | 1.8%   |
|               | d. Others Reserves                            | 613.8          | 642.5          | 703.6          | 950.2          | 934.7          | 4.7%     | 9.5%    | 35.0%   | -1.6%  |
| <b>2</b>      | <b>BORROWINGS</b>                             | 10753.8        | 13037.6        | 16586.4        | 16233.3        | 18179.7        | 21.2%    | 27.2%   | -2.1%   | 12.0%  |
|               | a. NRB  | 210.4          | 200.9          | 198.4          | 163.7          | 182.9          | -4.5%    | -1.3%   | -17.5%  | 11.8%  |
|               | f. Others                                     | 10543.4        | 12836.7        | 16388.0        | 16069.7        | 17996.8        | 21.8%    | 27.7%   | -1.9%   | 12.0%  |
| <b>3</b>      | <b>DEPOSITS</b>                               | 2574.3         | 3537.4         | 5235.2         | 6186.1         | 6408.4         | 37.4%    | 48.0%   | 18.2%   | 3.6%   |
| <b>4</b>      | <b>Other Liabilities</b>                      | 1415.5         | 1818.6         | 2502.9         | 3111.8         | 3045.8         | 28.5%    | 37.6%   | 24.3%   | -2.1%  |
|               | a. Loan Loss Provision                        | 388.8          | 436.3          | 505.5          | 663.4          | 703.3          | 12.2%    | 15.9%   | 31.2%   | 6.0%   |
|               | b. Interest Suspense a/c                      | 275.4          | 354.0          | 410.0          | 516.1          | 501.2          | 28.5%    | 15.8%   | 25.9%   | -2.9%  |
|               | c. Others                                     | 751.3          | 1028.4         | 1587.5         | 1932.3         | 1841.3         | 36.9%    | 54.4%   | 21.7%   | -4.7%  |
| <b>5</b>      | <b>Reconciliation A/c</b>                     | 1726.4         | 223.2          | 2236.6         | 1565.1         | 1577.9         | -87.1%   | 902.1%  | -30.0%  | 0.8%   |
| <b>6</b>      | <b>Profit &amp; Loss A/c</b>                  | 277.4          | 470.7          | 629.8          | 555.6          | 580.4          | 69.7%    | 33.8%   | -11.8%  | 4.5%   |
| <b>Total</b>  |   | <b>18922.1</b> | <b>21496.4</b> | <b>30007.5</b> | <b>31104.5</b> | <b>33263.7</b> | 13.6%    | 39.6%   | 3.7%    | 6.9%   |
| <b>Assets</b> |   |                |                |                |                |                |          |         |         |        |
| <b>1</b>      | <b>LIQUID FUNDS</b>                           | 2172.8         | 3272.2         | 5843.5         | 4125.5         | 5374.3         | 50.6%    | 78.6%   | -29.4%  | 30.3%  |
|               | a. Cash Balance                               | 24.9           | 31.8           | 44.2           | 36.4           | 31.1           | 27.5%    | 39.0%   | -17.7%  | -14.4% |
|               | b. Bank Balance                               | 1691.9         | 2632.4         | 3253.9         | 2939.3         | 2936.5         | 55.6%    | 23.6%   | -9.7%   | -0.1%  |
|               | c. Money at Call                              | 456.0          | 608.1          | 2545.4         | 1149.8         | 2406.6         | 33.4%    | 318.6%  | -54.8%  | 109.3% |
| <b>2</b>      | <b>INVESTMENT IN SECURITIES EXCEPT SHARES</b> | 111.2          | 164.7          | 128.7          | 128.7          | 128.7          | 48.1%    | -21.9%  | 0.0%    | 0.0%   |
| <b>3</b>      | <b>SHARE &amp; OTHER INVESTMENT</b>           | 2424.6         | 1560.5         | 2040.6         | 2899.8         | 2929.8         | -35.6%   | 30.8%   | 42.1%   | 1.0%   |
| <b>4</b>      | <b>LOANS &amp; ADVANCES</b>                   | 11117.0        | 14649.9        | 17738.3        | 20207.5        | 21000.8        | 31.8%    | 21.1%   | 13.9%   | 3.9%   |
|               | Institutional                                 | 11117.0        | 14649.9        | 6194.1         | 5565.0         | 5860.9         | 31.8%    | -57.7%  | -10.2%  | 5.3%   |
|               | Individual                                    |                |                | 11544.2        | 14642.6        | 15139.9        | 0.0%     | 0.0%    | 26.8%   | 3.4%   |
| <b>5</b>      | <b>FIXED ASSETS</b>                           | 225.5          | 259.3          | 340.2          | 396.9          | 409.6          | 15.0%    | 31.2%   | 16.7%   | 3.2%   |
| <b>6</b>      | <b>OTHER ASSETS</b>                           | 907.8          | 1253.2         | 1594.9         | 1687.2         | 1783.2         | 38.0%    | 27.3%   | 5.8%    | 5.7%   |
| <b>7</b>      | <b>Expenses not Written off</b>               | 1.5            | 1.1            | 0.7            | 10.5           | 10.9           | -28.8%   | -35.1%  | 1401.3% | 3.2%   |
| <b>8</b>      | <b>Reconciliation Account</b>                 | 1712.1         | 253.0          | 2234.8         | 0.0            | 0.0            | -85.2%   | 783.3%  | -100.0% | 0.0%   |
| <b>9</b>      | <b>Profit &amp; Loss A/c</b>                  | 249.7          | 82.5           | 85.8           | 1540.8         | 1517.6         | -67.0%   | 4.1%    | 1695.1% | -1.5%  |
| <b>Total</b>  |   | <b>18922.2</b> | <b>21496.4</b> | <b>30007.5</b> | <b>31104.5</b> | <b>33263.7</b> | 13.6%    | 39.6%   | 3.7%    | 6.9%   |

**Statement of Assets and Liabilities of Micro finance Development Banks as on Chait end, 2069 (Rs in million)**

|               | Particulars                                   | PUGBB   | SPGBB   | PAGBB   | MPGBB   | MGBB    | NIRDHAN | RMDC    | DIPROSC | CHHIMEK | SWABALAMBAN | SANA KISAN | NERUDE  |
|---------------|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|-------------|------------|---------|
| <b>1</b>      | <b>CAPITAL FUND</b>                           | 41.93   | -156.27 | 163.72  | 41.59   | 108.53  | 305.53  | 1158.99 | 172.08  | 261.92  | 288.37      | 603.73     | 90.77   |
|               | a. Paid-up Capital                            | 60.00   | 58.50   | 100.00  | 73.57   | 100.00  | 200.00  | 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                           | -30.99  | -216.13 | 39.88   | -46.42  | 0.00    | 18.41   | 301.47  | 25.87   | 47.01   | 2.00        | 78.78      | 2.51    |
|               | d. Others Reserve fund                        | 7.58    | 0.00    | 7.22    | 8.15    | 2.13    | 45.06   | 391.10  | 6.18    | 2.41    | 99.63       | 357.43     | 6.94    |
| <b>2</b>      | <b>BORROWINGS</b>                             | 647.87  | 166.21  | 1004.31 | 603.91  | 572.80  | 2418.58 | 2801.54 | 1244.99 | 1566.91 | 1323.27     | 3487.60    | 650.56  |
|               | a. NRB  | 51.62   | 16.45   | 2.31    | 5.84    | 37.17   | 2.61    | 0.00    | 10.51   | 11.98   | 0.00        | 9.87       | 0.00    |
|               | B. Others                                     | 596.25  | 149.76  | 1002.00 | 598.07  | 535.63  | 2415.97 | 2801.54 | 1234.48 | 1554.92 | 1323.27     | 3477.73    | 650.56  |
| <b>3</b>      | <b>DEPOSITS</b>                               | 85.82   | 57.84   | 326.15  | 258.28  | 268.96  | 1179.57 | 0.00    | 393.18  | 2123.48 | 1114.76     | 0.00       | 358.59  |
| <b>4</b>      | <b>OTHER LIABILITIES</b>                      | 282.77  | 276.83  | 281.71  | 118.58  | 212.50  | 363.11  | 236.47  | 106.52  | 280.18  | 336.27      | 364.79     | 106.43  |
|               | 1. Loan Loss Provision                        | 48.58   | 55.90   | 89.13   | 45.40   | 101.87  | 64.76   | 77.68   | 21.79   | 31.56   | 61.01       | 62.53      | 18.65   |
|               | 2. Interest Suspense a/c                      | 178.87  | 112.58  | 64.35   | 32.73   | 48.65   | 33.21   | 0.77    | 5.50    | 0.00    | 14.57       | 2.11       | 3.70    |
|               | 3. Others                                     | 55.32   | 108.35  | 128.23  | 40.45   | 61.98   | 265.14  | 158.03  | 79.22   | 248.62  | 260.69      | 300.15     | 84.08   |
| <b>5</b>      | <b>RECONCILIATION A/C</b>                     | 5.12    | 63.36   | 4.19    | 1.42    | 48.20   | 0.00    | 0.00    | 0.00    | 849.19  | 0.00        | 0.04       | 459.24  |
| <b>6</b>      | <b>PROFIT &amp; LOSS A/C</b>                  | 8.89    | 0.00    | 4.80    | 1.61    | 8.32    | 94.95   | 107.86  | 70.72   | 109.11  | 32.55       | 65.64      | 34.31   |
|               | <b>TOTAL LIABILITIES</b>                      | 1072.39 | 407.97  | 1784.88 | 1025.39 | 1219.31 | 4361.74 | 4304.87 | 1987.48 | 5190.80 | 3095.22     | 4521.80    | 1699.90 |
| <b>Assets</b> |   |         |         |         |         |         |         |         |         |         |             |            |         |
| <b>1</b>      | <b>LIQUID FUNDS</b>                           | 102.04  | 15.26   | 451.76  | 175.55  | 105.62  | 539.80  | 184.38  | 449.34  | 953.08  | 384.78      | 1003.15    | 253.47  |
|               | a. Cash Balance                               | 4.60    | 2.26    | 3.60    | 2.71    | 3.32    | 4.29    | 0.01    | 1.12    | 2.25    | 1.39        | 1.51       | 1.05    |
|               | b. Bank Balance                               | 97.44   | 13.00   | 448.16  | 53.88   | 92.30   | 40.88   | 184.38  | 126.95  | 950.83  | 39.85       | 98.43      | 252.42  |
|               | c. Money at Call                              | 0.00    | 0.00    | 0.00    | 118.96  | 10.00   | 494.64  | 0.00    | 321.27  | 0.00    | 343.54      | 903.20     | 0.00    |
| <b>2</b>      | <b>INVESTMENT IN SECURITIES EXCEPT SHARES</b> | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 38.73   | 12.50   | 0.00    | 75.46   | 0.00        | 0.00       | 0.00    |
| <b>3</b>      | <b>SHARES &amp; OTHER INVESTMENT</b>          | 0.80    | 0.80    | 105.13  | 1.15    | 116.02  | 104.82  | 2062.97 | 10.01   | 5.85    | 203.14      | 140.01     | 70.00   |
| <b>4</b>      | <b>LOANS &amp; ADVANCES</b>                   | 679.84  | 136.13  | 1043.25 | 706.15  | 792.27  | 3334.51 | 1941.88 | 1393.75 | 3019.13 | 2297.48     | 3301.92    | 882.43  |
|               | Institutional                                 | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 1941.88 | 0.00    | 0.00    | 0.00        | 3301.92    | 0.00    |
|               | Individual                                    | 679.84  | 136.13  | 1043.25 | 706.15  | 792.27  | 3334.51 | 0.00    | 1393.75 | 3019.13 | 2297.48     | 0.00       | 882.43  |
| <b>5</b>      | <b>FIXED ASSETS</b>                           | 13.51   | 1.94    | 10.17   | 15.33   | 18.27   | 136.68  | 2.12    | 15.01   | 114.50  | 22.14       | 14.42      | 9.82    |
| <b>6</b>      | <b>OTHER ASSETS</b>                           | 244.21  | 183.50  | 174.57  | 127.20  | 125.90  | 209.32  | 101.02  | 119.36  | 173.59  | 184.93      | 55.59      | 24.70   |
| <b>7</b>      | <b>EXPENSES NOT WRITTEN OFF</b>               | 9.71    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00        | 0.00       | 0.00    |
| <b>8</b>      | <b>NON BANKING ASSETS</b>                     | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00        | 0.00       | 0.00    |
| <b>9</b>      | <b>RECONCILIATION A/C</b>                     | 0.00    | 61.20   | 0.00    | 0.00    | 0.00    | -2.11   | 0.00    | 0.01    | 849.19  | 2.74        | 0.00       | 459.49  |
| <b>10</b>     | <b>PROFIT &amp; LOSS A/C</b>                  | 22.29   | 9.14    | 0.00    | 0.00    | 61.23   | 0.00    | 0.00    | 0.00    | 0.00    | 0.00        | 6.72       | 0.00    |
|               | <b>TOTAL ASSETS</b>                           | 1072.39 | 407.97  | 1784.88 | 1025.39 | 1219.31 | 4361.74 | 4304.87 | 1987.48 | 5190.80 | 3095.22     | 4521.80    | 1699.90 |

**Statement of Assets and Liabilities of Micro finance Development Banks as on Chait end, 2069 (Rs in million)**

|               | Particulars                                   | Naya Nepal | Summit | Sworojgar | First   | Nagbeli | Kalika | Mirmire | Janautthan | Mithila | Womi  | Lax    | ILFCO |
|---------------|---|------------|--------|-----------|---------|---------|--------|---------|------------|---------|-------|--------|-------|
| <b>1</b>      | <b>CAPITAL FUND</b>                           | 15.03      | 28.54  | 16.55     | 105.86  | 11.64   | 30.96  | 11.20   | 10.55      | 19.08   | 9.93  | 70.27  | 60.94 |
|               | a. Paid-up Capital                            | 14.00      | 25.00  | 15.70     | 100.00  | 10.01   | 30.00  | 14.00   | 11.00      | 16.50   | 10.20 | 70.00  | 60.00 |
|               | 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  |
|               | 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  |
|               | d. Others Reserve fund                        | 0.00       | 0.14   | 0.00      | 0.00    | 0.36    | 0.08   | 0.00    | 0.00       | 0.31    | 0.00  | 0.00   | 0.00  |
| <b>2</b>      | <b>BORROWINGS</b>                             | 98.09      | 125.93 | 179.34    | 977.80  | 81.97   | 64.95  | 31.40   | 14.31      | 34.56   | 13.01 | 39.80  | 30.00 |
|               | a. NRB  | 0.00       | 0.00   | 0.00      | 0.00    | 0.00    | 0.00   | 0.00    | 0.00       | 34.56   | 0.00  | 0.00   | 0.00  |
|               | B. Others                                     | 98.09      | 125.93 | 179.34    | 977.80  | 81.97   | 64.95  | 31.40   | 14.31      | 0.00    | 13.01 | 39.80  | 30.00 |
| <b>3</b>      | <b>DEPOSITS</b>                               | 29.73      | 76.21  | 58.60     | 0.00    | 19.87   | 25.03  | 3.50    | 9.00       | 7.11    | 1.68  | 7.13   | 3.93  |
| <b>4</b>      | <b>OTHER LIABILITIES</b>                      | 7.94       | 12.91  | 18.25     | 18.20   | 2.62    | 4.39   | 5.70    | 1.71       | 3.90    | 0.39  | 1.39   | 2.26  |
|               | 1. Loan Loss Provision                        | 5.26       | 0.96   | 3.51      | 6.17    | 1.44    | 1.14   | 2.32    | 0.52       | 2.29    | 0.09  | 0.42   | 0.35  |
|               | 2. Interest Suspense a/c                      | 0.00       | 0.00   | 0.09      | 0.00    | 0.00    | 0.06   | 2.10    | 0.09       | 1.07    | 0.08  | 0.40   | 0.28  |
|               | 3. Others                                     | 2.67       | 11.95  | 14.64     | 12.03   | 1.17    | 3.20   | 1.28    | 1.09       | 0.54    | 0.23  | 0.57   | 1.63  |
| <b>5</b>      | <b>RECONCILIATION A/C</b>                     | 0.02       | 127.31 | 0.00      | 0.00    | 0.00    | 0.00   | 19.87   | 0.00       | 0.00    | 0.00  | 0.00   | 0.00  |
| <b>6</b>      | <b>PROFIT &amp; LOSS A/C</b>                  | 2.88       | 8.76   | 2.47      | 10.72   | 3.38    | 5.29   | 0.00    | 1.14       | 6.97    | 0.00  | 0.00   | 0.00  |
|               | <b>TOTAL LIABILITIES</b>                      | 153.68     | 379.67 | 275.21    | 1112.59 | 119.48  | 130.62 | 71.67   | 36.71      | 71.61   | 25.02 | 118.58 | 97.13 |
| <b>Assets</b> |   |            |        |           |         |         |        |         |            |         |       |        |       |
| <b>1</b>      | <b>LIQUID FUNDS</b>                           | 62.61      | 36.05  | 92.72     | 401.11  | 12.07   | 28.21  | 2.47    | 2.64       | 25.70   | 12.50 | 27.25  | 52.70 |
|               | a. Cash Balance                               | 0.02       | 1.27   | 0.08      | 0.00    | 0.42    | 0.77   | 0.05    | 0.03       | 0.08    | 0.01  | 0.30   | 0.00  |
|               | b. Bank Balance                               | 4.25       | 1.26   | 1.13      | 401.11  | 11.65   | 27.44  | 2.42    | 0.13       | 25.63   | 12.49 | 0.26   | 50.20 |
|               | c. Money at Call                              | 58.34      | 33.51  | 91.50     | 0.00    | 0.00    | 0.00   | 0.00    | 2.48       | 0.00    | 0.00  | 26.70  | 2.50  |
| <b>2</b>      | <b>INVESTMENT IN SECURITIES EXCEPT SHARES</b> | 0.00       | 0.00   | 0.00      | 0.00    | 0.00    | 0.00   | 0.00    | 0.00       | 0.00    | 1.99  | 0.00   | 0.00  |
| <b>3</b>      | <b>SHARES &amp; OTHER INVESTMENT</b>          | 14.01      | 0.00   | 0.00      | 50.03   | 0.00    | 0.00   | 5.00    | 0.09       | 0.00    | 0.00  | 40.00  | 0.00  |
| <b>4</b>      | <b>LOANS &amp; ADVANCES</b>                   | 72.97      | 211.30 | 175.32    | 617.06  | 104.52  | 98.81  | 34.56   | 32.99      | 38.39   | 8.51  | 42.20  | 35.42 |
|               | Institutional                                 | 0.00       | 0.00   | 0.00      | 617.06  | 0.00    | 0.00   | 0.00    | 0.00       | 0.00    | 0.00  | 0.00   | 0.00  |
|               | Individual                                    | 72.97      | 211.30 | 175.32    | 0.00    | 104.52  | 98.81  | 34.56   | 32.99      | 38.39   | 8.51  | 42.20  | 35.42 |
| <b>5</b>      | <b>FIXED ASSETS</b>                           | 1.28       | 2.32   | 2.91      | 7.12    | 2.12    | 2.59   | 5.42    | 0.74       | 1.04    | 0.83  | 4.44   | 4.84  |
| <b>6</b>      | <b>OTHER ASSETS</b>                           | 2.81       | 2.37   | 4.26      | 37.27   | 0.77    | 1.01   | 2.55    | 0.14       | 1.98    | 0.33  | 2.30   | 3.53  |
| <b>7</b>      | <b>EXPENSES NOT WRITTEN OFF</b>               | 0.00       | 0.31   | 0.00      | 0.00    | 0.00    | 0.00   | 0.31    | 0.11       | 0.00    | 0.20  | 0.00   | 0.23  |
| <b>8</b>      | <b>NON BANKING ASSETS</b>                     | 0.00       | 0.00   | 0.00      | 0.00    | 0.00    | 0.00   | 0.00    | 0.00       | 0.00    | 0.00  | 0.00   | 0.00  |
| <b>9</b>      | <b>RECONCILIATION A/C</b>                     | 0.00       | 127.31 | 0.00      | 0.00    | 0.00    | 0.00   | 19.81   | 0.00       | 0.00    | 0.00  | 0.00   | 0.00  |
| <b>10</b>     | <b>PROFIT &amp; LOSS A/C</b>                  | 0.00       | 0.00   | 0.00      | 0.00    | 0.00    | 0.00   | 1.54    | 0.00       | 4.52    | 0.66  | 2.40   | 0.43  |
|               | <b>TOTAL ASSETS</b>                           | 153.68     | 379.67 | 275.21    | 1112.59 | 119.48  | 130.62 | 71.67   | 36.71      | 71.61   | 25.02 | 118.58 | 97.13 |



**Statement of Assets and Liabilities of Micro finance Development Banks as on Chait end, 2069 (Rs in million)**

|               | <b>Particulars</b>                            | <b>Mahila</b> | <b>Vijaya</b> | <b>Kisan</b> | <b>Clean Village</b> |
|---------------|---|---------------|---------------|--------------|----------------------|
| <b>1</b>      | <b>CAPITAL FUND</b>                           | 77.00         | 98.00         | 12.00        | 13.80                |
|               | a. Paid-up Capital                            | 77.00         | 98.00         | 12.00        | 14.00                |
|               | b. Statutory Reserve                          | 0.00          | 0.00          | 0.00         | 0.00                 |
|               | c. Retained Earning                           | 0.00          | 0.00          | 0.00         | -0.20                |
|               | d. Others Reserve fund                        | 0.00          | 0.00          | 0.00         | 0.00                 |
| <b>2</b>      | <b>BORROWINGS</b>                             | 0.00          | 0.00          | 9.79         | 25.00                |
|               | a. NRB  | 0.00          | 0.00          | 0.00         | 0.00                 |
|               | B. Others                                     | 0.00          | 0.00          | 9.79         | 25.00                |
| <b>3</b>      | <b>DEPOSITS</b>                               | 0.06          | 0.03          | 1.95         | 0.06                 |
| <b>4</b>      | <b>OTHER LIABILITIES</b>                      | 2.06          | 0.42          | 0.29         | 0.53                 |
|               | 1. Loan Loss Provision                        | 0.01          | 0.00          | 0.13         | 0.01                 |
|               | 2. Interest Suspense a/c                      | 0.01          | 0.00          | 0.00         | 0.00                 |
|               | 3. Others                                     | 2.04          | 0.41          | 0.16         | 0.52                 |
| <b>5</b>      | <b>RECONCILIATION A/C</b>                     | 0.00          | 0.00          | 0.00         | 0.00                 |
| <b>6</b>      | <b>PROFIT &amp; LOSS A/C</b>                  | 2.73          | 0.28          | 0.00         | 0.00                 |
|               | <b>TOTAL LIABILITIES</b>                      | <b>81.86</b>  | <b>98.72</b>  | <b>24.03</b> | <b>39.40</b>         |
| <b>Assets</b> |   |               |               |              |                      |
| <b>1</b>      | <b>LIQUID FUNDS</b>                           | 73.58         | 93.71         | 8.09         | 36.34                |
|               | a. Cash Balance                               | 0.17          | 0.01          | 0.95         | 0.00                 |
|               | b. Bank Balance                               | 0.01          | 93.70         | 7.14         | 36.34                |
|               | c. Money at Call                              | 73.41         | 0.00          | 0.00         | 0.00                 |
| <b>2</b>      | <b>INVESTMENT IN SECURITIES EXCEPT SHARES</b> | 0.00          | 0.00          | 0.00         | 0.00                 |
| <b>3</b>      | <b>SHARES &amp; OTHER INVESTMENT</b>          | 0.00          | 0.00          | 0.00         | 0.00                 |
| <b>4</b>      | <b>LOANS &amp; ADVANCES</b>                   | 1.01          | 0.36          | 13.04        | 0.73                 |
|               | Institutional                                 | 1.01          | 0.00          | 0.00         | 0.00                 |
|               | Individual                                    | 0.00          | 0.36          | 13.04        | 0.73                 |
| <b>5</b>      | <b>FIXED ASSETS</b>                           | 4.91          | 3.44          | 1.24         | 1.61                 |
| <b>6</b>      | <b>OTHER ASSETS</b>                           | 2.35          | 0.03          | 0.25         | 0.41                 |
| <b>7</b>      | <b>EXPENSES NOT WRITTEN OFF</b>               | 0.00          | 1.18          | 0.45         | 0.00                 |
| <b>8</b>      | <b>NON BANKING ASSETS</b>                     | 0.00          | 0.00          | 0.00         | 0.00                 |
| <b>9</b>      | <b>RECONCILIATION A/C</b>                     | 0.00          | 0.00          | 0.00         | 0.00                 |
| <b>10</b>     | <b>PROFIT &amp; LOSS A/C</b>                  | 0.00          | 0.00          | 0.96         | 0.31                 |
|               | <b>TOTAL ASSETS</b>                           | <b>81.86</b>  | <b>98.72</b>  | <b>24.03</b> | <b>39.40</b>         |

**Statement of Profit and Loss of Micro finance Developmet Banks upto Chait end, 2069 (Rs in million)**

| Particulars                                  | PUGBB  | SPGBB | PAGBB | MPGBB  | MGBB   | NIRDHAN | RMDC   | DIPROSC | CHHIMEK | SWABALMBAN | SANA KISAN | NERUDE | Naya Nepal | Summit |
|--|--------|-------|-------|--------|--------|---------|--------|---------|---------|------------|------------|--------|------------|--------|
| <b>1 Interest Expenses</b>                   | 50.18  | 9.20  | 21.68 | 51.55  | 57.91  | 177.78  | 61.26  | 88.10   | 240.14  | 134.80     | 112.38     | 52.45  | 7.30       | 12.28  |
| 1.1 Deposit Liabilities                      | 3.37   | 3.43  | 4.43  | 10.52  | 7.62   | 54.75   | 0.00   | 22.63   | 154.53  | 66.89      | 0.00       | 22.66  | 1.30       | 3.49   |
| 1.2 On Borrowing                             | 46.80  | 5.77  | 17.25 | 41.03  | 50.28  | 123.03  | 61.26  | 65.47   | 85.61   | 67.92      | 112.38     | 29.80  | 6.00       | 8.79   |
| <b>2 Commission/Fee Expense</b>              | 0.00   | 0.00  | 0.00  | 0.00   | 0.00   | 0.00    | 0.00   | 0.00    | 0.00    | 0.00       | 30.85      | 0.00   | 0.00       | 0.00   |
| <b>3 Employees Expenses</b>                  | 47.38  | 14.90 | 15.00 | 39.48  | 29.88  | 169.65  | 12.71  | 54.52   | 105.19  | 168.29     | 16.27      | 52.88  | 2.70       | 7.54   |
| <b>4 Office Operatiing Expenses</b>          | 7.82   | 3.01  | 4.03  | 9.49   | 4.63   | 31.89   | 8.99   | 16.04   | 49.33   | 39.97      | 9.85       | 8.99   | 1.13       | 4.68   |
| <b>5 Non-Operatiing Expenses</b>             | 0.00   | 0.00  | 0.00  | 0.00   | 0.00   | 0.00    | 0.00   | 0.00    | 0.00    | 0.00       | 0.00       | 0.00   | 0.00       | 0.00   |
| <b>6. Provision for Risk</b>                 | 6.76   | 1.50  | 14.60 | 7.72   | 5.99   | 8.23    | 1.46   | 4.28    | 7.36    | 22.11      | 12.67      | 8.41   | 1.96       | 0.56   |
| 6.1 Loan loss Provision                      | 6.76   | 1.50  | 14.60 | 7.57   | 5.99   | 8.23    | 1.46   | 4.28    | 7.36    | 22.11      | 12.67      | 8.41   | 1.96       | 0.56   |
| 6.1.1 General Loan loss Provision            | 6.76   | 0.14  | 0.00  | 0.00   | 5.99   | 6.72    | 1.46   | 3.08    | 7.12    | 22.11      | 6.25       | 2.02   | 0.10       | 0.16   |
| 6.1.2 Special Loan Loss Provision            | 0.00   | 1.36  | 14.60 | 0.00   | 0.00   | 1.51    | 0.00   | 1.20    | 0.24    | 0.00       | 6.42       | 6.38   | 1.86       | 0.40   |
| 6.1.3 Additional Loan Loss Provision         | 0.00   | 0.00  | 0.00  | 7.57   | 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       | 0.00   | 0.00       | 0.00   |
| 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   |
| 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   |
| <b>7 Loan Written Off</b>                    | 0.00   | 0.00  | 0.00  | 0.00   | 0.00   | 0.00    | 0.00   | 0.00    | 0.00    | 0.00       | 0.00       | 0.00   | 0.00       | 0.00   |
| <b>8 Provision for Staff Bonus</b>           | 0.00   | 0.00  | 0.00  | 0.00   | 0.00   | 0.00    | 15.41  | 0.00    | 0.00    | 4.65       | 8.42       | 0.00   | 0.00       | 0.00   |
| <b>9 Provision for Income Tax</b>            | 0.00   | 0.00  | 0.00  | 0.00   | 0.00   | 0.04    | 46.23  | 0.00    | 0.00    | 13.95      | 25.25      | 0.00   | 0.00       | 0.00   |
| <b>10 Net Profit</b>                         | 0.00   | 0.00  | 4.80  | 1.61   | 8.32   | 94.95   | 107.86 | 70.72   | 109.11  | 32.55      | 58.92      | 34.31  | 2.88       | 8.76   |
| <b>TOTAL EXPENSES</b>                        | 112.14 | 28.60 | 60.10 | 109.85 | 106.73 | 482.54  | 253.91 | 233.65  | 511.13  | 416.31     | 274.61     | 157.04 | 15.96      | 33.83  |
| <b>Income</b>                                |        |       |       |        |        |         |        |         |         |            |            |        |            |        |
| <b>1. Interest Income</b>                    | 87.37  | 16.44 | 53.94 | 101.85 | 100.32 | 428.58  | 243.46 | 219.00  | 400.14  | 402.79     | 268.28     | 133.65 | 13.93      | 26.33  |
| 1.1 On Loans and Advances                    | 84.57  | 15.76 | 45.65 | 94.19  | 68.99  | 403.36  | 112.83 | 196.51  | 394.91  | 384.36     | 232.59     | 129.87 | 9.50       | 26.33  |
| 1.2 On Investment                            | 0.00   | 0.00  | 0.00  | 0.00   | 0.00   | 1.88    | 0.63   | 0.00    | 0.00    | 0.00       | 0.00       | 0.00   | 0.00       | 0.00   |
| 1.5 Others                                   | 2.80   | 0.68  | 8.29  | 7.66   | 31.33  | 23.34   | 130.00 | 22.49   | 5.22    | 18.43      | 35.69      | 3.79   | 4.43       | 0.00   |
| <b>2. Comission &amp; Discount</b>           | 0.00   | 0.33  | 4.69  | 0.00   | 0.00   | 0.14    | 0.00   | 14.16   | 3.97    | 0.00       | 0.17       | 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   |
| 2.2 Comission                                | 0.00   | 0.00  | 0.12  | 0.00   | 0.00   | 0.00    | 0.00   | 0.00    | 2.17    | 0.00       | 0.00       | 0.00   | 0.00       | 0.00   |
| 2.3 Others                                   | 0.00   | 0.33  | 4.57  | 0.00   | 0.00   | 0.14    | 0.00   | 14.16   | 1.80    | 0.00       | 0.17       | 0.00   | 0.00       | 0.00   |
| <b>3 Other Operating Income</b>              | 5.41   | 0.00  | 0.51  | 0.00   | 6.36   | 45.73   | 10.45  | 0.50    | 106.37  | 11.00      | 0.12       | 23.38  | 2.03       | 7.50   |
| <b>4 Non Operating Income</b>                | -0.10  | 0.00  | 0.00  | 6.24   | 0.00   | 7.66    | 0.00   | 0.00    | 0.00    | 2.51       | 0.00       | 0.00   | 0.00       | 0.00   |
| <b>5 Provision Written Back</b>              | 6.06   | 2.70  | 0.96  | 1.76   | 0.05   | 0.00    | 0.00   | 0.00    | 0.65    | 0.00       | 6.05       | 0.00   | 0.00       | 0.00   |
| <b>6 Recovery from Written off Loan</b>      | 0.00   | 0.00  | 0.00  | 0.00   | 0.00   | 0.43    | 0.00   | 0.00    | 0.00    | 0.00       | 0.00       | 0.00   | 0.00       | 0.00   |
| <b>7 Income from Extra Ordinary Expenses</b> | 0.00   | 0.00  | 0.00  | 0.00   | 0.00   | 0.00    | 0.00   | 0.00    | 0.00    | 0.00       | 0.00       | 0.00   | 0.00       | 0.00   |
| <b>8 Net Loss</b>                            | 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   |
| <b>TOTAL INCOME</b>                          | 112.14 | 28.60 | 60.10 | 109.85 | 106.73 | 482.54  | 253.91 | 233.65  | 511.13  | 416.31     | 274.61     | 157.04 | 15.96      | 33.83  |

**Statement of Profit and Loss of Micro finance Developmet Banks upto Chait end, 2069 (Rs in million)**

| <b>Particulars</b>                           | <b>Sworjgar</b> | <b>First</b> | <b>Nagbeli</b> | <b>Kalika</b> | <b>Mirmire</b> | <b>Janautthan</b> | <b>Mithila</b> | <b>Womi</b> | <b>Lax</b> | <b>ILFCO</b> | <b>Mahila</b> | <b>Vijaya</b> | <b>Kisan</b> | <b>Clean Village</b> |
|--|-----------------|--------------|----------------|---------------|----------------|-------------------|----------------|-------------|------------|--------------|---------------|---------------|--------------|----------------------|
| <b>1 Interest Expenses</b>                   | 10.93           | 25.68        | 7.12           | 3.84          | 2.88           | 0.96              | 1.16           | 0.11        | 0.54       | 0.87         | 0.00          | 0.00          | 0.16         | 0.01                 |
| 1.1 Deposit Liabilities                      | 3.78            | 0.00         | 0.90           | 1.23          | 0.09           | 0.31              | 0.27           | 0.04        | 0.17       | 0.10         | 0.00          | 0.00          | 0.01         | 0.00                 |
| 1.2 On Borrowing                             | 7.15            | 25.68        | 6.22           | 2.61          | 2.79           | 0.65              | 0.89           | 0.07        | 0.37       | 0.77         | 0.00          | 0.00          | 0.15         | 0.01                 |
| <b>2 Commission/Fee Expense</b>              | 0.00            | 0.00         | 0.00           | 0.00          | 0.00           | 0.00              | 0.00           | 0.00        | 0.00       | 0.00         | 0.00          | 0.00          | 0.02         | 0.00                 |
| <b>3 Employees Expenses</b>                  | 4.26            | 3.97         | 2.58           | 2.34          | 2.52           | 1.43              | 1.65           | 0.87        | 5.32       | 2.42         | 0.81          | 0.85          | 1.08         | 0.29                 |
| <b>4 Office Operatiing Expenses</b>          | 4.35            | 3.88         | 2.47           | 1.90          | 1.56           | 0.66              | 1.32           | 0.61        | 2.67       | 2.15         | 0.84          | 0.57          | 0.36         | 0.24                 |
| <b>5 Non-Operatiing Expenses</b>             | 0.00            | 0.00         | 0.00           | 0.00          | 0.00           | 0.00              | 0.00           | 0.00        | 0.00       | 0.00         | 0.00          | 0.00          | 0.00         | 0.00                 |
| <b>6. Provision for Risk</b>                 | 2.70            | 2.11         | 0.61           | 0.67          | 0.22           | 0.23              | 0.39           | 0.07        | 0.38       | 0.35         | 0.01          | 0.00          | 0.13         | 0.01                 |
| 6.1 Loan loss Provision                      | 2.66            | 2.11         | 0.61           | 0.67          | 0.22           | 0.14              | 0.08           | 0.07        | 0.38       | 0.35         | 0.01          | 0.00          | 0.13         | 0.01                 |
| 6.1.1 General Loan loss Provision            | 0.57            | 2.11         | 0.10           | 0.55          | 0.05           | 0.14              | 0.08           | 0.07        | 0.38       | 0.35         | 0.01          | 0.00          | 0.13         | 0.01                 |
| 6.1.2 Special Loan Loss Provision            | 2.09            | 0.00         | 0.50           | 0.12          | 0.16           | 0.00              | 0.00           | 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          | 0.00          | 0.00         | 0.00                 |
| 6.2. Provision for Non-Banking Assets        | 0.05            | 0.00         | 0.00           | 0.00          | 0.00           | 0.00              | 0.00           | 0.00        | 0.00       | 0.00         | 0.00          | 0.00          | 0.00         | 0.00                 |
| 6.3. Provision for Loss on Investment        | 0.00            | 0.00         | 0.00           | 0.00          | 0.00           | 0.09              | 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              | 0.31           | 0.00        | 0.00       | 0.00         | 0.00          | 0.00          | 0.00         | 0.00                 |
| <b>7 Loan Written Off</b>                    | 0.00            | 0.00         | 0.00           | 0.00          | 0.00           | 0.00              | 0.00           | 0.00        | 0.00       | 0.00         | 0.00          | 0.00          | 0.00         | 0.00                 |
| <b>8 Provision for Staff Bonus</b>           | 0.37            | 1.51         | 0.00           | 0.00          | 0.00           | 0.00              | 0.00           | 0.00        | 0.00       | 0.00         | 0.01          | 0.00          | 0.00         | 0.00                 |
| <b>9 Provision for Income Tax</b>            | 1.22            | 4.35         | 0.00           | 0.00          | 0.00           | 0.00              | 0.00           | 0.00        | 0.00       | 0.00         | 1.17          | 0.00          | 0.00         | 0.00                 |
| <b>10 Net Profit</b>                         | 2.47            | 10.72        | 3.38           | 5.29          | 0.00           | 1.14              | 2.45           | 0.00        | 0.00       | 0.00         | 2.73          | 0.28          | 0.00         | 0.00                 |
| <b>TOTAL EXPENSES</b>                        | 26.31           | 52.22        | 16.16          | 14.04         | 7.17           | 4.42              | 6.97           | 1.66        | 8.90       | 5.80         | 5.57          | 1.70          | 1.74         | 0.55                 |
| <b>Income</b>                                |                 |              |                |               |                |                   |                |             |            |              |               |               |              |                      |
| <b>1. Interest Income</b>                    | 23.59           | 47.30        | 14.39          | 10.24         | 3.95           | 3.52              | 5.65           | 0.87        | 5.84       | 5.37         | 1.71          | 1.68          | 0.79         | 0.22                 |
| 1.1 On Loans and Advances                    | 21.91           | 37.96        | 13.92          | 9.50          | 2.28           | 3.40              | 5.51           | 0.53        | 2.69       | 2.46         | 0.00          | 0.00          | 0.23         | 0.00                 |
| 1.2 On Investment                            | 0.00            | 0.00         | 0.00           | 0.00          | 0.00           | 0.00              | 0.00           | 0.09        | 0.00       | 0.00         | 0.00          | 0.00          | 0.00         | 0.00                 |
| 1.5 Others                                   | 1.68            | 9.34         | 0.47           | 0.74          | 1.67           | 0.12              | 0.14           | 0.26        | 3.15       | 2.91         | 1.71          | 1.68          | 0.56         | 0.22                 |
| <b>2. Comission &amp; Discount</b>           | 0.00            | 0.00         | 0.00           | 0.11          | 0.00           | 0.00              | 0.00           | 0.00        | 0.00       | 0.00         | 0.00          | 0.00          | 0.00         | 0.01                 |
| 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                 |
| 2.2 Comission                                | 0.00            | 0.00         | 0.00           | 0.11          | 0.00           | 0.00              | 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          | 0.00          | 0.00         | 0.01                 |
| <b>3 Other Operating Income</b>              | 1.84            | 4.92         | 1.77           | 3.69          | 1.68           | 0.90              | 0.98           | 0.13        | 0.66       | 0.00         | 0.05          | 0.01          | 0.00         | 0.00                 |
| <b>4 Non Operating Income</b>                | 0.00            | 0.00         | 0.00           | 0.00          | 0.00           | 0.00              | 0.00           | 0.00        | 0.00       | 0.00         | 3.81          | 0.00          | 0.00         | 0.00                 |
| <b>5 Provision Written Back</b>              | 0.88            | 0.00         | 0.00           | 0.00          | 0.00           | 0.00              | 0.33           | 0.00        | 0.00       | 0.00         | 0.00          | 0.00          | 0.00         | 0.00                 |
| <b>6 Recovery from Written off Loan</b>      | 0.00            | 0.00         | 0.00           | 0.00          | 0.00           | 0.00              | 0.00           | 0.00        | 0.00       | 0.00         | 0.00          | 0.00          | 0.00         | 0.00                 |
| <b>7 Income from Extra Ordinary Expenses</b> | 0.00            | 0.00         | 0.00           | 0.00          | 0.00           | 0.00              | 0.00           | 0.00        | 0.00       | 0.00         | 0.00          | 0.00          | 0.00         | 0.00                 |
| <b>8 Net Loss</b>                            | 0.00            | 0.00         | 0.00           | 0.00          | 1.54           | 0.00              | 0.00           | 0.66        | 2.40       | 0.43         | 0.00          | 0.00          | 0.96         | 0.31                 |
| <b>TOTAL INCOME</b>                          | 26.31           | 52.22        | 16.16          | 14.04         | 7.17           | 4.42              | 6.97           | 1.66        | 8.90       | 5.80         | 5.57          | 1.70          | 1.74         | 0.55                 |

Miscellaneous information of Micro finance Development Banks as on Chait end, 2069 (Rs in million)

| विवरण                              | PUGBB          | SPGBB          | PAGBB           | MPGBB          | MGBB           | NIRDHAN         | RMDC           | DIPROSC        | CHHIMEK         | SWABALAMBAN     | SANA KISAN      | NERUDE         | Naya Nepal    | Summit        | Sworojgar     | First          |
|------------------------------------|----------------|----------------|-----------------|----------------|----------------|-----------------|----------------|----------------|-----------------|-----------------|-----------------|----------------|---------------|---------------|---------------|----------------|
| कार्यक्षेत्र भएको जिल्ला संख्या    | 6              | 9              | 16              | 15             | 14             | 40              | 75             | 25             | 75              | 43              | 75              | 15             | 5             | 10            | 3             | 75             |
| सेवा पुगेको जिल्ला संख्या          | 6              | 8              | 14              | 10             | 14             | 40              | 67             | 25             | 34              | 43              | 49              | 15             | 5             | 4             | 3             | 36             |
| सेवा पुगेको गा.वि.स./न.पा. संख्या  | 287            | 102            | 397             | 160            | 351            | 1087            | 0              | 625            | 784             | 837             | 450             | 235            | 53            | 75            | 52            | 0              |
| कुल कर्मचारी संख्या                | 220            | 91             | 217             | 176            | 210            | 550             | 25             | 187            | 404             | 554             | 48              | 252            | 28            | 51            | 52            | 12             |
| कुल शाखा संख्या                    | 31             | 21             | 44              | 30             | 39             | 105             | 1              | 54             | 61              | 102             | 8               | 39             | 6             | 8             | 8             | 1              |
| कुल केन्द्र संख्या                 | 1354           | 594            | 1551            | 1063           | 1576           | 8133            | 0              | 4035           | 8557            | 6400            | 0               | 3439           | 279           | 729           | 744           | 0              |
| कुल समूह संख्या                    | 11601          | 2955           | 12267           | 5625           | 8216           | 29876           | 0              | 15932          | 32740           | 33979           | 36585           | 15206          | 760           | 2282          | 2320          | 0              |
| निष्क्रिय समूह संख्या              | 1023           | 1768           | 1104            | 2040.4         | 2006           | 0               | 0              | 0              | 34              | 0               | 776             | 0              | 0             | 0             | 0             | 0              |
| कुल सदस्य संख्या                   | 36270          | 19026          | 61932           | 29979          | 37944          | 187382          | 0              | 77230          | 171940          | 155119          | 269274          | 65810          | 3847          | 11306         | 11599         | 0              |
| निष्क्रिय सदस्य संख्या             | 15840          | 6838           | 5520            | 10202          | 7032           | 0               | 0              | 861            | 1502            | 0               | 13091           | 0              | 143           | 0             | 143           | 0              |
| कुल ऋणी संख्या                     | 30777          | 8830           | 39454           | 19777          | 36778          | 121860          | 77             | 56690          | 135220          | 106071          | 206308          | 50423          | 3383          | 9164          | 8866          | 77             |
| <b>कुल कर्जा वितरण</b>             | <b>9357.19</b> | <b>1691.45</b> | <b>11665.47</b> | <b>5079.24</b> | <b>7129.51</b> | <b>20141.55</b> | <b>8083.67</b> | <b>7665.33</b> | <b>16890.75</b> | <b>18936.12</b> | <b>12633.04</b> | <b>6177.08</b> | <b>357.36</b> | <b>830.17</b> | <b>614.79</b> | <b>1221.80</b> |
| लघु व्यवसाय कर्जा                  | 7100.66        | 1260.72        | 10698.99        | 4149.43        | 5878.54        | 17976.10        | 0.00           | 6961.04        | 15760.70        | 18736.64        | 12633.04        | 1133.83        | 324.87        | 732.63        | 614.79        | 0.00           |
| लघु उद्यम/धितो कर्जा               | 2110.15        | 310.59         | 887.42          | 929.81         | 711.10         | 972.49          | 0.00           | 672.97         | 831.01          | 199.47          | 0.00            | 35.02          | 32.50         | 97.54         | 0.00          | 0.00           |
| अन्य कर्जा                         | 146.37         | 120.15         | 79.06           | 0.00           | 539.87         | 1192.97         | 8083.67        | 31.33          | 299.04          | 0.00            | 0.00            | 5008.23        | 0.00          | 0.00          | 0.00          | 1221.80        |
| <b>कर्जाको साँवा असुली</b>         | <b>8677.35</b> | <b>1555.32</b> | <b>10622.23</b> | <b>4373.09</b> | <b>6337.24</b> | <b>16807.05</b> | <b>6141.79</b> | <b>6271.58</b> | <b>13871.62</b> | <b>16275.02</b> | <b>9331.12</b>  | <b>5294.66</b> | <b>284.40</b> | <b>618.87</b> | <b>439.46</b> | <b>595.16</b>  |
| लघु व्यवसाय कर्जाको साँवा असुली    | 6782.95        | 1175.44        | 9784.65         | 3675.80        | 5347.73        | 15196.96        | 0.00           | 5699.10        | 13292.17        | 16155.10        | 9331.12         | 902.55         | 263.30        | 577.84        | 439.46        | 0.00           |
| लघु उद्यम/धितो कर्जाको साँवा असुली | 1771.92        | 261.08         | 760.32          | 697.29         | 487.32         | 694.64          | 0.00           | 541.69         | 321.96          | 119.92          | 0.00            | 11.46          | 21.10         | 41.02         | 0.00          | 0.00           |
| अन्य कर्जाको साँवा असुली           | 122.48         | 118.81         | 77.26           | 0.00           | 502.20         | 915.45          | 6141.79        | 30.80          | 257.50          | 0.00            | 0.00            | 4380.65        | 0.00          | 0.00          | 0.00          | 595.16         |
| <b>कुल बाँकी कर्जा</b>             | <b>679.84</b>  | <b>136.13</b>  | <b>1043.25</b>  | <b>706.15</b>  | <b>792.27</b>  | <b>3334.51</b>  | <b>1941.88</b> | <b>1393.75</b> | <b>3019.13</b>  | <b>2297.48</b>  | <b>3301.92</b>  | <b>882.43</b>  | <b>72.97</b>  | <b>211.30</b> | <b>175.32</b> | <b>626.64</b>  |
| लघु व्यवसाय कर्जा बाँकी            | 317.71         | 85.28          | 914.34          | 473.63         | 530.81         | 2779.14         | 0.00           | 1261.94        | 2468.53         | 2223.46         | 3301.92         | 231.28         | 61.57         | 154.79        | 175.32        | 0.00           |
| लघु उद्यम/धितो कर्जा बाँकी         | 338.24         | 49.52          | 127.10          | 232.52         | 223.79         | 277.84          | 0.00           | 131.28         | 509.06          | 74.02           | 0.00            | 23.57          | 11.39         | 56.51         | 0.00          | 0.00           |
| अन्य कर्जा बाँकी                   | 23.90          | 1.33           | 1.81            | 0.00           | 37.67          | 277.52          | 1941.88        | 0.53           | 41.54           | 0.00            | 0.00            | 627.58         | 0.00          | 0.00          | 0.00          | 626.64         |
| भाखा नाघेको कर्जा रकम              | 49.79          | 55.38          | 127.85          | 38.73          | 108.41         | 35.30           | 0.00           | 9.98           | 1.56            | 168.57          | 29.09           | 11.70          | 7.42          | 1.74          | 3.16          | 0.00           |
| भाखा नाघेको ऋणी संख्या             | 0              | 3583           | 5520            | 4949           | 7032           | 3750            | 0              | 861            | 132             | 24040           | 18              | 1481           | 316           | 111           | 143           | 0              |
| ब्याज असुली रकम                    | 84.57          | 67.51          | 348.13          | 94.19          | 295.96         | 834.21          | 0.00           | 196.51         | 784.76          | 1099.68         | 1452.13         | 129.87         | 29.14         | 49.85         | 0.00          | 82.22          |
| असुल हुन बाँकी ब्याज रकम           | 178.87         | 112.63         | 64.35           | 32.73          | 48.65          | 0.00            | 0.77           | 5.50           | 1.36            | 14.57           | 2.11            | 3.70           | 0.00          | 0.00          | 0.09          | 0.00           |
| कर्जा नोक्सानी व्यवस्था            | 48.58          | 55.90          | 89.13           | 45.40          | 101.87         | 63.61           | 77.68          | 21.79          | 31.56           | 61.01           | 62.53           | 18.65          | 5.26          | 0.96          | 3.51          | 6.17           |
| कुल बचतकर्ता संख्या                | 19885          | 13830          | 61932           | 30130          | 41325          | 182867          | 0              | 77230          | 171940          | 155119          | 0               | 65810          | 0             | 11306         | 11599         | 0              |
| <b>कुल बचत रकम</b>                 | <b>85.82</b>   | <b>57.84</b>   | <b>326.15</b>   | <b>258.28</b>  | <b>268.96</b>  | <b>1179.57</b>  | <b>0.00</b>    | <b>393.18</b>  | <b>2123.48</b>  | <b>1114.76</b>  | <b>0.00</b>     | <b>358.59</b>  | <b>29.72</b>  | <b>76.21</b>  | <b>58.60</b>  | <b>0.00</b>    |
| अनिवार्य बचत                       | 15.40          | 31.09          | 208.76          | 132.38         | 167.37         | 587.79          | 0.00           | 289.17         | 529.68          | 450.27          | 0.00            | 106.49         | 15.83         | 22.42         | 6.96          | 0.00           |
| स्वेच्छिक बचत                      | 70.23          | 24.76          | 98.53           | 125.89         | 33.34          | 284.85          | 0.00           | 104.01         | 448.51          | 648.24          | 0.00            | 252.10         | 13.90         | 53.80         | 16.92         | 0.00           |
| अन्य बचत                           | 0.19           | 2.00           | 18.85           | 0.00           | 68.25          | 157.43          | 0.00           | 0.00           | 951.59          | 16.25           | 0.00            | 0.00           | 0.00          | 0.00          | 34.72         | 0.00           |
| सर्वसाधारणबाट संकलन गरेको बचत      | 0.00           | 0.00           | 0.00            | 0.00           | 0.00           | 149.50          | 0.00           | 0.00           | 193.70          | 0.00            | 0.00            | 0.00           | 0.00          | 0.00          | 0.00          | 0.00           |
| कुल बचत/कुल कर्जा (%)              | 12.62%         | 42.49%         | 31.26%          | 36.58%         | 33.95%         | 35.37%          | 0.00%          | 28.21%         | 70.33%          | 48.52%          | 0.00%           | 40.64%         | 40.73%        | 36.07%        | 33.43%        | 0.00%          |
| लघु उद्यम कर्जा/कुल कर्जा (%)      | 49.75%         | 36.37%         | 12.18%          | 32.93%         | 28.25%         | 8.33%           | 0.00%          | 9.42%          | 16.86%          | 3.22%           | 0.00%           | 2.67%          | 15.62%        | 26.75%        | 0.00%         | 0.00%          |

Miscellaneous information of Micro finance Development Banks as on Chait end, 2069 (Rs in million)

| विवरण                              | Nagbela       | Kalika        | Mirmire      | Janauthan    | Mithila       | Womi         | Lax          | ILFCO        | Mahila         | Vijaya      | Kisan        | Clean Village |
|------------------------------------|---------------|---------------|--------------|--------------|---------------|--------------|--------------|--------------|----------------|-------------|--------------|---------------|
| कार्यक्षेत्र भएको जिल्ला संख्या    | 3             | 5             | 10           | 10           | 3             | 11           | 9            | 1            | 2              | 4           | 10           | 10            |
| सेवा पुगेको जिल्ला संख्या          | 2             | 5             | 3            | 5            | 3             | 2            | 9            | 2            | 2              | 4           | 1            | 1             |
| सेवा पुगेको गा.वि.स./न.पा. संख्या  | 48            | 58            | 32           | 19           | 19            | 14           | 55           | 8            | 2              | 16          | 12           | 1             |
| कुल कर्मचारी संख्या                | 30            | 34            | 24           | 17           | 15            | 13           | 32           | 9            | 15             | 12          | 11           | 7             |
| कुल शाखा संख्या                    | 4             | 8             | 3            | 3            | 3             | 3            | 9            | 1            | 1              | 4           | 1            | 1             |
| कुल केन्द्र संख्या                 | 343           | 357           | 154          | 1            | 122           | 64           | 250          | 72           | 13             | 12          | 48           | 4             |
| कुल समूह संख्या                    | 1084          | 1129          | 462          | 416          | 414           | 64           | 670          | 187          | 50             | 12          | 275          | 7             |
| निष्क्रिय समूह संख्या              | 0             | 0             | 12           | 63           | 1             | 0            | 0            | 0            | 0              | 0           | 0            | 0             |
| कुल सदस्य संख्या                   | 4731          | 5731          | 2313         | 2868         | 1977          | 854          | 3683         | 934          | 234            | 222         | 1401         | 32            |
| निष्क्रिय सदस्य संख्या             | 0             | 0             | 50           | 294          | 9             | 0            | 0            | 0            | 0              | 0           | 0            | 0             |
| कुल ऋणी संख्या                     | 3382          | 3530          | 1452         | 1491         | 1904          | 556          | 1728         | 850          | 29             | 10          | 286          | 11            |
| <b>कुल कर्जा वितरण</b>             | <b>297.46</b> | <b>267.66</b> | <b>57.49</b> | <b>90.02</b> | <b>188.20</b> | <b>12.22</b> | <b>60.71</b> | <b>48.75</b> | <b>1.01</b>    | <b>0.36</b> | <b>13.68</b> | <b>0.73</b>   |
| लघु व्यवसाय कर्जा                  | 213.50        | 238.33        | 42.39        | 77.46        | 188.20        | 12.22        | 59.59        | 40.92        | 1.01           | 0.357879    | 13.68        | 0             |
| लघु उद्यम/धितो कर्जा               | 63.69         | 29.32         | 4.25         | 12.56        | 0.00          | 0.00         | 0.73         | 0.00         | 0.00           | 0           | 0            | 0             |
| अन्य कर्जा                         | 20.27         | 0.00          | 10.85        | 0.00         | 0.00          | 0.00         | 0.39         | 7.83         | 0.00           | 0           | 0            | 0.73          |
| <b>कर्जाको साँवा असुली</b>         | <b>192.94</b> | <b>168.84</b> | <b>22.93</b> | <b>57.03</b> | <b>149.82</b> | <b>3.71</b>  | <b>18.51</b> | <b>13.33</b> | <b>0.00</b>    |             |              |               |
| लघु व्यवसाय कर्जाको साँवा असुली    | 153.14        | 152.87        | 13.51        | 48.02        | 149.82        | 3.71         | 18.47        | 12.48        | 0.00           | 0           | 0.63668      | 0             |
| लघु उद्यम/धितो कर्जाको साँवा असुली | 27.24         | 15.97         | 2.18         | 9.01         | 0.00          | 0.00         | 0.02         | 0.00         | 0.00           | 0           | 0            | 0             |
| अन्य कर्जाको साँवा असुली           | 12.56         | 0.00          | 7.24         | 0.00         | 0.00          | 0.00         | 0.01         | 0.85         | 0.00           | 0           | 0            | 0             |
| <b>कुल बाँकी कर्जा</b>             | <b>104.52</b> | <b>98.81</b>  | <b>34.56</b> | <b>32.99</b> | <b>38.39</b>  | <b>8.51</b>  | <b>42.20</b> | <b>35.42</b> | <b>1010.00</b> |             |              |               |
| लघु व्यवसाय कर्जा बाँकी            | 61.70         | 85.46         | 28.88        | 29.44        | 38.39         | 8.51         | 41.12        | 28.44        | 1010.00        | 0.357879    | 13.0433      | 0             |
| लघु उद्यम/धितो कर्जा बाँकी         | 37.58         | 13.35         | 2.07         | 3.55         | 0.00          | 0.00         | 0.71         | 0.00         | 0.00           | 0           | 0            | 0             |
| अन्य कर्जा बाँकी                   | 5.23          | 0.00          | 3.61         | 0.00         | 0.00          | 0.00         | 0.37         | 6.97         | 0.00           | 0           | 0            | 0.73          |
| भाखा नाघेको कर्जा रकम              | 4.24          | 1.21          | 5.60         | 0.19         | 4.52          | 0.00         | 0.00         | 0.00         | 0.00           | 0           | 0            | 0             |
| भाखा नाघेको ऋणी संख्या             | 0             | 123           | 172          | 1            | 86            | 0            | 0            | 0            | 0              | 0           | 0            | 0             |
| ब्याज असुली रकम                    | 0.00          | 20.71         | 5.19         | 6.79         | 5.26          | 0.53         | 2.69         | 2.46         | 2.03           | 0           | 0.22969      | 0             |
| असुल हुन बाँकी ब्याज रकम           | 0.00          | 0.06          | 2.10         | 0.05         | 1.07          | 0.08         | 0.40         | 0.00         | 0.00           | 0           | 0            | 0.00412       |
| कर्जा नोक्सानी ब्यवस्था            | 1.44          | 1.14          | 2.32         | 0.52         | 2.29          | 0.09         | 0.42         | 0.35         | 10.10          | 0.003579    | 0            | 0.0073        |
| कुल बचतकर्ता संख्या                | 4731          | 5731          | 2313         | 2574         | 1943          | 854          | 3681         | 934          | 234            | 222         | 0            | 32            |
| <b>कुल बचत रकम</b>                 | <b>19.87</b>  | <b>25.03</b>  | <b>3.50</b>  | <b>9.00</b>  | <b>7.11</b>   | <b>1.68</b>  | <b>7.13</b>  | <b>3.93</b>  |                |             |              |               |
| अनिवार्य बचत                       | 14.09         | 3.60          | 2.16         | 5.14         | 2.31          | 1.14         | 3.93         | 3.46         | 0.04           | 0.025005    | 0.33275      | 0.0032        |
| स्वेच्छिक बचत                      | 5.77          | 6.37          | 1.06         | 3.85         | 4.26          | 0.54         | 2.88         | 0.47         | 0.02           | 0           | 1.61945      | 0.0604        |
| अन्य बचत                           | 0.01          | 15.06         | 0.27         | 0.00         | 0.53          | 0.00         | 0.32         | 0.01         | 0.01           | 0.001285    | 0            | 0.00024       |
| सर्वसाधारणबाट संकलन गरेको बचत      | 0.00          | 0.00          | 0.00         | 0.00         | 0.00          | 0.00         | 0.00         | 0.00         | 0.00           | 0           | 0            | 0             |
| कुल बचत/कुल कर्जा (%)              | 19.01%        | 25.33%        | 10.12%       | 27.27%       | 18.51%        | 19.78%       | 16.89%       | 11.10%       | 0.01%          | 0.073461    | 0.14967      | 0.08745       |
| लघु उद्यम कर्जा/कुल कर्जा (%)      | 35.96%        | 13.51%        | 5.98%        | 10.76%       | 0.00%         | 0.00%        | 1.68%        | 0.00%        | 0.00%          | 0           | 0            | 0             |

**Name list of Bank and Financial Institutions**

| SN                          | Full Name of Bank                        | Short Name     | SN | Full Name of Bank                            | Short Name   |
|-----------------------------|--|----------------|----|--|--------------|
| <b>A. Commercial Banks</b>  |  |                |    |  |              |
| 1                           | Nepal Bank Limited                       | NBL            | 2  | Rastriya Banijya Bank                        | RBB          |
| 3                           | Nabil Bank Limited                       | NABIL          | 4  | Nepal Investment Bank Limited                | NIBL         |
| 5                           | Standard Chartered Bank Nepal Limited    | SCBNL          | 6  | Himalayan Bank Limited                       | HBL          |
| 7                           | Nepal SBI Bank Limited                   | NSBI           | 8  | Nepal Bangladesh Bank Limited                | NBB          |
| 9                           | Everest Bank Limited                     | EBL            | 10 | Bank of Kathmandu Limited                    | BOK          |
| 11                          | Nepal Credit and Commerce Bank Limited   | NCC            | 12 | Nepal Industrial and Commercial Bank Limited | NIC          |
| 13                          | Lumbini Bank Limited                     | Lumbini        | 14 | Machhapuchhre Bank Limited                   | MBL          |
| 15                          | Kumari Bank Limited                      | Kumari         | 16 | Laxmi Bank Limited                           | Laxmi        |
| 17                          | Siddhartha Bank Limited                  | SBL            | 18 | Agriculture Development Bank                 | ADBNL        |
| 19                          | Global IME Bank Limited                  | Global         | 20 | Citizens Bank International                  | Citizens     |
| 21                          | Prime Commercial Bank Limited            | Prime          | 22 | Bank of Asia Nepal Limited                   | BOA          |
| 23                          | Sunrise Bank Limited                     | Sunrise        | 24 | Grand Bank Limited                           | Grand        |
| 25                          | NMB Bank Limited                         | NMB            | 26 | Kist Bank Limited                            | Kist         |
| 27                          | Janata Bank Nepal Limited                | Janata         | 28 | Mega Bank Nepal Limited                      | Mega         |
| 29                          | Commerz and Trust Bank Nepal Limited     | CTBNL          | 30 | Civil Bank Limited                           | Civil        |
| 31                          | Century Commercial Bank                  | Century        | 32 | Sanima Bank                                  | Sanima       |
| <b>B. Development Banks</b> |  |                |    |  |              |
| 1                           | NIDC Development Bank Limited            | NIDC           | 2  | Malika Development Bank Limited              | Malika       |
| 3                           | Siddhartha Development Bank Limited      | Siddhartha     | 4  | United Development Bank Limited              | UDBL         |
| 5                           | Manakamana Development Bank Limited      | Manakamana     | 6  | Narayani Development Bank Limited            | Narayani     |
| 7                           | Pashimanchal Development Bank Limited    | PDBL           | 8  | Sahayogi Bikas Bank Limited                  | Sahayogi     |
| 9                           | Axis Development Bank Limited            | Axis           | 10 | Karnali Bikash Bank Limited                  | Karnali      |
| 11                          | Triveni Development Bank Limited         | Triveni        | 12 | Suprim Development Bank Limited              | Suprim       |
| 13                          | Bhrikuti Bikas Bank Limited              | Bhrikuti       | 14 | Shubhechcha Bikas Bank Limited               | Suvekchha    |
| 15                          | Bageshowri 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                          | Rara Bikas Bank Limited                  | Rara           | 40 | Diyalo Bikas Bank Limited                    | diyalo       |
| 41                          | Country Development Bank Limited         | Country        | 42 | Alpine Development Bank Limited              | Alpine       |
| 43                          | Nilgiri Bikas Bank Limited               | Nilgiri        | 44 | Kasthamandap Development Bank Limited        | Kastamandap  |
| 45                          | Garima Bikas Bank Limited                | Garima         | 46 | City Development Bank Limited                | City         |
| 47                          | Biswo Bikas Bank Limited                 | Bishow         | 48 | Professional Bikas Bank Limited              | Professional |
| 49                          | Kabeli Bikas Bank Limited                | Kabeli         | 50 | Kamana Bikas Bank Limited                    | Kamana       |
| 51                          | Corporate Development Bank Limited       | Corporate      | 52 | Pathibhara Bikas Bank Limited                | Pathibhara   |
| 53                          | Purnima Bikas Bank Limited               | Purnima        | 54 | Jyoti Development Bank Limited               | Jyoti        |
| 55                          | Bagmati Development Bank Limited         | Bagmati        | 56 | Hamro Bikas Bank Limited                     | Hamro        |
| 57                          | Kakre Bihar Bikas Bank Limited           | Kakre          | 58 | Shine Development Bank Limited               | Shine        |
| 59                          | Pacific Development Bank Limited         | Pacific        | 60 | Civic Development Bank Limited               | Civic        |
| 61                          | International Development Bank Limited   | IDBL           | 62 | Gulmi Bikas Bank Limited                     | Gulmi        |
| 63                          | Kanchan Development Bank Limited         | Kanchan        | 64 | Matribhumi Bikas Bank Limited                | Matribhumi   |
| 65                          | Bright Development Bank Limited          | Bright         | 66 | Innovative Development Bank Limited          | Innovative   |
| 67                          | Jhimruk Bikas Bank Limited               | Jhimruk        | 68 | Metro Development Bank Limited               | Metro        |
| 69                          | Vibor Bikash Bank Limited                | Vibor          | 70 | Gaumukhi Bikas Bank Limited                  | Gaumukhi     |
| 71                          | Raptibheri Bikas Bank Limited            | Raptiveri      | 72 | Nepal Consumer Development Bank Limited      | Consumer     |
| 73                          | Khandbari Development Bank Limited       | Khadbari       | 74 | Tourism Development Bank Limited             | Tourism      |
| 75                          | Mission Development Bank Limited         | Mission        | 76 | Surya Development Bank Limited               | Surya        |
| 77                          | Mount Makalu Development Bank Limited    | Mt. Makalu     | 78 | Sindhu Bikas Bank Limited                    | Sindhu       |
| 79                          | Sahara Development Bank Limited          | Sahara         | 80 | Social Development Bank Limited              | Social       |
| 81                          | Nepal Community Development Bank Limited | N. Community   | 82 | Cosmos Development Bank Limited              | Cosmos       |
| 83                          | Manasalu Development Bank Limited        | Manaslu        | 84 | Samabridhhi Development Bank Limited         | Samabridhhi  |
| 85                          | Ekata Development Bank Limited           | Ekata          | 86 | Kalinchowk Development Bank Limited          | Kalinchowk   |
| 87                          | Kailash Bikash Bank                      | Kailash        | 88 | Salpa Bikas Bank                             | Salpa        |
| 89                          | 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                                 | Kathmandu Finance Limited                      | KFL          | 8  | Himalaya Finance Limited                            | Himalaya                            |
| 9                                 | Union Finance Limited                          | Union        | 10 | Gorkha Finance Limited                              | Merged with Prudential Finance Ltd. |
| 11                                | Paschimanchal Finance Co.Limited               | PFCL         | 12 | Nepal Housing & Merchant Finance Limited            | NHMFL                               |
| 13                                | Goodwill Finance Limited                       | Goodwill     | 14 | Siddhartha Finance Limited                          | SFL                                 |
| 15                                | Shree Investment & Finance Co. Limited         | SIFCL        | 16 | Lumbini Finance & Leasing Co. Limited               | Lumbini                             |
| 17                                | Yeti Finance Limited                           | YFL          | 18 | International Leasing & Finance Co. Limited         | ILFCO                               |
| 19                                | Mahalaxmi Finance Limited                      | Mahalaxmi    | 20 | Lalitpur Finance Co. Limited                        | Lalitpur                            |
| 21                                | United Finance Co. Limited                     | United FC    | 22 | General Finance Limited                             | General                             |
| 23                                | Progressive Finance Limited                    | Progressive  | 24 | Nava Durga Finance Co.Limited                       | Navadurga                           |
| 25                                | Janaki Finance Co. Limited                     | Janaki       | 26 | Pokhara Finance Limited                             | Pokhara                             |
| 27                                | Central Finance Limited                        | Central      | 28 | Premier Finance Co. Limited                         | Premier                             |
| 29                                | Arun Finance Limited                           | Arun         | 30 | Multipurpose Finance Co. Limited                    | Multipurpose                        |
| 31                                | Synergy Finance Limited                        | Synergy      | 32 | Shrijana Finance Limited                            | Srijana                             |
| 33                                | Om Finance Limited                             | Om           | 34 | World Merchant Banking & Finance Limited            | WMBFL                               |
| 35                                | Capital Merchant Banking & Finance Co. Limited | CMBFCL       | 36 | Crystal Finance Limited                             | Crystal                             |
| 37                                | Royal Merchant Banking & Finance Limited       | Royal        | 38 | Guheshworil Merchant Banking & Finance Limited      | Guheshwori                          |
| 39                                | Patan Finance Co. Limited                      | Patan        | 40 | Fewa Finance Limited                                | Fewa                                |
| 41                                | Everest Finance Limited                        | Everest      | 42 | Prudential Finance Company Limited                  | Prudential                          |
| 43                                | ICFC Finance Limited                           | ICFC         | 44 | Sagarmatha Merchant Banking and Finance Limited     | Sagarmatha                          |
| 45                                | Civil Merchant Bittiya Sanstha Limited         | Civil        | 46 | Prabhu Finance Co. Limited                          | Prabhu                              |
| 47                                | Imperial Finance Limited                       | Imperial     | 48 | Kuber Merchant Finance Limited                      | Kuber                               |
| 49                                | Nepal Express Finance Limited                  | NEFL         | 50 | Valley Finance Limited                              | Valley                              |
| 51                                | Seti Bittiya Sanstha Limited                   | Seti         | 52 | Hama Merchant & Finance Limited                     | hama                                |
| 53                                | Reliable Finance Limited                       | reliable     | 54 | Api Finance Limited                                 | Api                                 |
| 55                                | Namaste Bitya Sanstha Limited.                 | Namaste      | 56 | Kaski Finance Limited                               | Kaski                               |
| 57                                | Zenith Finance Limited                         | Zenith       | 58 | Unique Finance Limited                              | Unique                              |
| 59                                | Manjushree Financial Institution Limited       | Manjushree   | 60 | Subhalaxmi Finance Limited                          | Subhalaxmi                          |
| 61                                | Jebil's Finance Limited                        | Jebils       | 62 | Reliance Finance Limited                            | Reliance                            |
| 63                                | Lotus Investment Finance Limited               | Lotus        | 64 | Baibhab Finance Limited                             | Baibhav                             |
| 65                                | Bhaktapur Finance Limited                      | Bhaktapur    |    |   |                                     |
| D. Micro-credit Development Banks |  |              |    |   |                                     |
| 1                                 | Purbanchal Grameen Bikas Bank Limited          | PUGBB        | 2  | Sudur Pashimanchal Grameen Bikas Bank Limited       | SPGBB                               |
| 3                                 | Pashimanchal Grameen Bikas Bank Limited        | PAGBB        | 4  | Madhya Pashimanchal Grameen Bikas Bank Limited      | MPGBB                               |
| 5                                 | Madhymanchall Grameen Bikas Bank Limited       | MGBB         | 6  | Nirdhan Utthan Bank Limited                         | NIRDHAN                             |
| 7                                 | Rural Microfinance Development Centre Limited  | RMDC         | 8  | Deprosc Microfinance Development Bank Limited       | DIPROSC                             |
| 9                                 | Chhimek Microfinance Development Banks Limited | CHHIMEK      | 10 | Shawalamban Laghu Bitta Bikas Banks Limited         | Swabalamban                         |
| 11                                | Sana Kisan Vikas Bank Limited                  | Sanakisan    | 12 | Nerude Laghu Bitta Bikas Bank Limited               | NERUDE                              |
| 13                                | Naya Nepal Laghu Bitta Bikas Bank Limited      | Naya Nepal   | 14 | Summit Microfinance Development Bank Limited        | Summit                              |
| 15                                | Sworojagar Laghu Bitta 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 Samudayik Microfinance 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 | Vijaya Laghubitta Bittiya Sanstha                   | Vijay                               |
| 27                                | Kisan Microfinance Bittiya Sanstha             | Kisan        | 28 | Clean Village Microfinance Bittiya Sanstha          | Clean Village                       |